A cross-cultural comparative analysis of sex equality in the financial services sector in Turkey and Britain

Mustafa Fatih Özbilgin

A thesis submitted to the University of Bristol through Cheltenham and Gloucester College of Higher Education in accordance with the requirements of the degree of Ph.D.

December 1998

Abstract

This thesis addresses issues of sex equality in the financial services sector in Britain and Turkey. incorporating a critique of the well-established theories of sex segregation in the labour force, the labour market and the organisation.

The concepts of 'belonging' and 'otherness' are utilised to explain the problems of representation in the *labour force*. Sex segregation in the *labour market* is analysed using the occupational closure framework which elaborates gendered strategies of inclusion. exclusion. demarcation and dual closure. At the *organisational level*. the implications of different ideologies of sex equality will be studied. with a specific focus on transformational change ideology.

The field study for this project was carried out with male and female staff working in the financial sector in both countries. Two main types of data were collected: *primary data* gathered through interviews and questionnaires. supplemented by field notes: and *secondary data* provided by the readily available published material such as international. national and organisational surveys, and company publications. The Turkish survey generated 312 completed questionnaires and 21 taped interviews with staff employed in the sector. The British survey. which presented greater difficulties in securing access. eventually yielded 50 completed questionnaires and 25 taped interviews.

The analysis of the findings revealed certain cross-cultural differences in the gendered norms of 'belonging' and 'otherness'. in the gendered strategies of occupational closure and in organisational approaches to redressing issues of sex equality. However. despite these differences. common patterns of disadvantage based on gender were apparent for staff working in the financial services sector in both societies.

Acknowledgements

This thesis and the field study on which it is based is my own work. The views expressed in this thesis are those of the author and not of the University of Bristol.

Mustafa Fatih Özbilgin

Table of Contents

CHAPTER SEVEN 105

CHAPTER TEN   244

REFERENCES

APPENDIX A: Interview schedule (in Turkish and English)

APPENDIX B: Questionnaire schedule (in Turkish and English)

APPENDIX C: Example of a transcribed interview

List of Tables

List of Figures

CHAPTER ONE

Introduction

1.1 Introduction

This thesis addresses the cross-cultural comparative aspects of employment practices in relation to sex equality in the financial services sector in Britain and Turkey. The specific focus of the thesis is on the gender dimensions of the issues of 'belonging' and 'otherness' of the individual worker in relation to employment norms, occupational closure and organisational politics.

The field study of my Masters dissertation, on the organisational cultures of insurance companies in Istanbul, signalled the prevalence of gender based hierarchies and inequalities in employment practices in the sector, encouraging me to take up an international research studentship opportunity in January 1995 in order to conduct this cross-cultural research project. Having been trained in Business Studies and Human Resources, I found that the concepts and theories they employed could not provide satisfactory explanations of the phenomenon I was studying. Since embarking on my doctoral studies in 1995, I have extended my understanding of equal opportunities and employment by making something of an academic transition from human resource management (HRM) to organisational sociology. I have extensively drawn on sociological literature, research methods, and modes of analysis for my research project, to supplement and extend my original approach rooted in HRM.

The purpose of this thesis is to provide a socialist-feminist critique of current employment practices in relation to sex equality in the financial services sector in both countries, based on interview and questionnaire responses from participants in Turkey and Britain. The field studies generated 45 taped interviews and 362 completed questionnaires provided by employees of financial institutions in Turkey and Britain.

1.2 Research questions

This thesis aims to answer four exploratory questions, the first one of which informs the central concern of the thesis: what is the current position regarding sex equality in the financial services sector in both countries?

The central question of this thesis is: What are the differences between the employment experiences of female and male employees in the financial services sector in Britain and Turkey? From this general issue arise three further questions, which explore this major topic from three different perspectives. These are:

a) What are the differences between female and male employees' experiences and perceptions of 'belonging' and 'otherness' in relation to the employment norms that prevail in the financial services sector in both countries?

b) What are the differences between the strategies employed by female and male employees, both individually and in groups, to gain, sustain, or negotiate the control of occupations within the sector in both countries?

c) What ideological perspectives can be identified as informing and underpinning current employment practices in the financial services sector in both countries?

The latter three questions aim to explore the central concern of the project from the perspective of the labour force, the labour market and the organisation, respectively. Thus they derive from the arguments introduced in the literature review in Chapters Three, Four and Five, respectively. Drawing on the field study data, several answers to these questions are suggested. It is argued that cross-cultural similarities and differences are underpinned by a variety of factors including historical, ideological and societal factors.

1.3 The structure of the thesis

This thesis consists of ten chapters. In this present chapter, Chapter One, the topic and purpose of the study, its main research questions and the structure of this thesis are introduced. First, it poses the four principal research questions that the rest of the thesis seeks to address. It goes on to describe the structure of the thesis, showing how and where these questions are explored.

Chapter Two introduces the social and historical context of gender and employment issues in both Turkey and Britain. This sets the background for the sex equality issues that are relevant to the financial services sector in both countries. Chapters Three, Four and Five are literature review chapters, which identify three main bodies of pertinent theoretical literature on sex segregation and equal opportunities in employment. For the purposes of this thesis, these are termed labour force, labour market and organisational theories.

Chapters Three and Four deal with macro issues, operating at the societal level. Chapter Three is concerned with theories of sex segregation of the labour force, which affects both employed and unemployed workers. This literature examines prevailing employment norms, and the sex segregation of the labour force arising from them. Chapter Four reviews the labour market theories of sex segregation, which concentrate on the functioning of the labour market in relation to sex equality issues concerning the employed population. This chapter focuses on the ways in which gendered employment practices are introduced, negotiated and sustained within the labour market. In Chapter Five, the level of discussion moves to the micro level. It provides a critique of organisational theories concerned with issues of organisational structure, culture and politics in relation to equal opportunities by sex. The three main ideological perspectives adopted by organisations to address their problems of sex segregation and inequalities are reviewed.

Chapter Six provides an account of the methodological perspective, research strategy and process of the research project which provided the empirical data for this thesis. Cross-cultural and feminist issues are highlighted in this chapter.

The analysis of data from the Turkish and British studies is presented in Chapters Seven and Eight respectively. The structure of these two chapters follows the order of the literature review chapters: each analysis chapter starts with the broader issues of 'belonging' and 'otherness', followed by an exploration of gendered occupational closure strategies and, finally, a critique of the organisational ideologies that were found to be prevalent in the participating organisations. In Chapter Nine, the main points of cross-cultural comparison are identified, which emerged from the preceding data analysis chapters. These are then used to revise the theoretical assertions and frameworks presented earlier in the literature review chapters. Chapter Ten restates the main research questions of this study, and summarises the findings of this thesis. It suggests potentially fruitful directions for further research and provides an opportunity for critical reflection on what has been learned from the research process.

CHAPTER TWO

Equal Opportunities by Sex in Turkey and Britain

2.1 Introduction

A comparison of sex equality in two countries with social and cultural contexts as distinct and different as Britain's and Turkey's is a difficult task. It involves explaining two autonomous bodies of social and cultural history, and yet presenting them within a similar structural framework. Part of this divergence is attributable to geography: these countries are located at furthest eastern and western margins of the European continent, at either side of the two socio-political areas that have for generations been referred to as the Orient and the Occident.

As a product of their different histories and traditions, the feminist agendas for change differ markedly, both between the two countries, as well as internally within them. However, in both countries sex segregation in employment is a major issue in contemporary feminist discussions. This chapter will introduce the socio-cultural background of these feminist debates and activities concerning sex equality in employment in both countries. The first section presents a brief social history of Turkey, woven together with changes in women's employment generally, and then focusing on the financial services sector. The latter section of this chapter presents a similarly brief social history of sex equality in employment, and then in the financial services sector, for Britain. The background to the Turkish socio-cultural context will be examined in greater detail than the British context, which is already familiar to the British readers of this thesis. Subsequently, the current status of sex equality in the financial services sectors of both countries will be explained and contemporary debates outlined.

2.2 Social and cultural background to the position of women in Turkey

This section explores the transformation of women's social and employment status in Turkey since the 1920s, providing a brief introduction to the historical and social context of the feminist movement which inspired and encouraged this transformation. To understand the current status of women at home and work in Turkey, it is necessary to go back as far as the period before the Ottoman Turks were converted to Islam in 9th Century.

2.2.1 The 9th to the 11th century: the social consequences of religious conversion for women

While migrating from Northeast Asia to Asia Minor, the Ottoman Turks, who later founded the Ottoman Empire, were gradually converted to Islam from Shamanism by Arab colonisers between the 9th and the 11th Century. This religious conversion of the Ottoman Turks is widely considered a historical turning point, marking the beginning of the degradation and decline of Ottoman women's social status and economic power (Altindal, 1994; Dogramaci, 1992). Altindal (1994) pointed out that Shamanism, the previous religion of Ottoman Turks, celebrated femininity and motherhood as superior human attributes. The strongest of all goddesses and gods was the 'mother goddess', and spiritual leaders, which could be either sex, had to adopt female attributes to gain their spiritual status. In civil society, women enjoyed equal rights with men in issues ranging from ruling the country, to rights pertaining to marriage and divorce.

The introduction of Islam to the Turkish world brought about fundamental changes in the status of Muslim women in Ottoman society. Non-Muslim communities within the empire were still subject to the rules of their own religions, and thus non-Muslim women in the empire were relatively exempt from these Islamic social controls. Al-Hibri (1982, pp. 207-208) claimed that Islam brought about a wider range of rights to the Arab women than they previously enjoyed during pre-Islamic times in the Arab Peninsula, the area occupied today by Saudi Arabia, the Republic of Yemen, Oman and United Arab Emirates. However, conversion to Islam indisputably meant a loss of social status for Ottoman women.

2.2.2 The 11th to the 18th century: religious rule and the repression of women

Starting from the early years of the empire, women gradually became confined to the private domain, whereas men were allowed to roam freely in both the public and private domains. By the 15th century, head and body covering was introduced for women, justified in terms of modesty and propriety, and women's mobility in public spaces became restricted. Women were not permitted to travel alone without the company of a male member of their family. By the second half of the 15th century, women in the city centres of the Ottoman Empire faced stronger religious and social controls than pertained in rural areas. Polygamy became not only socially acceptable, but institutionalised by the introduction of the harem system.

Nare (1994, p. 106) asserted that the erotic discourse of the ancient and modern Arabic world considered the female body to be sinful and provocative, proposing that it should be

kept out of the sight of men to whom women were not related by blood or marriage, who could be tempted by this sight. This discourse was widely used by the religious authorities, all of whom were men, as justification for differentiating between public and private life in the Ottoman Empire.

Gokcen Art (1996), in her book *Women and Sexuality*, examined the religious fetwas (the religious laws produced to regulate social life, based on Islamic beliefs and tradition) of the 17th Century Ottoman Empire concerning women and sexuality. She argued that although sexual conduct with women, men, children and animals was regulated with the same rules, the application of this legislation in court cases suggests that male victims' concerns were regarded more seriously than female and child victims' concerns. She examined the hierarchical structuring of Ottoman society and its immediate reflection in legal cases, concluding that a privileged minority of men and women enjoyed sexual and social freedom over other men, women, children and livestock.

From 15th century onwards, the influence of the religious and legal authority was felt more strongly in the urban centres of the empire than its rural areas. Women migrating from rural areas to the cities were forced to withdraw from economic activity as they were denied access to the public domain in the cities. Access to public services such as health, education, transportation and others become rigorously segregated on the basis of sex. Until the late 19th century, women were barred altogether from employment in the public services and government agencies.

However, over 80 per cent of the empire's population lived in rural communities until its declining years in the early 20th century. Rural inhabitants experienced different types of religious and legal pressures from the urban population, such as having to meet the expectations of the central authority in relation to income tax and military support. In the rural areas women worked in agriculture, they contributed to household economy, and they interacted with men socially, without the strict religious separation of public and private spaces as experienced by their urban counterparts. However, many studies of this era fail to differentiate between the social and economic status of rural and urban women, giving most attention to the life experiences of the minority of women in the cities, possibly because better documentary records exist for urban life, due to the high illiteracy levels in rural areas.

2.2.3 The 19th century: the rise of the egalitarian movement

During the late 19th century, several social movements emerged to oppose the totalitarian and theocratic regime of the Ottoman Empire. The roots of the modern feminist movement in Turkey can be traced back to this period, continuing into the Second Constitutional Monarchy period in the early years of the 20th century. This era witnessed the decay of the social and economic system on which the Ottoman Empire was based, giving rise to widespread admiration in Turkish society of the economic and social model, and its associated life style, of the Western world, particularly France (Tekeli, 1993; Gole, 1993).

The social divide between the Occident and Orient was identified by the writers and intellectuals of the time on both sides of the geographic and cultural frontier that separated the Ottoman Empire from Western Europe. As French-style egalitarian social movements gained power and influence across the European continent, Young Turks (1876 to 1909) appeared on the Ottoman political scene with a similar egalitarian political agenda, intended to challenge the hierarchical and theocratic structure of the Ottoman Empire. The Young Turks movement was formed in 1876, and quickly gained the support of the urban intellectual elite, including admirers of the Western European model. Its supporters sought to challenge the totalitarian regime of the Empire in order to introduce French-style democracy. In their short political life, between 1876 and 1909, the Young Turks introduced the first political debate to challenge the unequal social and legal status of the sexes (Toprak, 1994). Although they succeeded initiating public debate about sex equality, they failed to achieve any real lasting impact on the legal or social structures of the Ottoman Empire (Gole, 1993).

In the second half of the 19th century, while the Young Turks were seeking to promote Western democracy, groups of Ottoman women in Istanbul were organising to reclaim their rights, as granted by the Koran. They argued that the religious legislation of the time placed unfair restrictions and controls on their rights, which were specified in the Koran as to be 'good' wives, mothers and Muslims (Ahmed, 1982). This was a liberal movement for the time in seeking rights for women within the existing framework of religious legislation, rather than challenging the theocratic and totalitarian system itself. This movement can be considered the foundation of the modern Islamic feminist movement in Turkey, which will be described later in this chapter.

2.2.4 The early 20th century: the new Turkish republic and the nationalist movement

Both the Western-style and the Islamic feminist debates of the early 20th century were interrupted by first the Balkan Wars (1912-1913) and later by the First World War, in which the Ottoman Empire allied itself with Germany. During these times of social dislocation in the declining Ottoman Empire, women interacted socially, they shared military duties with men and took up employment to compensate for the declining male labour force. Women's participation in war-time employment brought about the relaxation and partial disintegration of the religious controls on sex segregation in public and private spaces (Toprak, 1994). One specific example of this is the Ottoman Women's Nursing Organisation, which was founded in 1876 and became the first war-time organisation to employ women. This organisation provided nursing and medical services to the survivors of the Crimean War in 1877 (Guzel, 1980).

The period of national struggle between 1919 and 1923, which followed the end of the First World War, witnessed wars in numerous border areas of the collapsing Ottoman Empire, against both the invading military forces of the European states such as France, Britain, Greece and Italy, and also the conservative military forces which shored up the Ottoman Sultanate and Caliphate systems. During this period, Turkish women provided military and economic support to the newly formed troop battalions of the modern Turkish state, as well as forming their own combat groups. These wars of national struggle ended in 1923 with the success of the Turkish army in recapturing those lands where Turks constituted a majority within the Ottoman Empire. The new post-war Turkish Republic was defined in a nationalist way, as the motherland of the Turks. This echoed the emergent nationalist movements in various western countries in the late 19th century, and was made possible by the establishment of the country's borders on racial and national grounds, as the new Republic only claimed those parts of the Ottoman Empire territories where Turks were in a majority. Some women's groups identified themselves with this new nationalist discourse, forming organisations and parties to enable women to serve these national ideals.

2.2.5 The 1920s to the 1940s: progress towards legal and political equality

Some of these women's war-time organisations survived beyond the war, paving the way for the establishment of the first women's political party. This was the People's Party for Women, which was formed in June 1923, under the leadership of Nezihe Muhittin. It rallied effectively for over a year for women's full participation in employment, education

and other areas of social life (Tuncay, 1989), and was closely allied with the nationalist movement of the time, which identified as its goal to create a secular. Western-style republic. After the establishment of the modern Republic of Turkey under the leadership of Mustafa Kemal in 1923, it was deemed to have achieved its nationalist goals when, by the order of the Turkish Grand National Assembly in 1924, it was transformed into a federation (the Turkish Women's Federation) on the recommendation of the ruling Republican People's Party (RPP) (Toprak, 1994). However, as the federation gained power and influence in the country, it became perceived as a political threat by the RPP, which in 1935 ordered it to disband (Arat, 1994).

The first decade of the new Turkish republic witnessed significant legal and societal changes towards the equality of the sexes. The new Turkish Civil Code, introduced in 1926, banned polygamy and gave women equal rights to men in matters of divorce and child custody. Women won the right to vote in 1934. The programme of legislative changes in this era included the prohibition of the head and full body covers for women, which had been potent symbols of political Islam in the Ottoman Empire; the introduction of secular education; and lifting the bans on women's employment, in both state and private organisations and companies.

The teachings and speeches of the founding leader of the Turkish republic in the 1920s. Mustafa Kemal (named as Ataturk, the ancestor of Turks, by the Turkish Grand National Assembly because of his spectacular military and civil achievements), had a far-reaching impact on the issues of sex equality, especially in relation to employment. Speaking in support of lifting restrictions imposed on women's employment, Ataturk pointed out that more than 80 per cent of the Turkish population were peasants and that Turkish women had always worked alongside men as agricultural workers (Altindal, 1994). His vision was to encourage Turkish women into all sectors of employment by removing the restrictions and barriers in their way. He pursued his vision by supporting the first wave of women professionals in Turkey, such as doctors, pilots and educators, in their careers and promoted their visibility as role models in the Turkish media. These efforts had a strong nationalist and secular message, leading some writers like Tekeli (1982) to argue that women and their social problems were used as a means of embedding the Kemalist reforms of nationalism and secularism into Turkish society.

Yesim Arat (1994), a modern Turkish feminist scholar, contrasted this Turkish reformation, which was based on the Kemalist principles of secularism and republicanism.

with the situation in other predominantly Muslim countries. Examining the status of women in several countries, she concluded that these reforms had further reaching consequences than those in Egypt and Iran, which had little impact on the traditional social formations that underpinned women's inferior social status. However, Tekeli (1982) was more sceptical about the success of the Kemalist revolution. For her, although it indubitably promoted the social status of a group of city-dwelling elite women in Turkey, these reforms were not part of a broad national programme capable of reaching rural communities or of addressing the problems of women from the lower social and economic classes. She also argued that the Kemalist revolution used women's issues and sex equality as devices to dissociate the new secular Turkish Republic from its Imperial and theocratic past. However, Tekeli disregarded the role of women's activism, both before and after the establishment of modern Turkey, in encouraging and promoting these reforms, suggesting that these rights were granted to women by a benevolent central authority. Although her argument failed to recognise the role of feminist groups and individual women in the negotiation and introduction of these rights, she made a valuable contribution to our understanding of the eagerness of the dominant nationalist movement of the time to promote rights for women, in order to distance the new Republic from the heritage of the Ottoman Empire, which had conspicuously failed to provide women with these rights.

Turkish women gained their political rights to vote in local elections under the Law of Municipalities in 1930, and they won the right to vote in elections for and to be elected to the Grand National Assembly in 1934. In 1935, the Turkish women's movement gained international recognition as the International Women's Union held its 12th Congress in Istanbul (Tekeli, 1993). In 1937, Turkey became a secular state by law (Bilge, 1995). This was considered the start of a new phase for the Turkish feminist movement. The previous era witnessed substantial legal changes towards the equality of sexes. The new era was expected to bring about broader social change in the status of women.

2.2.6 The 1950s to the 1960s: the rise of the nationalist and the statist movement

Although Turkish troops did not actually participate in the Second World War, the Turkish economy suffered during the war, as the civil segments of the society were forced to make sacrifices to provide for the army of troops which were mobilised and sent to the possible frontiers of war. After the Second World War, Turkish intellectuals criticised the hierarchical and patriarchal structuring of the previous Ottoman society. They praised the ideals of the new republic, while they denied and vilified Ottoman heritage and history.

The official discourse of the government praised its so-called great advances in women's employment and civil rights. arguing that Turkish women were fortunate to have been 'granted' their social and economic rights earlier than their European counterparts (Ilkkaracan. 1996, pp. 14-15).

The radical secularist movement of the Kemalist era lost momentum under the rule of the Democratic Party in the 1950s. The Democratic Party allowed religious ideologies and sectarian conflicts to re-enter government politics. mostly in order to gain the support of the rural population. which had not yet fully accepted the secular message of the Kemalist government. Koran courses and religious education. which were banned by the previous governments, were reintroduced all over Turkey. This period, with hindsight. can be seen as the end of the period of progressive legislative developments for women. The last of the legal reforms outlined in the Turkish Civil Code of 1926 concerning women were enacted in 1951. Since then. the only change in the Civil Code has been the Divorce Act. passed in 1988 (Ilkkaracan. 1996). This signifies both the inertia of political feminism in Turkey since the early 1950s. and also the rise of political Islam and the resurgence of rural patriarchy as a political influence which made any progressive changes for women in the Civil Code unlikely.

2.2.7 The 1970s: the anti-capitalist movement and socialist-feminism

After two decades of silence from the Turkish feminist movement during the 1950s and 1960s. the 1970s witnessed the emergence of a number of women writers who discussed the social problems facing women in capitalist society (Akatli. 1994). These discussions reflected the emergence of the modern feminist and socialist movements in the United States. Britain, France, Germany, the Netherlands and other countries. However. influenced and informed more by Marxism than feminism. they argued that the capitalist economy sustained patriarchal relations in society. and thus equality could only be achieved through a new socialist formation of the society and the state. Because the Turkish feminist movement had allied itself with Marxism during the 1970s. the military coup in 1980 hit both the Marxists and the Marxist-feminists severely (Tekeli. 1993). Tekeli (1993) argued that not only did it silence and marginalise Marxist groups. but also it promoted fundamentalist Islamic formations in opposition to Marxism and socialist-feminism.

2.2.8 The 1980s: recession, migration and the rise of political Islam

Military rule ended and Turkish democracy was restored in 1982. The first government after the coup d'état implemented liberal and laissez-faire policies which brought unforeseen changes to Turkish society. Both privately-owned and state-owned television, radio and other mass media channels replaced the state monopoly in the 1980s. With the advent of the mass media, religion, the family and sex equality became hotly debated issues (Ecevit, 1994). During this time several feminist journals were published and feminist arguments received wide media attention. Public debates resumed about feminist concerns ranging from women's employment and domestic violence to the rights of sex workers. However, in the later part of the decade these feminist groups fragmented, reflecting widening disparities in the fortunes of their supporters from different classes and ethnic groups, from rural and urban areas, and from different educational backgrounds. Within this social framework, the hard-core feminist movement in Turkey was still dominated by an elite group of academics or well-educated women from the urban centres of Turkey, because they had easier access to the media. Thus, it enjoyed little success in reaching the lower socio-economic segments of Turkish society or in addressing their immediate concerns.

One of the primary social problems facing the female population is the strong pattern of son preference, which has its roots in Turkish tradition, culture and religion. Girls were accorded less social value than boys, by certain traditional segments of Turkish society (Seager, 1997). While, due to the losses of men in the war, immediately after the National Struggle in 1927 women comprised 52 per cent of the Turkish population, by 1992 they were only 49.5 per cent of the total population of 29.3 million men and 28.7 million women in Turkey (DIE, 1994, p. xi). In contrast, women constituted 51 per cent of the total population in Britain in 1993 (EOC, 1996). Seager (1997) argued that, since 95 females are born to every 100 males world-wide, this rapid relative decline in the female population is due to the neglect of female children's health concerns, nutrition, education and safety, reflecting the strong preference for boys. This priority accorded to boys' education, by families, contributes to female poverty in Turkey. Boy preference is therefore an important social problem affecting all women throughout their lives which, with its social consequences, deserves to be studied by health sociologists in Turkey.

The proportion of women who are economically active in Turkey has for a number of years been declining relative to men (DIE, 1995). While 95 per cent of the adult male population

participated in the labour force in 1955, this figure had decreased to 78 per cent by 1990. Women's participation decreased even more rapidly, from 72 per cent to 42 per cent over the same period (DIE, 1993) (Figure 2.1).

Figure 2.1: Ratio of economically active population in Turkey by census year and sex, and ratio of female population in economically active population, 1955 to 1990
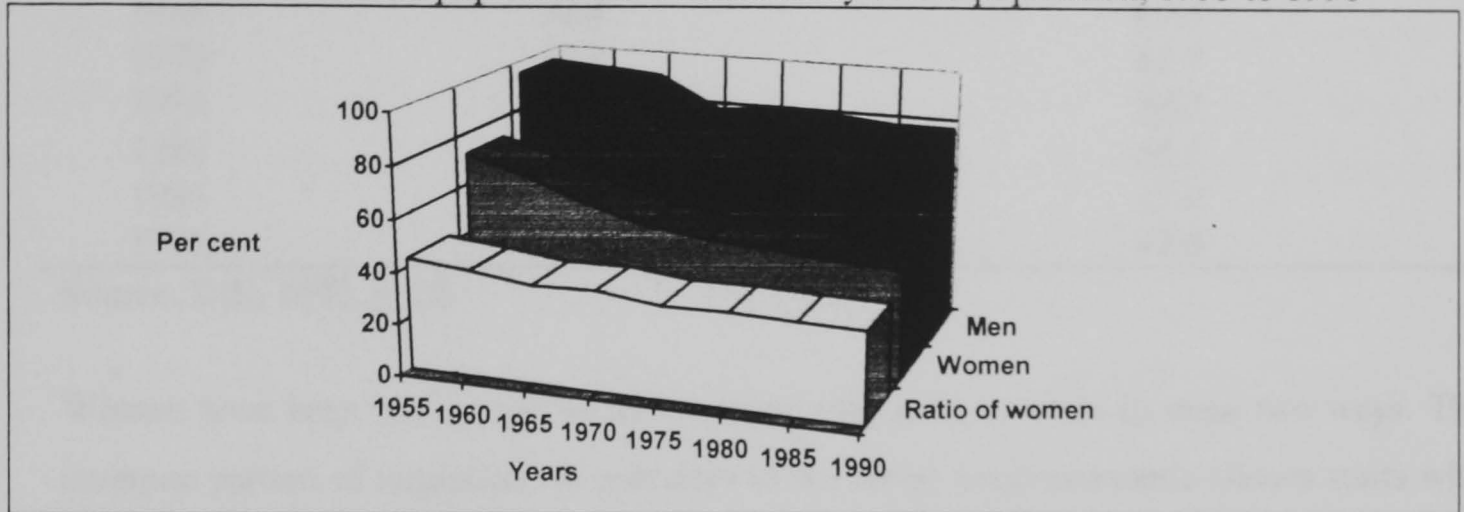
Source: DIE, 1995, pp. 22-23.

Likewise, the recent recession has affected women's access to employment to a greater extent than men's. Although Turkish women's non-agricultural wage in proportion to men's is 84.5 per cent, higher than the international ratio of 74.9 percent, Turkish men still enjoy higher absolute wages than Turkish women do. Due to a chronic financial recession since the 1960s and the lack of progressive legislation, Turkish women's relative position in employment has been worsening since the early years of the republic, as the above statistics suggest.

The other striking social phenomenon affecting women's employment since the 1970s, together with the negative social effects of the economic recession, is the acceleration of the migration from rural to urban areas, and its negative social and economic consequences for migrant women's lives. In 1992, Turkey had a growing population of 58 million, of whom 31 million lived in cities and 27 million in rural communities (DIE, 1994, p. xi). In the last decade, a desire for the economic, social and cultural conveniences of the city promoted by the mass media, renewed ethnic, religious and cultural conflicts in the South-eastern part of Turkey, have all fuelled social mobility and migration from rural to urban centres. While the country's urban population constituted 23.5 per cent of the total population of 14 million in 1935, by 1990 this had increased to 59 per cent of 56 million (Table 2.1) (DIE, 1995, p.115). This phenomenal growth of the urban areas, in an unplanned fashion, and the relatively youthful profile of the country's population, have brought unexpected social and political consequences.

13

Table 2.1: Proportion of the Turkish population in cities and villages

Census Year	City (per cent)	Village (per cent)
1935	23.5	76.5
1940	24.4	75.6
1945	24.9	75.1
1950	25.0	75.0
1955	28.8	71.2
1960	31.9	68.1
1965	34.4	65.6
1970	38.3	61.7
1975	41.8	58.2
1980	43.9	56.1
1985	53.0	47.0
1990	59.0	41.0

Source: DIE, 1992, p. 20.

Women have been influenced by this massive migration to cities in main two ways. The common pattern of migration for members of the lower socio-economic classes starts with the migration of the men, who then try to achieve economic and social survival in the city in order subsequently to bring their families to join them. In this pattern, women face the new urban social and economic conditions later than men, and are reduced to financial dependence on the men who brought them to the city. This trend is observable in the statistics: women constituted 48.8 per cent of the urban and 51.2 per cent of the rural population in 1992 and while men's labour force participation in the cities was 69.2 per cent and women's 16.1 per cent, the figures for rural men's labour force participation was 76.6 per cent and that of women was 50.2 per cent (DIE, 1994, p. xi). Secondly, Turkish cities do not offer adequate employment opportunities for poorly educated women, as their labour requirements are for a more highly skilled and educated work force than in rural areas. Furthermore, sex segregation in unskilled jobs is even stronger than for highly-skilled jobs (Kandiyoti, 1997). While women's unemployment rate was 20.5 percent in the cities and 2.5 per cent in the villages, men's unemployment rate was 9.8 in the cities and 6.2 in the villages in 1992 (DIE, 1994, p. xi). Migration causes migrant women who were economically active in the rural economy either to lose the skills that they were able to use in agriculture and the household economy, or to suffer exploitation by becoming piece-work or temporary workers without adequate pay or social security. In either case, their economic and social dependence on husbands and fathers is increased.

2.2.9 The 1990s: political Islam and feminisms

In the 1990s, the rise of the Welfare Party, which was allegedly based on Islamic

principles, and its associated women's wing, operating under this party's local organisation, became a central factor in the argument that mass migration and the recession have had particularly adverse effects on women. Although, in the 1991 General Election, women's issues were included in the campaigns of all the major political parties, the Welfare Party was more successful than others in addressing the needs of and problems facing women from the lower socio-economic classes, from ethnic minority and migrant backgrounds, groups which the other feminist movements in Turkey have largely ignored (Arat, 1994). Its women's wing played a major role in the party's local election success in 1995, creating what is currently the largest and the most inclusive network of women in Turkey, with over 100,000 women members (Yesil, 1992). Its concerns included migration, the recession, sexual trafficking, health and employment, as part of their party propaganda. However, although it used socialist and feminist discourses to attract supporters from those marginalised segments of the society which have been ignored by the mainstream parties of the 1990s (Yesil, 1992, pp. 166-8), the proposed remedies were of a traditional nature, offering no progressive solutions for women's problems.

Women within the Welfare Party played an important role in gaining political support before the 1995 local elections, bringing political messages offering solutions to the social and economic problems currently facing Turkish society. However, the success of the women's group within the party at the local level was not reflected in the list of party candidates for national government, which disillusioned some women activists. Indeed, the list of party candidates for the 1995 national elections did not include a single woman (Nesrin, 1995). This suggests that the leaders of the Welfare Party did not feel it necessary to offer much to its women supporters in terms of political representation and employment rights.

It is interesting to note that within the female wing of the party, different and often conflicting ideologies regarding women and employment co-existed (Gole, 1993). The spectrum of ideologies within it ranged from Conservative Islamist, which suggests that women's role in society is to be 'good' mothers, wives, and Muslims, to Feminist Islamist, which argues for a wider range of socio-economic benefits for women based on the re-interpretation of the fundamental religious doctrines and the 'decontamination' of texts and doctrines from their prevailing male bias. The Welfare Party was closed down in 1997, on the orders of the Constitutional Court, acting on the basis of allegations and evidence of fraud and misconduct in its funding and rallying methods. Although this was welcomed

within the secularist circles of Turkey. to close down a political party of this level of popularity poses a threat to the democratic process, and may result in reactionary underground activities. The future of political Islam, and the Islamic feminism which was becoming aligned with it, is currently difficult to predict.

In modern Turkey, the constitution guarantees that women and men are equal and enjoy equal rights. However, this legal understanding has not fully permeated all the interstices of Turkish society, including employment. There are no equal opportunities laws to guarantee equal treatment at work in Turkey. In practice, sex equality in the workplace is left to the ideological choice and good will of organisations at all levels of the labour process, and to the operation of the capitalist system. There are still organisations in Turkey which employ no women at all, justified by their so-called religious beliefs, organisational cultures or traditions, yet there is no scope to challenge their practices.

The international environment within which Turkey is a player has an essential role in promoting the enactment of legislation to promote women's status in employment. As well as the legal acknowledgement that women and men are equal under constitutional law, Turkey has ratified several relevant international treaties and charters, including the European Convention of Human Rights and Fundamental Freedoms, the Universal Declaration of Human Rights, the Charter of the United Nations and, most recently, in 1985, the Convention on the Elimination of All Forms of Discrimination Against Women. The Directorate General on the Status and Problems of Women, working under the Turkish Grand National Assembly, provides training programmes to encourage and support women's active participation in politics and employment. Various groups within the Turkish feminist movement are working to redefine the politics of sex segregation. These are all progressive moves towards creating a legal framework for equal opportunities in employment. Yet the very diversity of these groups, and their consequent incapacity to organise effectively to influence the current male-dominated environment of Turkish politics, dooms their efforts to ineffectuality. Furthermore, information on these treaties and the rights they promise for the different segments of the Turkish society, such as women, is not made publicly available. Thus, they benefit articulate and well-informed women from the higher socio-economic classes of Turkish society, but fail to address the problems and concerns of the rest of the female population, who are not aware of their rights and so are unable to exercise them due to their disadvantaged economic and social status. Moreover, although there are organisations and legal provisions for equality, they

are centralised and grouped together in the big cities, serving only small communities of power and influence, rather than the whole female population.

The contemporary Turkish feminist movement embraces a wide diversity of political and ideological stances. These groups range from conservative and liberal Islamist feminists (Arat, 1990; Gole, 1993) to radical and socialist feminists (Arat, 1994), and they subscribe to radically different conservative or progressive definitions of, and aspirations for, sex equality and women's position within Turkish society and work life. Recent social trends indicate that Turkey is once more at the cross-roads of tradition and modernisation, religion and secularism, west and east, democracy and totalitarianism. It seems that within this social spectrum of ideologies, women's problems have been used as a platform for enhancing men's political ambitions and ends, rather than promoting real solutions to the legal and social inequalities which disadvantage women in modern Turkey. It is interesting that these wider social, religious and nationalist movements, based on man-made ideologies of male supremacy, once again incorporate feminist concerns into their agendas in order to attract women supporters but at the same time they fail to address women's real-life problems. This suggests that there is a need for a stronger political and social movement which can cater for the expectations of the women from the lower socio-economic classes, from ethnic and sexual minorities, as well as from the privileged segments of the society, in order to challenge the current legal and social systems that sustain these unequal social divisions.

2.2.10 Women in the financial services sector in Turkey

It is important to note that the banks in Turkey undertake nearly all of the activities that are performed in the money and capital markets, which in Britain are carried out by diverse institutions independent of banks, such as building societies and insurance companies. Therefore the terms 'banking' and 'financial services' are often used interchangeably in the Turkish context. The Turkish Ministry of Foreign Affairs identifies several phases in the historical development of financial services sector in Turkey, in their report *Banking in Turkey (MFA, 1997)*. I will outline these briefly here and pay particular attention to women's employment in the sector each period.

2.2.10.1 Before 1908: the financial services sector in the Ottoman Empire

The foundations of the modern financial services sector in Turkey can be traced back to the

money-changers and Galata Bankers of Ottoman times, before 1847. Until 1847 all financial activities were carried out by bankers drawn from members of the minority ethnic and religious communities, such as the Jewish, Christian, Armenian and Greek minorities, who were then living in Istanbul. Information about the role of women in the financial services sector of that time is very limited. The ethnic and religious minority communities in Istanbul were not subject to Islamic laws and had their own religious norms and values, such as the Old and the New Testaments for the Jewish and Christian minorities. Therefore, it is possible that women from these religious minority groups worked in the sector before women from Muslim backgrounds were permitted to do so, but little relevant evidence has survived.

From 1847 to 1908, the number of foreign financial institutions operating in Turkey increased. This was mostly due to the decline in the Ottoman economy after the Crimean War. Osmanli Bankasi (The Ottoman Bank) was established in this period, in 1856, although its head office was in London. It served as a central bank to the empire until the 1930s, and was one of the first to employ women in clerical positions in Turkey. This is mainly because it was one of the first banks to be established, surviving to the present day.

2.2.10.2 1908 to 1980: national banking and women

In connection with the nationalist movement in the early years of the 20th century, 24 national banks were established in Istanbul and Anatolia between 1908 and 1923. The First National Economic Congress in Izmir in 1923 took the decision that banks would be established to finance the main sectors of the economy. Turkiye Is Bankasi (the Turkish Labour Bank) (1924), Sanayi ve Maadin Bankasi (the Turkish Industry Bank) (1925) and Emlak ve Eytam Bankasi (the Turkish Building Bank) (1927) were established to finance the economic development of the new republic. These government-owned banks pursued a secular and nationalist ideology, in accordance with government policy, which promoted women's employment and provided employment opportunities for them in the years to follow.

A liberal policy which was more favourable to private sector interests was adopted in the 1950s, under which more than 30 privately owned banks were established in that decade. The private financial institutions which emerged after 1945 modelled their employment policies on the practices which the state banks had followed. As an emerging industry, not subject to the sex-typing of jobs which characterises traditional fields of employment, the

financial services sector started providing large numbers of Turkish women in major cities with better than average employment opportunities.

2.2.10.3 The 1980s and the 1990s: social change and the status of women

A new liberal economic policy, which favoured the globalisation of the financial services sector, was put into effect in 1980, which established a free-market economy and promoted the integration of the Turkish economy into the world-wide economic community. Several reforms, such as the establishment of the stock exchange market and the liberalisation of foreign trade, were undertaken during this period to increase the competitiveness of the Turkish financial services sector. These liberal policies also permitted the establishment of financial institutions which claim to be working in accordance with Islamic principles, following a model which originated from the Islamic countries of the Arab Peninsula and the Middle East. These institutions, which operate on a system of interest-free profit-sharing arrangements, have grown substantially in the last decade. They keep the institutions for which they provide financial support under religious, as well as financial, scrutiny. They do not employ women, because of the system of religious beliefs on which they are founded, and they support an economy which promotes at a minimum sex segregation, if not the total exclusion of women from the workplace and from business and industry.

At the end of 1995, there were 69 banks in Turkey. This number includes the Central Bank, 13 investment and development banks and 55 commercial banks. Six of the commercial banks and three of the development banks are state-owned and their share of financial transactions within the banking system is as high as 45 per cent. The state-owned banks and most of the commercial banks, except for the interest-free financial corporations, now provide employment opportunities for women.

As pointed out earlier (see Figure 2.1), women's participation in the labour force has been falling since 1955, and migrant women experience stronger barriers than men to their participation in economic activity. The agricultural sector, which provides rural women with ample employment opportunities, still employs the highest proportion of the labour force, although it has been shrinking while the service and industrial sectors are growing in the cities since the early years of the Turkish Republic in 1920 (see Figure 2.2).

As Figure 2.3 indicates, horizontal sex segregation, where women and men work in different occupations, is still much in evidence in Turkey (see Chapter Five for a more

detailed discussion of horizontal sex segregation). In 1992 Turkey had an active labour force of 19.5 million, 8.8 million of which worked in the agricultural sector (DIE, 1994, p. xi). Fully 82 per cent of economically active women worked in the agricultural sector, with 11 per cent in the service sector and only seven per cent in the industrial sector in 1990. The proportion of men employed in agriculture was 38 per cent, in the service sector it was 37 percent, and it was 24 per cent in the industrial sector for the same year (DIE, 1995, pp. 30-1). While between 1970 and 1990 the proportion of women to men employed in agriculture increased from 51 to 55 per cent, the proportion of women decreased from 17 to 14 percent in the industrial and increased from 9 to 14 percent in the service sector. The accelerated migration from rural to urban areas is a significant factor in increasing the proportion of women workers in the agricultural sector, since, as we have seen, the early waves of migrants tend to be men. The service sector, after agriculture, is currently the second largest sector and employer of women in Turkey.

Figure 2.2: Distribution of the employed population in Turkey by economic activity, 1955 to 1990
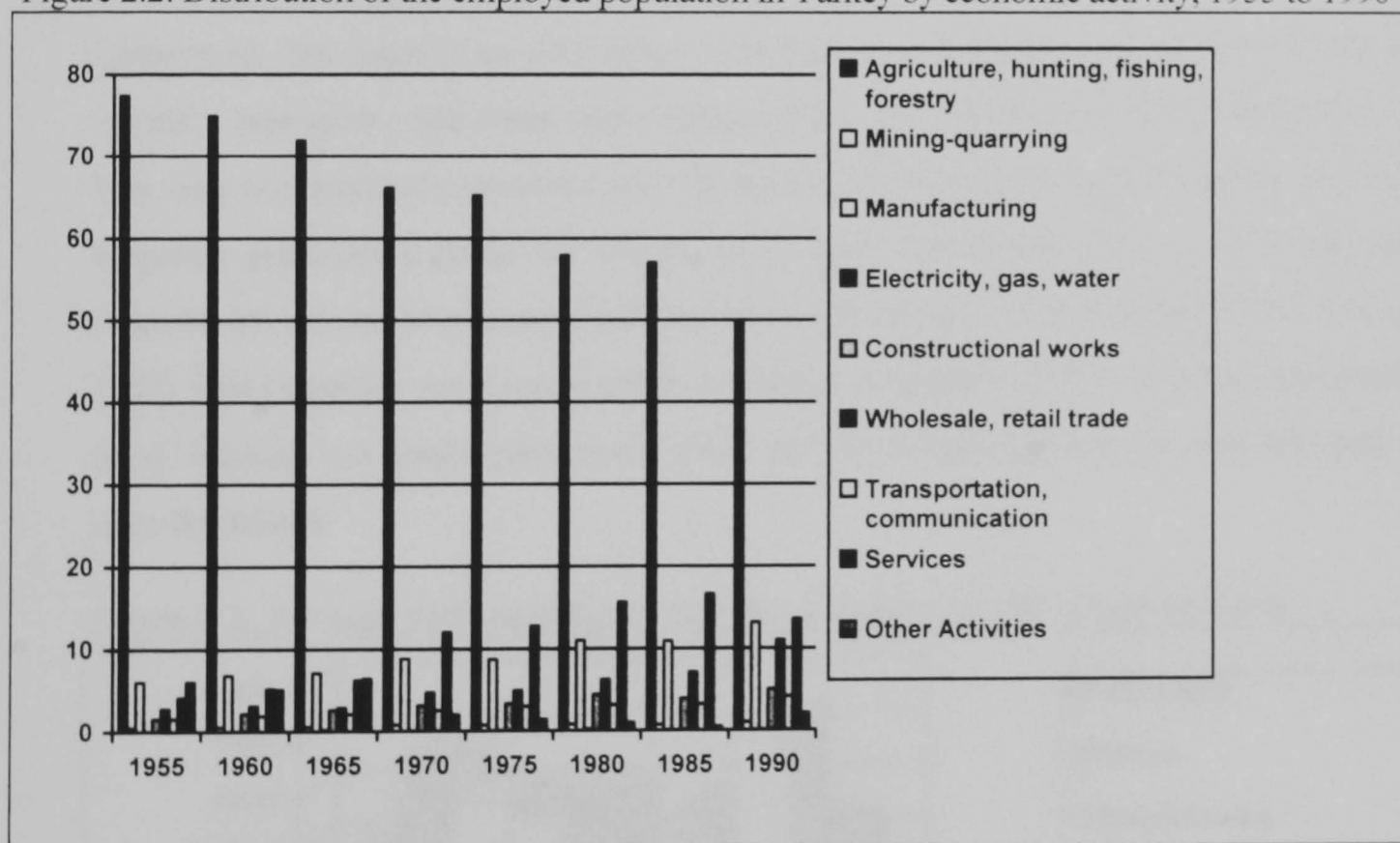
Source: DIE, 1993, p.11

In 1992, the financial services sector employed 472,000 people, only two per cent of the total Turkish labour force (DIE, 1994, p. 162), but representing an increase from one per cent in 1970. Although one of the smaller sectors, it provides its employees with the highest average income (see Figure 2.4).

Despite the national decrease in women's participation in the labour force since 1955, female employment in the financial services sector has recently increased markedly from 24 per cent of staff in 1988 to 31 per cent in 1992 (DIE, 1995), as Figure 2.5 illustrates.

This increase in the proportion of female workers in the sector is due to both the secular and global policies adopted by the mainstream financial service organisations for their human resource management practices, and is also attributable to an increase in the proportion of the female labour possessing higher technical skills.

Figure 2.3: Ratio of the employed female population aged 12 years and over by employment sector in Turkey
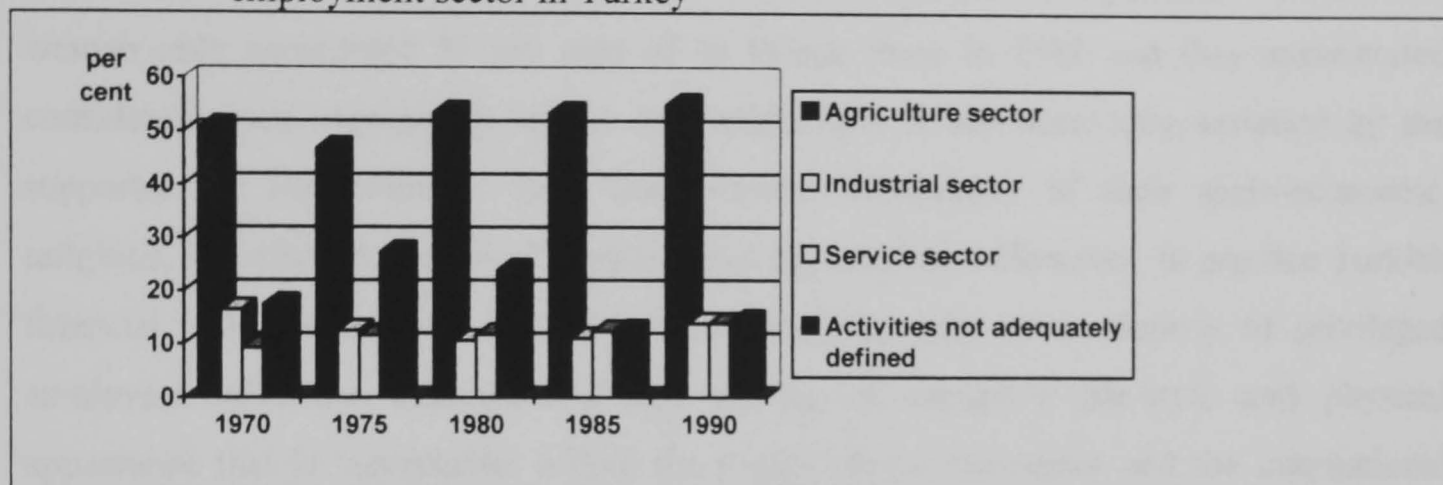
Source: DIE, 1995, pp. 22-23

Furthermore, the financial services sector is traditionally considered to be a sector which offers 'secure', 'prestigious' and better than average career opportunities for women (Seyman, 1992). This view was constantly presented and reiterated in the Turkish media. Newspaper articles were frequently published arguing that women enjoy equal opportunities in the sector and that the financial services sector promises ideal careers to suit women's lives (Atikkan, 1993; Gunaydin, 1997). One exception was a recent article in Milliyet newspaper (1996), a Turkish national daily, titled 'Banking is a macho profession', which presented statistical data showing that banking is male-dominated.

Figure 2.4: Average daily earnings by economic activity in 1991 (Turkish Lira)
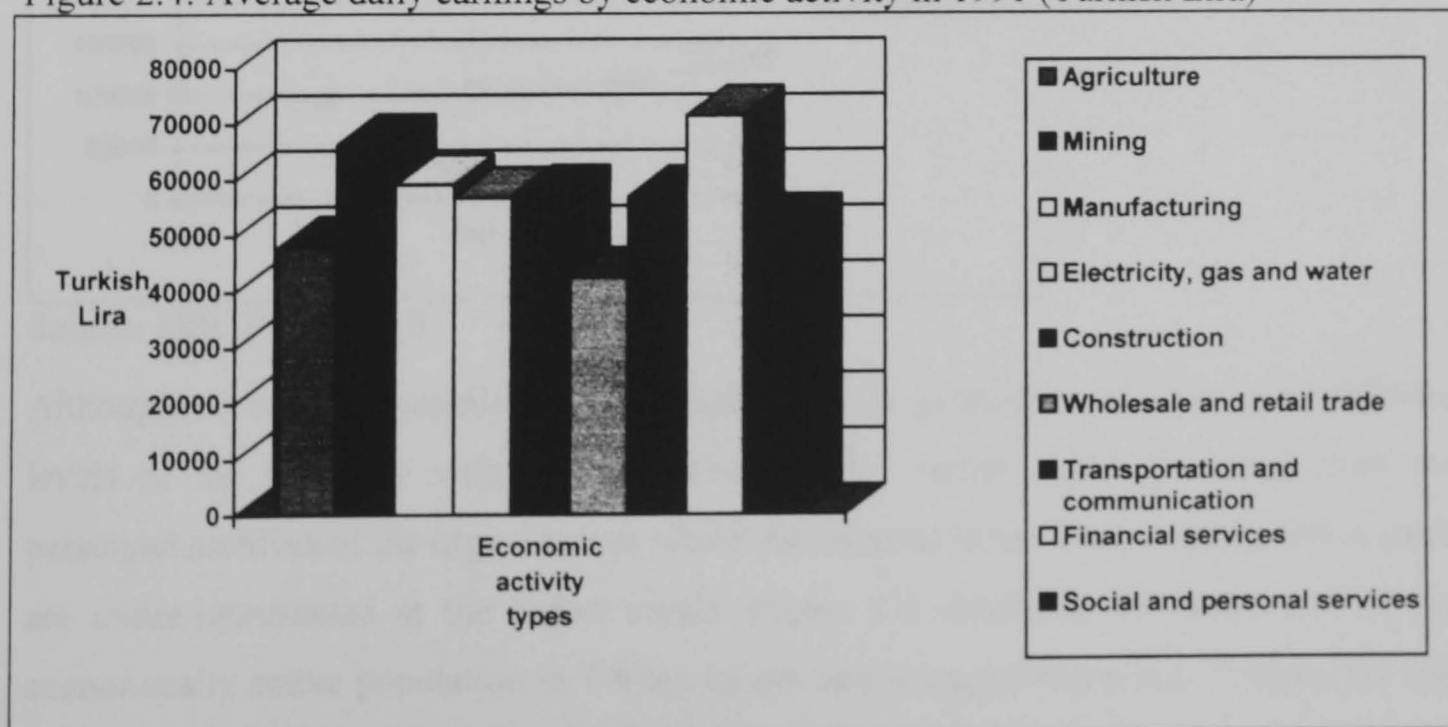
Source: DIE, 1994, p.162

Many young Turkish women in contemporary society are encouraged by their parents, peers and schools to take up employment in the sector. The financial services professions, like the teaching profession, are widely considered to be 'appropriate' and morally acceptable for women. However, as the Milliyet article demonstrated, the common view that the sector is female-dominated does not have any factual grounding. Although its record may be better than other sectors for the recruitment of well-qualified women staff, women only constituted 31 per cent of its labour force in 1992 and they encountered considerable sex segregation within it. Furthermore, it has been long assumed by the supporters of this common view that women, irrespective of their socio-economic, religious, and ethnic backgrounds, enjoy equal opportunities. However, in practice Turkish financial institutions offer employment opportunities only to a minority of privileged employees who are well-educated and willing to sustain a life-style and physical appearance that is 'acceptable' within the organisations, the sector and the international environment. Thus, employment opportunities within the sector are not only skewed by gender, but also by other socio-economic variables such as class, education, ethnicity, age and physical appearance. The issue of 'belonging' and 'otherness' with reference to sex segregation in the sector will be explored in Chapter Seven.

Figure 2.5: Number of Turkish financial service workers by sex, 1988 to 1992
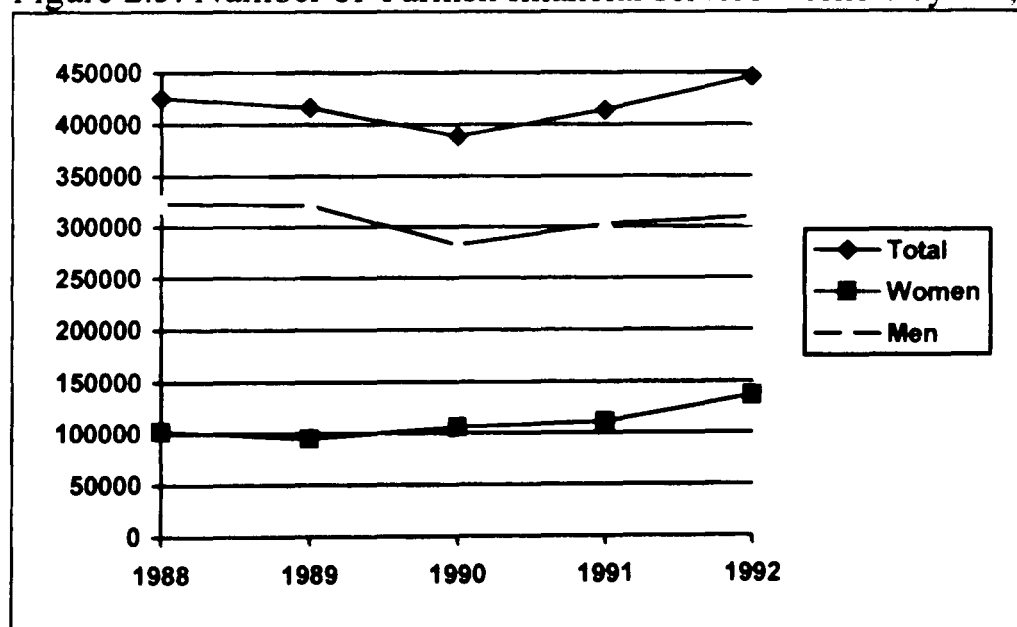
Source: DIE, 1995, p.233

Although no reliable statistics were available on the proportion of women at different levels of the hierarchy within organisations in this sector, those generated from the personnel archives of the organisations which participated in this study suggest that women are under-represented at the higher levels. Figure 2.6 illustrates the proportion of the economically active population in Turkey by sex and occupational group. It indicates that while only 0.2 per cent of economically active women occupied administrative, executive and managerial positions, seven times as many men (1.36 per cent) were working in this

capacity. Vertical sex segregation, which signifies that men are employed at higher grades in the hierarchy than women, is therefore prevalent in Turkish society. This concept is also explained later in more detail, in Chapter Five.

In Turkey, 72 employee unions cover all industrial sectors and 63 per cent of employees are unionised. The proportion of union members in the financial services sector was 85 per cent in 1992, with four unions serving its staff. It is one of the few sectors in Turkey which has not experienced any strikes or job losses due to strikes and conflicts between union and employer interests in the last decade (DIE, 1993, p.91). Although this may suggest that its employees acknowledge that the financial services sector offers better than average standards of employment, it does not guarantee that women's issues are prioritised effectively in union activities. Indeed, equal opportunities by sex in trade unionism is currently an area which deserves to be more fully researched.

Figure 2.6: The proportion of the economically active population in Turkey aged 12 years and over by census year, sex and non-agricultural occupations, 1970 and 1990
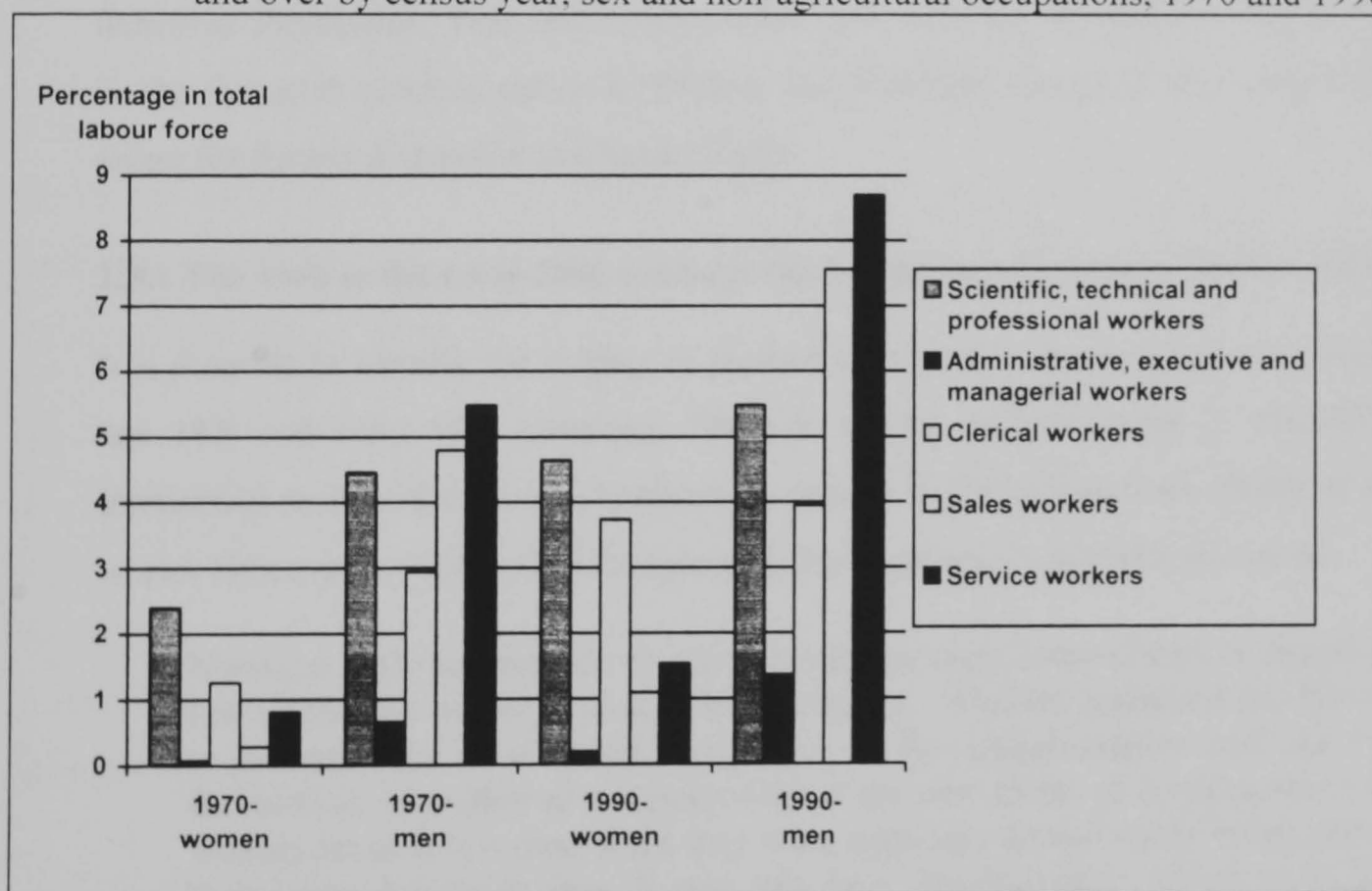
Source: DIE, 1995, p.28

The financial services sector was one of the first to employ women in the cities and, as we have seen, its proportion of women staff has accelerated in the last decade. However, parity by sex is still some way off. The sector provides employment opportunities to highly-educated women in the major cities, but men enjoy better opportunities in both unskilled and managerial positions. Vertical and horizontal sex segregation is still prevalent in the sector. Due to a lack of progressive legislation concerning sex equality, several companies

do not employ any women, justifying this position on the basis of their ideological and traditional views. Thus sex equality in the sector is left to the devices of the market economy and the good intentions of employers, which are clearly inadequate to eliminate discriminatory practices. In Chapter Seven the demographic attributes of female and male employees in this sector, the segregation of its occupations, the gendered strategies of exclusion and inclusion, and finally the ideological stance taken by employees and employers in the sector to address sex equality issues will be explained, based on the personal experiences of the study's participants.

2.3 A brief history of women's employment in Britain

In this section, I will give a brief history of those feminist movements, set in the context of wider social changes from the 18th century onwards, which prepared the foundations for contemporary patterns of women's paid employment in Britain. The history of sex segregation in employment in Britain will be explained, starting with the period prior to the Industrial Revolution. This section concludes with a review of studies concerning women in the financial services sector in Britain, and identifies issues of sex inequality in the sector for further discussion in Chapter Eight.

2.3.1 The 18th to the early 20th century: the beginnings of modern British feminism

It is possible to identify the origins of modern feminism in the suffrage movement of the late 18th and early 19th centuries. The role of the Enlightenment in establishing the intellectual roots of the modern feminist movement in Britain has been identified in earlier works. However, as Caine (1997) explained, this argument is probably incorrect:

> Nowhere is the importance of potential change more marked than in regard to the late eighteenth century and the Enlightenment... Modern feminism has thus come to be seen not as a simple outgrowth of the Enlightenment and the French Revolution, but rather as a consequence of the new forms of discrimination which women faced at this time when they were explicitly denied rights being granted to men under bourgeois law. It was this new discrimination which provided the stimulus for feminist demands in Britain as in France and America (Caine, 1997, pp. 4-5).

This feminist movement of the 18th and early 19th centuries thus prepared the ground for first wave feminism, both in Britain and the USA, which promoted a new political identity for women and mobilised them to seek legal and social rights, which would put them in the same position as their male counterparts. Although both the anti-slavery movement in the USA and political agitation in mainland Europe in the 1840s have been identified as the

origins of the first wave feminist movement, Davis (1981) warned against such association between 'blacks' and 'women', as conducive to unconscious racism and false universalisation.

The first wave feminist movement in Britain was represented by the organisations such as WSPU (Women's Social and Political League); WFL (Women's Freedom League); NUWSS (National Union of Women's Suffrage Societies); and the Women's Co-operative Guild, as well as the WILPF (Women's International League for Peace and Freedom). Alice Paul, one of the central figures of the movement, founded the Woman's Party in 1914. The political activities carried out by the members of these groups, such as petitions, demonstrations and campaigns for the vote for women and subsequently for women's rights in both the public and private spheres, were influential in achieving certain legal and political rights for women between the years of 1880 and 1928, until women won the franchise on same terms as men in the Equal Franchise Act of 1928. The National Union of Societies for Equal Citizenship (NSEC), led by Eleanor Rathbone, played a major role in winning women the franchise. This was considered as the ultimate aim by many of the liberal activists of the time, who then organised to teach women how to use their vote and the importance of it. This first wave feminist movement prepared the ground for women's entry into occupations and witnessed the opening of some professions and opportunities for advanced education to women.

The first wave feminist movement in the late 19th and early 20th centuries coincided with the later years of the Industrial Revolution in Britain, which had its own set of consequences for women's participation in economic activity. Humphries (1995) explored the key census data concerning women's participation in employment in Britain, in her groundbreaking historical study of *Women and Paid Work*. Contrary to common assumptions, she argued that:

> ...women were active economically in the period of the Industrial Revolution, more active than they were to become by the end of the nineteenth century, and more active then they were to be in the first three decades of the twentieth. Unfortunately, we have no way of comparing this period with earlier in the eighteenth century and so cannot comment on whether early industrialisation elevated women's activity rates. But far from destroying women's jobs and driving them out of paid work, industrialisation seems to have sustained relatively high activity rates... Industrialisation undoubtedly eliminated some women's work. Hand spinning is the obvious, but not only, example. Overwhelming evidence also exists to suggest that women's jobs in agriculture were also reduced. But industrialisation also created jobs for women. Factory production of textiles is again an obvious example, but others could be cited (Humphries, 1995, p.98).

Despite poor documentation of women's labour force participation prior to and during the Industrial Revolution, Humphries (1995) re-examined census data and other relevant historical documentation (see Table 2.2). Her estimates suggested that, although women's activity rates were high at the beginning of the Industrial Revolution, they declined between 1846 and 1881, not least because of barriers to women's mobility.

> Women, then (as now), were less geographically mobile than men. Married women could only move with their families, while young women moving on their own were very vulnerable. Significantly, the most rapidly growing job for women, domestic service, was one that eased the strain of moving to a strange place and acquiring a new home (Humphries, 1995, p. 99).

This has parallels with the contemporary Turkish situation, where women are often pushed out of employment during urbanisation, due to the social, traditional and religious constraints imposed on their mobility. The issue of mobility in modern financial services organisations will be examined in greater detail in Chapter Seven and Chapter Eight, in relation to Turkey and Britain respectively.

Table 2.2: Female activity rates for Britain, before, during and after the Industrial Revolution

Year	(1) per cent	(2) per cent	(3) per cent	(4) per cent	Period
			29.4	46.4	1787-1815
			28.3	36.6	1816-1820
			21.1	44.0	1821-1845
			36.2	41.5	1841-1845
			19.2	34.2	1846-1865
1841	18.6	21.2			
1851	26.3	28.5			
1861	27.2	28.3			
1871	27.5	28.2			
1881	25.5	25.6			
1891	25.5	25.4			

Source: Constructed from Humphries, 1995, pp. 93 and 96
[(1) Census data, (2) Higgs, Women's Occupations and Work, (3) Constructed from Horrel and Humphries, Women's Labour Force Participation and (4) Constructed from Horrel and Humphries, Women's Labour Force Participation, of married women]

2.3.2 The 1910s to the 1930s: changes in women's participation in employment

Although the first wave feminist movement promoted women's entry to professional careers and other employment, women's general participation in the labour force in fact declined during and after the First World War (Figure 2.7).

Figure 2.7: Percentage of female population aged 20-64 in paid employment in Britain. 1851 to 1991
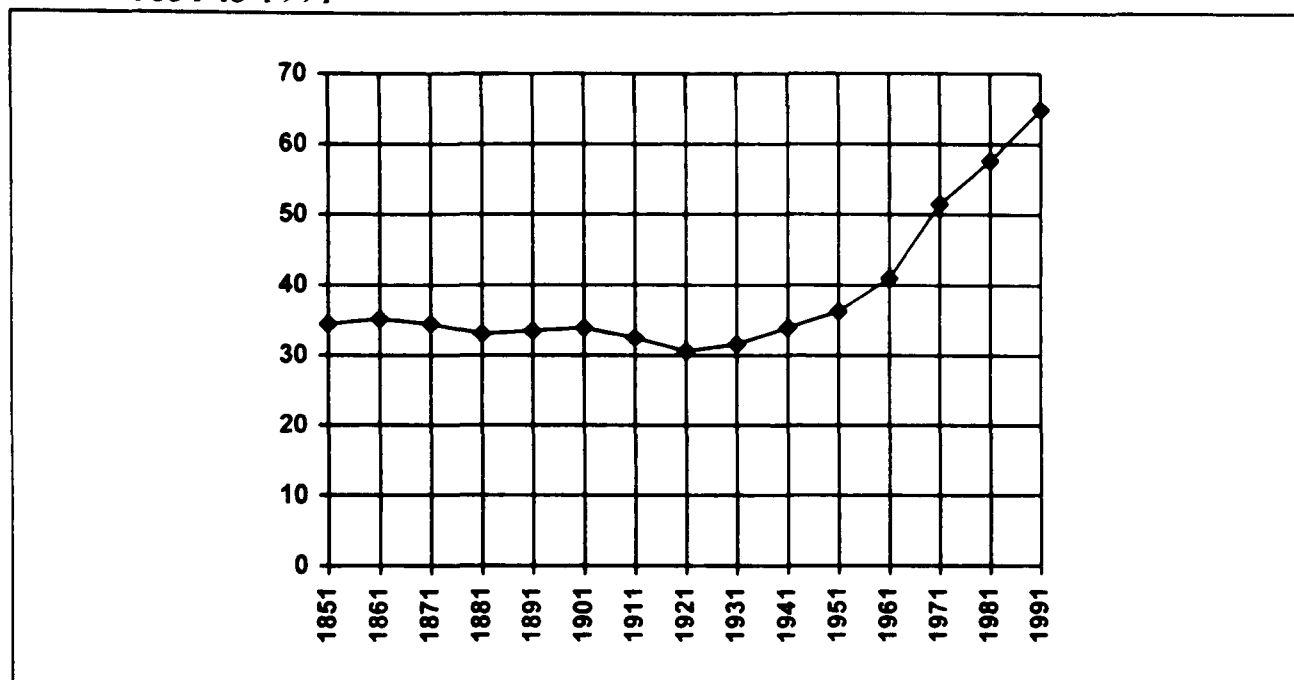
Source: Based on census data in Humphries. Jane. 1995. p.93. and EOC. 1995.
[Figure for 1941 is estimated as an average of figures for 1931 and 1951]

After the First World War. British society experienced a major social change as the ratio of women to men in the population increased due to war-time losses in the male population. While there were 6.8 per cent more women than men in 1911 in Britain. by 1920 this excess increased to 9.6 per cent (Lewis, 1984, p. 4). Considering that the majority of the population married at a younger age than their contemporary counterparts and that there were too few men to enable all women who wished to do so to marry. sustaining economic independence became a concern for increasing numbers of single women after the war years. The removal of the Sex Disqualification Act in 1919, despite its limited impact. allowed women to enter the legal profession, and the election of the first women to Parliament immediately after the First World War, coupled with weakening social controls. allowed single women to resume paid work after the war. Although many married women returned to full-time homemaking. the aftermath of the First World War witnessed promising developments promoting the economic independence of single women.

2.3.3 The 1940s to the 1970s: the Second World War and the social change in its aftermath

During the Second World War. women once again entered formerly male-dominated occupations in large numbers. After the war. women's employment received much popular attention. and sex inequalities in pay became a matter for discussion. The Equal Pay Campaign Committee. formed by over hundred women's organisations in 1943. led to two progressive measures in the subsequent years: equal pay was accepted for teachers in 1952

27

and for Civil Service employees in 1954. However. the Committee dissolved itself after these modest gains (Caine. 1997. pp. 232-233). These limited achievements must be set against other, reactionary developments. In the same period. the Beveridge Report (1942). which was part of the development plan for the Welfare State advocated by the reforming Labour government. shaped women's entitlement to welfare benefits based on traditional notions of 'the family' (Crompton and Sanderson. 1994, p. 50). Similarly. the marriage bars introduced in certain occupations during the inter-war period. in response to recession. were only removed gradually. finally ending in the 1950s. Some of the legislation to come out of post-war welfare reform, such as the 'Butler' Education Act (1944). which proposed free secondary education for all citizens, was highly influential in expanding education opportunities for women. The main discourse used for sex equality during this period was based on individualist morals and individual freedoms. which are the basis of liberal feminist arguments. The liberal ideology of the time thus promoted women's opportunities in both education and employment (see Table 2.3).

Table 2.3: First year full-time students in British universities. 1965 to 1982 (thousands)

Term	Women	Men
1965-1966	15	38
1970-1971	21	44
1975-1976	27	49
1979-1980	34	52
1980-1981	34	52
1981-1982	33	50

Source: Crompton and Sanderson. 1994. p. 56.

Although women's participation in economic activity increased after the Second World War (see Figure 2.7). its significance has been questioned by Braybon (1981). who argues that this increase in women's employment was mostly in temporary, voluntary. and underpaid jobs, which did not bring much improvement in women's economic status. In the 1960s and 1970s. women's jobs were usually located firmly at the bottom of the organisational hierarchies. As late as the 1960s. they were still expected to leave employment after marriage. or prior to the birth of their first child (Halford. Savage and Witz. 1997. p. v). In Britain. the concept of equal opportunity in employment informed legislation in the 1970s fuelled by the women's liberation movement. which itself grew from the democratic. anti-war. and anti-racist movements of the time. The institutionalisation of debate about sex equality leading to changes in employment policy and practice began in the British public sector. and later gained acceptance within the private sector.

In the 1970s, as Crompton and Sanderson (1994, p. 53) suggested, 'the social citizenship of women was confirmed by legislation' in Britain. The first equal opportunities law to be enacted as an outcome of these efforts was the Equal Pay Act in 1970 (amended in 1983). This law covered various aspects of equal pay including holiday entitlements and sick pay. The British government joined the European Community, signing the Treaty of Rome in 1972. Article 119 of the treaty states that women and men should receive equal pay for equal work. The European Union has also passed several other directives regarding sex discrimination. Britain, as a member state, pledges compliance with these directives. European Union legislation therefore has become a driving force for legislation against sex discrimination in Britain (Clarke, 1995, p. 63). The Sex Discrimination Act (1975) (amended in 1986) followed this first legislation. Racial equality entered the legislative agenda in 1976 with the passage of the Race Relations Act. The Disability Discrimination Act (1995) and the Pensions Act (1995) have been enacted in recent years to promote equality by physical disposition and age. Although Britain has established this raft of equality legislation on sex, race, disability discrimination, British laws do not yet discourage discrimination on the grounds of sexual orientation.

Starting with the enactment of the Equal Pay Act (1970) and the establishment of the Industrial Tribunal system (1964), equal opportunity became a part of standard employment practice in business and industry in Britain. While some employers chose minimal compliance with these laws, others employed more progressive strategies to tackle sex discrimination at work. However, the rise in the number of cases taken to Industrial Tribunals suggests that there is now a better awareness of the available mechanisms and also that the legislation has not yet obliterated practices of sex discrimination.

The current framework of equal opportunities legislation and the role of the Equal Opportunities Commission have been criticised for failing to achieve substantial progress towards sex equality. Clarke (1995, p. 55) insightfully criticised the overall perspective of the equal opportunities adopted in British legislation:

> Sex discrimination law in the UK begins from the classical liberal principle that similarly situated individuals should be treated alike, whereas differently situated individuals should be treated differently.... The model of 'sameness', that sex is a suspect clarification which simply needs to be ignored in order to achieve equality, fails to address the reality that women's lives are different from men's; it aspires to an assimilationist model that takes the male role as the norm, and aims to encourage and enable women to be just like men. (Clarke, 1995, p. 55)

Cockburn (1991) explained the reasons why the current legal framework of equal opportunities cannot induce positive change:

> The law is too weak and difficult to use. Organisations taking positive action are too few and their goals and methods too limited. Organisations chose high profile. cost-free measures and neglect the more expensive changes that would improve things for a greater number of women. Policies adopted are seldom implemented. Implementation is not monitored. Non-compliance is not penalised. nor is co-operation rewarded. (Cockburn, 1991, p. 225)

Although equal opportunities legislation may have failed to transform gendered employment practices in British industry and business, it was instrumental in promoting public debate and the dissemination of an equal opportunities literature which was influential in the 1980s and 1990s in encouraging women to aspire to and penetrate into the senior ranks of many organisations.

2.3.4 The 1980s: the literature and practice of equal opportunities by sex

In Britain. the notion of *equal opportunities management* entered business language in the 1980s. Many companies employing large numbers of workers have established equal opportunities departments. which were instrumental in ensuring that the organisation's position on equality is understood and implemented at all levels of employment. Although the implementation of equal opportunities legislation varied widely between different organisations and also within them, Davidson and Cooper (1992) suggested that increasing numbers of women succeeded in obtaining senior posts within organisations in this period.

2.3.5 The 1990s: current debates and issues of sex equality

Between 1973 and 1993. while adult women's economic activity rates increased from 63 per cent to 71 per cent (Figure 2.7). men's participation has decreased from 91 per cent to 86 per cent in the same period (Hunter and Rimmer, 1995. p. 252). Perrons and Shaw (1995. p.19) suggested that. if this trend continues. the economic activity rates of women and men will converge at 75 per cent sometime in the next decade. In 1994. the economic activity rate for women between the age of 16 and 65 was 71 per cent. while that of men was 85 per cent (EOC. 1995).

However. it should be noted that a rise in the economic activity rate of women does not of itself affect the quality of women's employment. Despite over two decades of legislation intended to promote sex equality in employment. labour market statistics suggest that both vertical and horizontal sex segregation. as well as sex inequalities in pay. persist. Fewer

women than men occupy higher grade posts: while 32 per cent of managers and administrators are women, fully 79 per cent of them are working as administrators, and merely 21 per cent are managers (EOC, 1995). Another important trend in women's employment in Britain in the last two decades is that women are increasingly employed in part-time jobs. In 1994, there were 4.7 million part-time women employees, but only 700,000 part-time male workers. There has been a fall in the proportion of full-time workers since 1970, to be set against increases in the proportions of self-employed and part-time workers: while the proportion of full-time women employees fell by 3.8 per cent between 1979 and 1993, there was a 3.4 per cent increase in the proportion of women part-timers and only a 0.4 per cent increase in the proportion of self-employed women. However, a significant decrease of 9.3 per cent in the proportion of men full-time workers was matched by a 6.3 per cent increase in the proportion of self-employed men and an increase of only 2.9 per cent in the proportion of part-time male workers (Table 2.4).

Table 2.4: Employment by type of work by sex, as share of total employment

	1979	1985	1990	1993	per cent change
Women					
Self employed	3.3	6.6	4.3	3.7	+0.4
Full-time employees	57.6	53.9	54.5	53.8	-3.8
Part-time employees	39.1	39.4	41.2	42.5	+3.4
Men					
Self employed	10.0	11.7	17.7	16.3	+6.3
Full-time employees	89.6	83.9	80.2	80.3	-9.3
Part-time employees	0.4	1.3	3.1	3.2	+2.9

Source: Calculated from Gregg and Wadsworth, 1995, p.357.

These changes in the composition of employment suggest the feminisation of part-time employment. Crompton and Sanderson (1994) wrote that:

> In Britain... part-timers who work less than sixteen hours a week are not covered by the Employment Protection Act, and part-timers are often not eligible for bonus schemes, pension benefits, or holiday pay. (Crompton and Sanderson, 1994, p.60)

Thus, the lower status and benefits that part-time employees enjoy compared to their full-time and self-employed counterparts constitutes an issue of sex equality, as it affects women more than men. Britain has the highest rate of part-time female employment in Europe. This is due to both the lack of adequate child-care provision and also the economic advantages of such employment for British employers. In Turkey, part-time employment is controlled by the same legal measures as full-time employment, providing part-time workers with the same employment, pension and unionisation rights, and holiday and sick

pay entitlements as full-time workers. Thus, part-time work is unattractive economically for Turkish employers, whereas it is attractive for British employers, due to the lower statutory benefits associated with part-time employment. Therefore, part-time employment in Turkey has been largely confined to domestic services such as cleaning and also workers with high-level technical expertise, such as doctors, lawyers, engineers and tax consultants, in small-scale organisations (Celik, 1992, pp. 52-53). This comparison between Britain and Turkey suggests that the increase in women's participation in part-time work is largely due to employers' intentions to exploit labour market opportunities.

Lastly, women still receive lower wages than men in Britain. Figure 2.8 illustrates the change in women's full-time hourly earnings as a percentage of men's from 1975 to 1994. Although there is a modest 10 per cent change towards equality over the last two decades, women are persistently paid lower wages than men. Thus, in Britain, despite a history of equal opportunities legislation since the 1970s, statistical indicators suggest that women in employment still constitute an underrepresented, underpaid and disadvantaged group.

Figure 2.8: Female/male hourly earnings ratios of full-time employees in Britain, 1975 to 1994
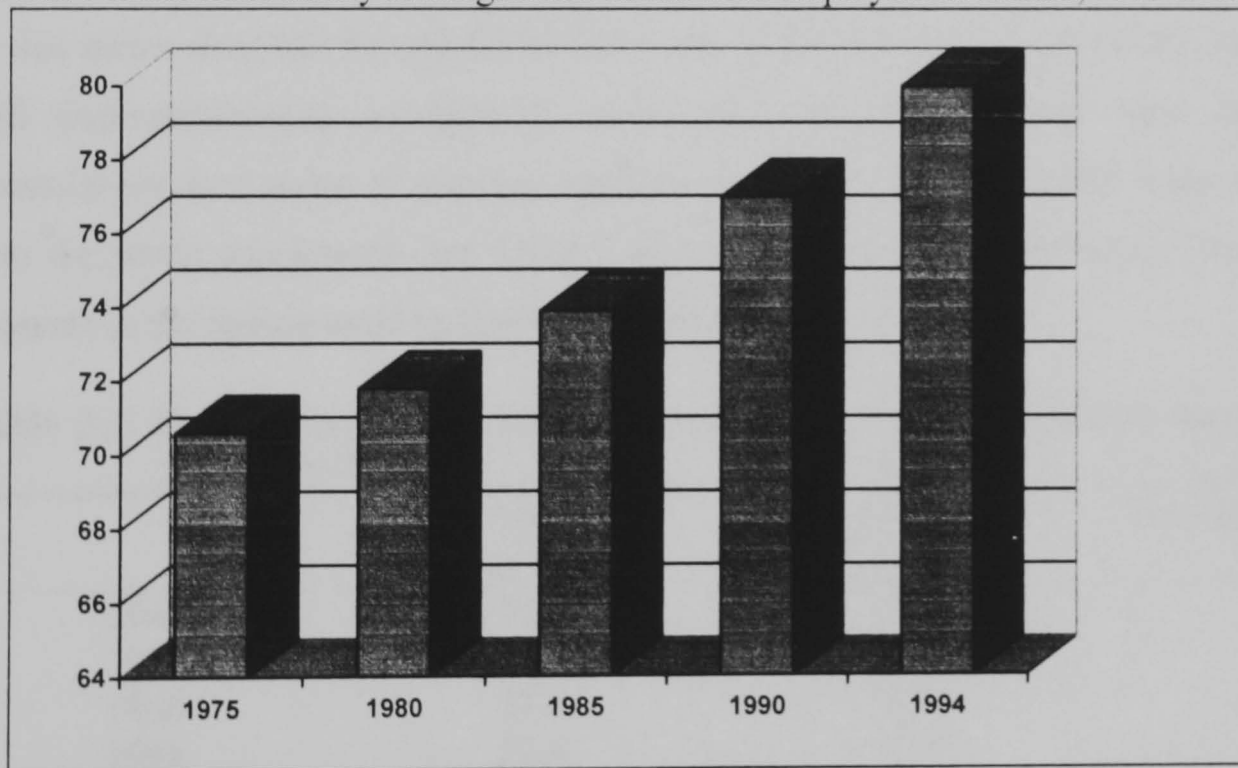
Source: Hunter and Rimmer, 1995, p. 251 and EOC, 1995

2.3.6 Women in the financial services sector in Britain

This section describes the changing patterns of employment in relation to sex equality in the financial services sector in Britain. It identifies three distinct periods in relation to women's employment in the sector: before the 1970s; from the 1970s to the 1980s; and the 1990s. After describing two former periods briefly, the final section will address current issues of sex equality in the sector in more detail.

2.3.6.1 Before the 1970s: changing patterns of women's employment

The financial services sector in Britain has a history dating back over 300 years. Gray (1996, p. 2) posed the following questions to suggest the strong tradition of financial firms in the British business environment:

> Did you know that the doorkeepers at the Bank of England still wear the same red and pink livery as their predecessors did when the bank was founded 300 years ago?...That Lloyd's, the insurance market now located in a striking and controversial building designed by Sir Richard Rogers, was founded in a London coffee house in the seventeenth century? That the Stock Exchange was given its name in 1773? That the Corporation of London, the local authority that promotes the City, is older than Parliament? That building societies have been in existence for more than 200 years? That banking can be traced back to the Middle Ages? And that the oldest professional banking body in the world is the Chartered Institute of Bankers in Scotland, established in 1875? (Gray, 1996, p.2)

The traditions that Gray (1996) described refer not only to business practice but also to male dominance. Despite an unprecedented increase in the proportion of female employees in this sector since the Second World War, senior positions in the hierarchies within it are still disproportionately occupied by men. Since the 1940s women have entered the financial services sector in growing numbers, especially since the 1960s when their entry into the sector accelerated (see Table 2.5), coinciding with the opening of the financial markets to the international business environment.

Table 2.5: The growth of male and female employment in the London Clearing Banks, 1948 to 1970

	Men per cent	Women per cent	Total employees
1948	77.1	22.9	84.869
1955	64.5	35.5	93.833
1960	57.4	42.6	114.618
1965	52.4	47.6	144.775
1970	47.0	53.0	176.875

Source: Heritage, 1983, p. 132.

Since the 1950s British financial institutions have been experiencing strong competition in their business environments (Humphries and others, 1992, p.127). This is mostly due to the opening of the financial markets to international competition, but also the obscuring of boundaries between the services provided by different types of financial companies, such as banks and building societies. This competition has been accelerated by both the Financial Services Act (1979) and the Building Societies Act (1986) which were devised to liberalise the financial markets with the goal of gaining competitiveness in a free market

economy (Humphries and others, 1992. p. 127). Kerfoot and Knights (1993. p.659) argued that these developments have indeed promoted masculinist values in the financial services sector:

2.3.6.2 The 1970s to the 1980s: women's entry into management

The late 1970s and 1980s in Britain have witnessed an exponential increase in the proportion of women acquiring financial service qualifications from the Institute of Bankers, the Chartered Insurance Institute and the Chartered Building Societies Institute (Table 2.6). This is indicative of women's growing aspirations for career development and progression in that period, as opposed to their ostensible satisfaction with mere employment, which characterised the earlier post-war decades.

Table 2.6 : The proportions of women achieving total passes in the examinations of the Institute of Bankers (IOB), the Chartered Insurance Institute (FCII), and the Chartered Building Societies Institute (CBSI)

	IOB (per cent of passes by women)	FCII (per cent of passes by women)	CBSI (per cent of passes by women)
1970	1.9	0.4	0
1975	4.2	3.5	1
1980	11.6	11.8	7.9
1981	12.2	17.1	12.7
1982	19.2	16.1	14.0
1983	20.6	18.3	14.2

Source: Crompton, 1986, p. 131.

However, this increase in the number of qualified women has not been matched by a major improvement in the career prospects that the financial sector organisations offered them. Table 2.7 shows that there was growth in the senior clerical grades but relative stability in the numbers of staff in managerial grades between 1976 and 1984. In 1986 women constituted under two per cent of bank managers or senior departmental managers in the sector (Alston, 1987, p. 72), supporting Ashburner's (1988) contention that in the 1980s women were given piecemeal promotions within clerical grades without this posing a significant challenge to the male-dominated composition of the managerial grades.

The financial services sector in the 1970s and the 1980s has also experienced increased competition from international markets. Exposed to an environment of growing local and international competition, and with increasing numbers of qualified women entering the sector, some of its firms were impelled to adopt legal minimum requirements of sex equality in the 1980s. However, Collinson (1987) in his research on the equal opportunities

programmes of two banks in Britain, argued that the equal opportunities programmes implemented in the 1980s proved less effective than had been anticipated:

> the initiatives of the major banks are unlikely to have a positive effect on the position of most female employees. The extension of recruitment tiering, severe restrictions on study leave, the retention of closed promotion procedures and the focusing of new schemes on a small elite group of "high potential" women and men are all likely to reinforce the entrapment of most women in "jobs" rather than "careers". (Collinson, 1987, p. 20)

Table 2.7: Employment structure by grade and sex, London Clearing Banks 1976, 1981 and 1984

	1976		1981		1984	
	proportion of total staff (per cent)	proportion of female staff in the grade (per cent)	proportion of total staff (per cent)	proportion of female staff in the grade (per cent)	proportion of total staff (per cent)	proportion of female staff in the grade (per cent)
Grade 1	19	75	15	75	14	69
Grade 2	37	76	36	77	34	78
Grade 3	15	54	17	61	19	67
Grade 4	8	25	9	28	10	33
Grade 4+	12	8	14	14	14	17
Managerial	9	1	10	2	10	2

Source: Humphries and others, 1992, p. 135

The new equal opportunities legislation introduced during the late 1970s and the 1980s was resisted by some employers who, after its enactment, implemented strategies to circumvent the legal requirements by finding loopholes in the system. For example, the Equal Pay Act (1970) aimed at levelling up women employees' pay to that of male employees'. Soon after its enactment, however, some employers in the financial sector planned to introduce wage cuts or pay freezes to finance this process, although the legislation was clear in explaining that the equal pay programmes should be implemented for levelling up the pay of the disadvantaged employees, and not used as a device for reducing the pay of other employees. A report produced by the Banking Insurance and Finance Union (BIFU) raises these concerns about equal pay legislation and criticises such strategies adopted by employers, arguing that pay inequality is even worse than a pay cut for men because the majority of the female members have never received fair pay for the job they do (BIFU, 1991b).

Coupled with the developments described earlier, women's share of total employment in the sector has increased slightly from 54.6 per cent to 55.2 per cent between 1981 and 1988, while part-time jobs as a share of all women's jobs have increased from 15.4 per cent to 24.1 per cent during this time (Table 2.8). Humphries and others (1992, p. 134) cite two

possible reasons for this increase in part-time jobs. Firstly, technological developments have simplified the work process. Second, the extended opening hours which are being reintroduced in financial institutions, in order to gain competitive advantage over their rivals which still work traditional hours, encourages part-time employment. Competition between the banks and the building societies encouraged banks to resume Saturday opening and to remain open for longer hours. However, these two reasons do not explain fully the shift of female workers from full-time to part-time employment, with their inferior employment benefits, as discussed earlier. Other factors which almost certainly contribute to this trend include inadequate child-care provision and the general lack of family-friendly policies to address the needs of women in full-time employment.

Table 2.8: Employment trends in banking and building societies in Britain by sex and employment status, 1975 to 1988

	1975 per cent	1980 per cent	1981 per cent	1985 per cent	1988 per cent	1981-1988 per cent change
Female (full time)	186	220	227	229	242	7
Female (part time)	34	40	40	56	77	93
Male (full-time)	183	195	193	214	242	25
Male (part-time)	0	0	6	4	17	183
Female/total (per cent)	56.4	57.1	57.3	55.5	55.2	
Female full-time/total full-time (per cent)	50.5	53.0	54.0	51.6	50.0	
Female part-time/total female (per cent)	15.4	15.4	15.0	19.7	24.1	

Source: Humphries and others, 1992, p. 134

Griffin (1986, p. 113) pointed out that office jobs were historically not a primary employment area for women, but rather provided employment opportunities for white middle class male clerks until the late 1870s, when the new technology of the typewriter rendered the administrative skills of these men obsolete. Women were initially allowed to enter office jobs, not as the equals of men, but to undertake those jobs which men no longer wanted. Although these jobs did not offer the same high rewards to women as they formerly did to men, socially they were considered prestigious and 'secure' jobs for young school-leaver girls for a few years prior to marriage or motherhood. Rudiments of these initial differences in the hierarchical positioning of women and men in office jobs in the financial services sector persisted in the 1980s. Furthermore, Griffin (1986, pp. 119-120) argued, based on her interviews with female bank clerks, that jobs in the financial services sector are still considered 'ideal jobs for girls', who may now aspire to better training opportunities and higher managerial posts but still come to realise that 'the picture was not quite as rosy as they had been led to expect'. She argued that the scope for career progression and training opportunities continue to be limited for working class girls,

showing that gendered organisational hierarchies coincided with class (also see Savage, 1993), race and age hierarchies:

> All of the employees were white and middle class, with the exception of the younger working class woman in the production room. The branch operated according to a strict hierarchy, with the older middle class men in the most powerful senior positions. The manager, Mr Shaw, saw banking as an 'ideal job for a girl', and boasted of the job security it could offer them. (Griffin, 1986, p. 120)

2.3.6.3 The 1990s: current issues in sex equality

Financial services is traditionally a male-dominated sector in Britain, but Shaw and Perrons (1995, p. 7) argued that banking has been progressive, in comparison to other sectors, in its equal opportunities related practices in recent years. Harker (1995) provided examples of progressive practices: the Midland Bank offers maximum of 46 weeks maternity leave and other family-friendly policies to complement this. The National Westminster Bank plc offers a career break scheme to all its employees enabling them to look after a dependent for up to seven years. Similarly Barclays Bank plc offers 'responsibility breaks' for up to six months to look after an elderly dependent (Harker, 1995). Cockburn (1991, p. 92) reported that the Midland Bank announced a plan to open 300 nurseries in four years (see also the Bank of America case in Stamp and Robarts, 1986, pp. 112-113). Although examples of progressive practices do exist, these cases mask the overall scenario of widespread sex discrimination in the sector. BIFU has shown that horizontal and vertical sex segregation still prevails, part-time workers continue to receive inadequate employment benefits, and sex discrimination in pay persists as a significant problem. Women constitute more than half of the labour force in the industry. However, they are mostly employed in the lower levels of organisational hierarchies in part-time jobs with lower financial benefits and career opportunities.

2.3.6.3.1 Employment trends in the sector

The financial services industry is the second biggest employer of women employed full-time in Britain, after public administration, education and the health industry (Table 2.9). In 1994, it provided employment to 1,461,000 women employees, 33.5 per cent of whom were part-timers (EOC, 1994; EOC, 1995).

The proportion of female staff in full-time employment in the financial services sector has been decreasing since the early 1980s. While this ratio was 53 per cent in 1980, after a steady decline during the 1980s, it fell to 42 per cent in 1994 (Figure 2.9). In the same

period the proportion of female part-time employees in relation to total female employment increased from 15.4 per cent to 33.5 per cent. The fundamental reason behind this casualisation of female labour was the lack of adequate maternity and child-care provision, as well as technological change. The latter and its consequences are explained later in this chapter.

Table 2.9: Employment by industry and sex, 1994

	Women full-time (thousands)	Men full-time (thousands)	Women part-time (thousands)	Men part-time (thousands)
Agriculture and fishing	28	146	34	12
Energy and water supply	48	264	15	-
Manufacturing	952	3152	286	52
Construction	94	818	63	16
Distribution, hotels and restaurants	859	1554	1468	340
Transport, storage and communication	228	1003	92	44
Banking, finance and insurance	971	1334	490	67
Public administration, education and health	2053	1647	1857	120
Other services	293	406	356	84
All industries and services	5533	10335	4664	735

Source: EOC, 1995.

Figure 2.9: Women employed full-time in Britain as a proportion of all full-time staff, and women employed part-time as a proportion of all women staff, 1975 to 1994
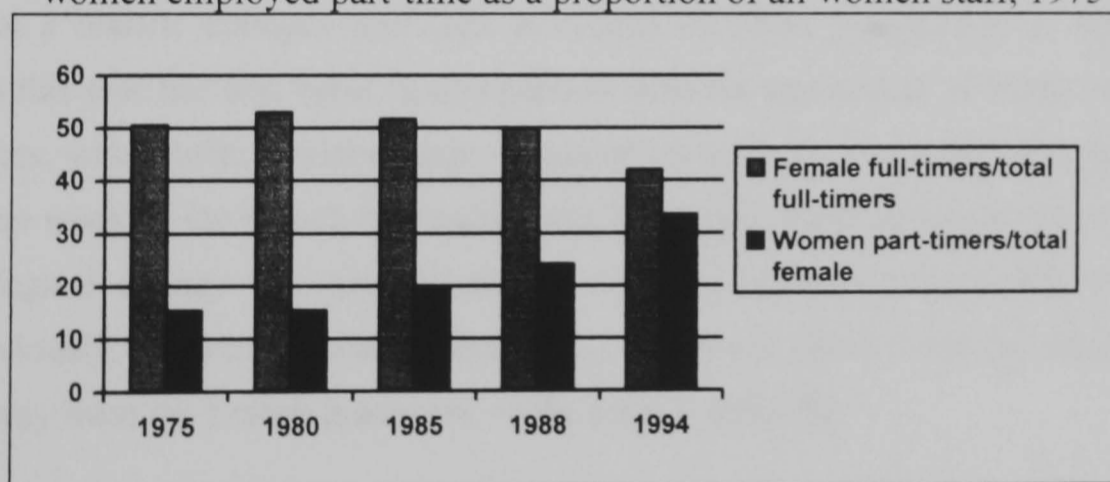
Source: Data on ratios between 1975 and 1988 are from Humphries and others, 1992, p.134. Data on ratios in 1994 are from EOC, 1995.

Figes (1994) explained how difficulties such as a lack of adequate maternity and child-care provisions force many women who had been full-time workers to return to work on a part-time basis:

Where banks once guaranteed the jobs of women going on maternity leave, they now say that there 'is no business need for it at the moment'. Statutory maternity is all that any bank offers; none has occupational maternity schemes. The main problem for female staff... arises from returning after maternity leave or a career

break. When women come back on to part-time contracts and are then made redundant, their redundancy is calculated solely on their pay as part-timers. This by now common practice has been challenged in the courts by EOC but without success. (Figes, 1994, pp. 201-202)

This kind of casualization of employment poses difficulties for women who become part-time workers. They neither enjoy similar employment benefits to full-time workers, nor do they earn comparable hourly wages. Women in the financial services sector earn as little as 66.3 per cent of their male counterparts' weekly earnings as managers and as high as 83.6 per cent in the non-managerial grades (BIFU, 1995). Furthermore, Humphries and others (1992, p.137) pointed out that female part-timers' hourly earnings have fallen from 93 per cent of full-time pay in 1980 to 80 per cent in 1988. Currently, sex discrimination in pay does not only affect all women adversely, relative to men, but also affects different groups of women, such as part-timers, more than others.

2.3.6.3.2 Restructuring, technology and sex segregation

In the recent years several studies (Ashburner, 1988; Crompton and Sanderson, 1994; Halford, Savage and Witz, 1997) have shown that organisational restructuring within the financial services sector often involved gendered practices through which the quality of men's careers and employment standards are promoted and prioritised over women's careers and employment standards. McInnes (1988) argued that before the late 1980s experience as a branch manager was seen as central to career progression in the sector. However, as this role has lost value in comparison with the experience of being employed in head offices, which offer a wider range of career alternatives, it has become feminised. Based on their study of the branch managers' role, Crompton and Sanderson (1994) argued that technological change has diminished the control and authority branch managers enjoyed previously, as computerisation has taken decisions about financial lending and budgeting away from the branch managers, to the central authority.

Ashburner (1988) argued that although women have been entering managerial positions in the sector in growing numbers, many of these posts have been restructured in ways which reduce the levels of authority and prestige they enjoyed previously when they were occupied by men. Crane and Bodie (1996) argued that the banking sector faces a radical transformation with the introduction of electronic, internet and telephone banking technology, which will considerably reduce the paperwork and time devoted to face-to-face customer interaction. A BIFU report on the effects of the introduction of EFTPOS (Electronic Transfer at Point of Sales) identifies that the jobs of the 200,000 employees in

the sector who are currently involved in handling paperwork will be under threat as a result of this technological advancement by the year 2000. Women are concentrated in clerical positions and they carried out the routine tasks that will become obsolete with the introduction of this new technology. Thus, technological change will have gendered implications disproportionately affecting female employees.

2.3.6.3.3 Trade unionism and sex equality

Although the casualisation of labour contracts and the growth of individualism has reduced the role of trade unions in collective bargaining, trade union activism can be mobilised to implement strategies to challenge the persistent structural inequalities in the sector. Collinson and Knights (1986) argued for the appropriateness of collective strategies rather than individualistic solutions in challenging current gendered employment practices in the insurance companies they studied, as individual solutions are often counteracted by organised resistance from other workers who have already identified themselves with the current gendered practices.

The National Union of Bank Employees (NUBE) was founded in 1917 as a trade union. and received recognition within the industry in the 1960s following an influential lobbying programme. NUBE was progressive in adopting an equal pay programme in 1967. three years before it was enacted as the Equal Pay Act (1970) (Crompton. 1989). NUBE has become replaced by BIFU as the main trade union for banking staff. serving slightly less than 50 per cent of the financial services sector employees in Britain (Taylor. 1994. p.35).

Heritage (1983) argued that the increasing participation of women in the sector before the 1970s played a significant role in the formation and recognition of trade union activism within the industry. However, Marshall (1982) reported that the union's initial efforts to encourage women's participation involved liberal methods which did not directly address women's problems or rights at work. BIFU has achieved some success through its negotiations with finance industry employers. An article in Personnel Review (1987) has, for example, identified that, as the representation of politically active women in the leadership of the union increased, it made more rapid progress in its equal opportunities negotiations with employers. Although equality issues now receive increasing priority in the collective bargaining agenda of the Union. the majority of BIFU's guidelines concerning equal opportunities for women are recommendations in principle thus they do not seek or enforce any explicit commitment from employers. Also. the organisational hierarchy of the union is gendered. While 51 per cent of the 154.576 union

members were women in 1985, only 13 per cent of the Executive members, 19 per cent of the full-time officials and 21 per cent of the Trade Union Congress (TUC) delegates were women (Stamp and Robarts, 1986, p. 84). Until the trade unions redress their own unequal gender hierarchies, trade unionism is almost certainly incapable of offering any radical solutions to sex inequalities in the sector.

2.4 Conclusions

Turkish and British women, despite the geographical, historical and cultural differences between their countries, share a common position as a disadvantaged group in employment. The feminist movements in both countries engage in different debates and activities to promote change towards equality. The statistical indicators of employment and pay by sex, legislative provision and the sociological studies of equality of opportunity in employment in both countries suggest that there is still ample opportunity for progress towards equality.

In this chapter, the status of sex equality in the financial services sector in both countries has been surveyed in chronological order and the major current issues facing the industry have been identified. I will return to these issues in the Conclusion chapter (Chapter Ten), in the light of the findings of my empirical studies of sex equality in the financial services sector in Britain and Turkey.

CHAPTER THREE

The Sex Segregation of the Labour Force

3.1 Introduction

In this chapter. I review theories of sex segregation in the labour force. beginning with Marxist and radical feminist theories. whose strengths and limitations are assessed. Then. dual systems theory. which is a product of the amalgamation of these two grand theories. is critically studied and its limitations identified. Following this. the post-modern and post-structuralist versions of these earlier theories are explored. While the emphasis they place on the diversity of individual experiences is a welcome development. their deliberate neglect of the structural issues underlying the enduring disadvantaged position of women in the labour force is criticised.

Building on the dual systems framework. while seeking to incorporate the diversity of individual experiences. notions of 'belonging' and 'otherness' will be used as a conceptual tool for understanding both the sex segregation of the labour force and the exclusion of the members of certain groups and communities from favoured categories of employment.

3.2 The Marxist analysis of sex segregation

Marxist theory focuses on the impact of the capitalist system on the segregation of the labour force. Its major contributions are two-fold. First. it provides a class analysis. which is essential for the study of power and it is argued that the exercise of power is a key element in generating and perpetuating inequality. Its second achievement is to propose a historical dialectic materialist method. to analyse patriarchal relations (Eisenstein. 1979. pp. 6-7). Although dialectic materialism was originally used to explain the relationship between production and reproduction. O'Brien (1982) argued that this concept could usefully extend our understanding of sex segregation in the labour market.

Marxist theory does try to explain the status of female labour in the capitalist system. arguing that women constitute a 'reserve army of labour': that they enter paid employment when there is a shortage of male labour and they are expected to leave when there is no longer a shortage. Furthermore. Marxists argued that domestic labour creates surplus value (Lockwood. 1986). showing how inequalities in the home and work lives of

employees are exploited by capitalists to their greater advantage. Gardiner (1979) attempted to explain how this works:

> At a time of economic crisis such as the present, when a major requirement for capital is hold down the level of wages, domestic labour performs a vital economic function and further socialisation of housework or child care would be detrimental from a capitalist point of view. However, other pressures (e.g., the need for women wage workers or the need to expand markets for workers' consumption) might lead to further socialisation of housework and child care in a period of capitalist expansion. (Gardiner, 1979, p. 188)

Although this explains how capitalists benefit from sustaining current inequalities in the distribution of domestic duties between women and men. Gardiner's analysis has been rendered out-of-date by the achievements of women's groups over the past 25 years in generating social, political and economic change towards sex equality, both at work and home.

Similarly, Marxist labour segmentation theorists have argued that the sex segregation of labour is rooted in conflict between labour and capital (Wright, 1989; Braverman, 1974). They did not, however, claim that class conflict is the only reason for sex segregation, but rather argued that employers' strategies to secure the cheapest possible labour force and to hinder worker resistance do encourage and sustain sex segregation in employment (Beechey, 1978). While women did not constitute a class under these Marxist theories and sex segregation was examined only as a by-product of class conflict. Marxist theory has been criticised by radical feminists for trivialising issues of sex segregation by studying women's issues as a sub-category of 'malestream' articulations of class conflict (Daly, 1978), rather than giving it a central role.

Another criticism levelled at Marxist theory was its neglect of child care issues. In her study of how child care and mothering activities are integrated with women's work-life in industrialised countries, Chodorow (1994) pointed out that women world-wide still are almost wholly responsible for child care. The capitalist system has been largely ineffective in providing new ways of enabling parents to combine child care with employment. She goes on to argue that whereas Marxist theory alone cannot come up with effective proposals for the reorganisation of parenting, radical political feminist theory can.

3.3 Radical feminist theory

Rather than seeing class conflict as the heart of the relationship between capital and labour, as Marxists do, radical feminists see sex segregation as a core concept. Walby (1986)

identified the *Redstockings' Manifesto* of 1970 as an early example of radical feminist ideology in the USA. It argued that all forms of oppression in society derive from a system of patriarchal relations. Where Marxist analysis sees capitalism as the basis of oppression in employment, radical feminists use the concept of patriarchy for this purpose.

Originally patriarchy was defined as the power of a father over women members of his household and younger men (Lockwood, 1986). As currently used, it refers to the systems and structures that accommodate male authority over women (Walby, 1990). In its contemporary form, the concept of patriarchy recognises women as a class and refers to a structure of social relations where men are systematically privileged and where this inequality is perceived as legitimate.

In relation to the segregation of the work force, radical feminists argue that men benefit from the unwaged work which women provide in families, and that this is the basis of the patriarchal social relations that privilege men over women in employment. They use the concept of patriarchy to describe the fundamental social and the economic system which enforces the lower status of women in society and employment. However, this use of patriarchy as a conceptual tool to explain the current disadvantaged status of women in the labour force has been criticised by some contemporary feminist writers. For example, Colgan and Ledwith (1996) described patriarchy as an imperfect but a useful descriptive tool, but criticise the biological determinism of the concept in its traditional form which implies that only males can exercise patriarchal authority. Wilson (1995) argued that it is trans-historical and describes only one form of male dominance. Similarly, Lockwood (1986) criticised its application to modern societies, arguing that as it refers to a specific historical form of domestic relationship, it should not be applied to explain the complexities of sex segregation in contemporary societies. Certainly, patriarchy has its uses in referring to a specific trans-historical form of unequal domestic relationship, but it cannot explain other forms of dominance and oppression such as those based on race, disability, ethnicity and sexual orientation.

3.4 Capitalist patriarchy

Disillusioned by Marxist and radical feminist theories' inability to explain adequately women's current status in employment and society, a group of academics attempted to amalgamate these mutually exclusive theoretical propositions in a progressive socialist feminist theory of capitalist patriarchy. Dual systems framework was an attempt to create such a structural theory that can offer explanations of the role of both patriarchy and the

capitalist system in creating and sustaining a sex-segregated labour force. Hearn (1987) noted how the theorisation of these two apparently autonomous systems are inter-linked and how theorising them together can reveal the patriarchal relations that are obscured by the capitalist system:

> Capitalist theorising could be said to produce a capitalist domination of the mental environment. For if capitalism is superstructure to patriarchy's base, capitalist theorising with its conflations will obscure patriarchal relations. (Hearn. 1987. p. 14)

Similarly. Walby (1986) saw the notion of capitalist patriarchy as an advance in our understanding of gender inequalities in employment and at work:

> A considerable advance over the 'capitalism alone' and 'patriarchy alone' approaches to explaining gender inequality can be found in the conception of one system of capitalist patriarchy. (Walby, 1986, p. 31)

Thus, Hartmann (1979) argued that socialist-feminist analysis can overcome the difficulties encountered by Marxists and radical feminists in theorising the status of women in both employment and domestic life. She noted that Marxist theory disregards the role of men in excluding women from employment on social and historical grounds. seeing the exclusion of women from the labour force as an outcome of the capitalists' desire to employ workers in the cheapest possible way. However. if Marxist analysis tended to overemphasise capitalist processes and largely ignored the impact of patriarchy. the radical feminist critique, on the other hand. failed to acknowledge the role of the capitalist system in sustaining and further exploiting the inequalities embedded in society and in the presumed roles of women and men at home and work.

Witz (1994) elaborated on the dual systems framework to explain how capitalism and patriarchy have disadvantaged women in the labour force. Proponents of the dual systems theory differ in their theorisation of the relationship between patriarchy and capitalism. Eisenstein (1979) and Hartmann (1979; 1981) argued that patriarchy and capitalism are two autonomous systems that blend together and that the two systems promote identical interests. However. Walby (1986) pointed out that capitalists and patriarchs may have conflicting as well as similar interests in sustaining the subordinate status of women in society and employment. She argues that shortages of labour and the inclusion of women in the labour force pose conflictual interests for capitalists who want to exploit cheaper female labour. whereas patriarchal values oppose women's employment outside the home altogether.

Although the dual systems framework does advance our understanding of sex segregation in employment, Young (1980) argued that its theory obscures differences in the domestic and work experiences of women, since inequalities in employment are prioritised over the oppression of women in the society, for example in Hartmann's analysis. Walby (1986) also acknowledged this and suggested a more inclusionary formulation of the dual systems theory to embrace differences between individual women's lives.

However, a more serious attack on the dual systems framework comes from the post-structuralists, who argue that structural theories such as this ignore the diverse, 'fragmented' and 'discontinuous' experiences of women and men in employment.

3.5 Post-structuralist theory

Post-structuralist arguments focus on systems of representation such as the representation of the sexes in employment, arguing that depending on who controls the dominant discourses of representation, women and men can be included or excluded. While Marxist theory takes class as the basis of segmentation, post-structuralist analysis places dominant discourse as the basis of the exclusion and inclusion of women and men from positions of employment. The work of the French post-structuralist, Foucault, on the discourses of madness, medicine, prisons and sexuality (Foucault, 1979) is quoted widely by the proponents of post-structuralist feminism, who argue that gender roles and identities are no more than social performances determined by the dominant discourses, which vary between different cultures and communities. For them, theorisation based on structural issues only leads to an oversimplification of women's employment experiences: women are individuals, rather than members of a social group whose identity or experiences are determined by such structural variables as social class, ethnicity or age.

Some contemporary studies of sex segregation at work draw on post-structuralist arguments (Connell, 1987; Calas and Smircich, 1993; Hollway, 1996). They criticise the structural analysis of sex segregation with its (for them) outdated focus on the dualistic opposition between women and men. They argue that 'gendered subjectivities' is a more appropriate way of conceptualising the complex, subtle, shifting nature of gender relationships in employment. Collinson and Hearn (1996), for example, argued that:

> Exclusively structured analyses of gender relations caricature men's power and women's subordination and ignore the analytical significance of the organisational practices through which these categories are constituted. Post-structuralist feminism has increasingly recognised men and women's

diverse, fragmented and contradictory lives in and around organisations. Attention has focused on gendered subjectivities and their ambiguous, fragmented, discontinuous and multiple character within asymmetrical relations. In deconstructing or decentring the subject, some writers argue that all subjectivities are fundamentally non-rational and frequently contradictory. (Collinson and Hearn, 1996, p.10)

These post-modern critiques of structured analyses of sex segregation suggest that structural analysis is unable to capture the diversity of experiences of women and men in the labour force, while enforcing crude sex stereotypes. For over three decades, the structural analysis of gender relations in employment has documented and explained women's enduring inferior status to men. However, although the proportion of women in employment in Britain has risen since 1960s, and it is declining in Turkey, as explained in Chapter Two, there is strong evidence from empirical studies that in neither country has there been any real improvement in the status and quality of women's employment experience in comparison to men's. In emphasising the changing gender roles of the tiny number of exceptional women who, for example, enter male fields of employment and achieve spectacular success within them, and men who, for example, take paternity leave while their female partners are in full-time employment, these post-structuralist arguments ignore the continuing general reality of life for most women who remain confined to the least secure and worst paid fields of work, and whose life choices are therefore constrained by poverty and lack of economic power.

Although a post-structuralist analysis is useful in pointing out the diversity of individual experiences in employment, it poses two basic difficulties. Firstly, it ignores the continuing prevalence of systematic and structural sex discrimination, as experienced by most female employees. Rather, they attempt to illustrate the co-existence of contradictory, marginal individual cases which transgress the boundaries of structural analysis. While the post-structuralists aim to explain the diversity of experiences, they ignore the material reality of discrimination that a greater proportion of employees experience. In trying to transgress the boundaries of structural analysis, post-structuralist analysis confines its focus to a small number of employees whose gender positions are not examined by the previous empirical studies. Witz (1994, p. 25) argued that post-modern theorisation produces only a seamless web of pure description, disregarding the historical and material reality of patriarchy and capitalism that socialist feminist analysis attempts to explain. While post-modern analysis attempts to deny any claims of truth and reality in explaining social processes, as Marx defines them, revealing the difference between the appearance and the essence should constitute the core purpose of our intellectual enquiry (Norris, 1990).

Secondly, post-structuralist theorists, in attacking structural arguments, seem to assume that post-modern phenomena can only be explained through post-modern theory. Several feminist writers have challenged this. Yule (1995), for example, distinguished between the theory of the post-modern and post-modern theory, identifying post-modern theory as essentially conservative. By avoiding rigorous theorisation and denying the relevance of valid empirical evidence and validity, post-modern theory cannot fully grasp the complex reality of sex segregation. She argues that the theory of the post-modern, however, refers to those theories that aim to explore the key parameters of sex segregation with a systematic and structural analysis which can capture the post-modern realities of diversity and difference. Dual systems theory, based on socialist-feminist principles, can be considered a progressive theory of the post-modern as it aims to identify the key social, cultural and historical elements that impact on the subordination of women, without losing their focus on the functioning of the capitalist and patriarchal systems.

3.6 'Belonging' and 'otherness'

The concept of woman as 'the other', or as the second sex, was introduced by the French existentialist feminist writer, Simone de Beauvoir, in her book *The Second Sex*, first published in 1949. De Beauvoir argued that women are considered as 'the Other', as secondary and inferior to men, who are held up as the norm in patriarchal society. She describes 'Otherness' as an individual state which could be overcome by individual women's efforts to increase their rationality and critical reasoning. As used by de Beauvoir, 'Otherness' is essentially an individualistic concept which cannot explain the effects of the collective activities of women and men in negotiating, reforming or sustaining their social, economic and political positions against each other. In this sense, the Beauvoirian concept of 'Otherness' has similarities with human capital theory (see Chapter Four), which argues that individuals can overcome inequalities through personal development. These individualistic theorisations of 'Otherness' are still prevalent in contemporary post-modern and psychoanalytic feminist studies. Hollway (1996) explained the usefulness of the concept of 'the Other' in critical and post-modern theory:

> The concept of the other has occupied an important place in critical and post-modern theory, largely because it serves to bridge psychological, philosophical and social analyses. (Hollway, 1996, p. 28)

However, she cautioned the use of the dualism of 'the norm' and 'the other' in directly referring to the division of labour, arguing that 'the dominant form of the masculine psyche

and its relation to the feminised other has its own set of effects which help to reproduce. but should not be subsumed under. a structural gendered division of labour (1996. p.39) . She argued that a discourse of determinism which takes women to be 'the other' is not any advance on the traditional socialisation model. Although post-modern critiques caution against using the conceptual dualism of 'the norm' and 'the other' as their main tool to understand the sex segregation of the labour force. because in its traditional application the concept of otherness suggests a biologically determinist account of segregation. the use of this metaphor can extend our understanding of different forms of oppression based on ethnicity, disability, age and sexual orientation which are traditionally excluded from dual systems theorisations.

In this study. 'belonging' and 'otherness' in employment are defined as outcomes of both the collective negotiations and conflicting interests of diverse groups and parties. as well as the employment experiences of individual workers. Therefore. this definition departs from the existentialist essence of the concept of 'otherness', and reformulates it within a socialist-feminist perspective to concentrate on the material bases of oppression. In order to achieve this goal. rather than employing an existentialist perspective which claims that oppression is self-inflicted. attention focuses on the social and material base of the oppression that encourages the 'otherness' or 'belonging' of individual workers from different social communities. A dialectic materialist analysis is employed as a method in explaining the 'otherness' and 'belonging' of individual workers to employment. In doing so. it is argued that the dominant groups in both employment and wider society have a strong gendered interest in establishing the norm of the ideal worker. Having been negotiated between these diverse groups, it gains material reality through employment practices and is used as a criterion for decisions about recruitment. selection. career development. promotion and human resource allocation, to reinforce the 'belonging' of certain groups of workers while promoting the 'otherness' of others.

Labour processes carry implicit and concrete definitions of 'the worker': who is eligible to work and what makes a good worker. The definition of the 'ideal worker' is created. negotiated and re-negotiated by the stake-holders of organisations. such as employees. employers, trade unions. customers and other groups. which share common or conflicting interests in gaining control over employment rights and practices (see Chapters Two. Seven and Eight for a fuller discussion of these issues). The dominant groups who are able to exercise power in society have a greater say than others in determining the outcomes of these discussions. The definition of 'worker' created through this negotiation process

privileges the dominant groups as fit for work and stigmatises minority groups as communities of ineligibles. Empirical studies of labour force segregation suggest that there are disproportionately fewer women, members of ethnic minority groups, disabled people, gays and lesbians in higher status, better paid and more secure jobs, while dominant groups such as Caucasian men, heterosexuals, and able-bodied workers enjoy employment at higher positions in terms of status, security and economic prosperity.

Acker (1990) argued that employment practices are based on the assumptions and expectations of these dominant groups. She explained that any imperatives that impact on work life, such as domestic work, child-care, or a partner's job, and the accommodation of these roles within employment practices, have traditionally been discouraged by the dominant groups of men in employment. This rejection of domestic responsibilities as organisational imperatives has a gendered impact; men, as a sex, exploit this social structure to gain unfair advantage over women in employment, promoting and reinforcing men's work and life styles as the ideal. Similarly, Fassinger (1993) argued that as housework is perceived as women's work and as there is scant evidence of progress towards an equal share of domestic chores, inequalities in the domestic sphere will continue to compound women's disadvantage, both at home and at work.

Not only does the social organisation of work disadvantage women who work and carry domestic responsibilities; but ideologies of love and partnership doubly advantage men and disadvantage women by allowing employers in some occupations to appropriate male employees' wives' labour, free (Finch, 1983; Delphy, 1984). Rees (1992, p. 33) argued that 'a narrow focus on work practices, or, indeed the family or education system in isolation' cannot promote an inclusive understanding of sex segregation in employment. Gendered employment practices, and other social, economic and political aspects of women and men's lives, indicate the role of power dynamics between groups of women and men in establishing who is deemed eligible for work, and the kind of careers for which they are considered suitable. Therefore a detailed analysis of the segregation of the labour force should include not only class and gender, but also other variables such as ethnicity, disability, age and sexuality, which play a part in the stratification of society.

Although dual systems theory explores divisions by sex and class as its central focus, it fails to address adequately other forms of oppression and segregation in employment. The other key bases for oppression, such as race, disability, sexuality and so on, which are prevalent in employment practices, are examined only as peripheral issues (Walby, 1986;

Witz. 1994). Dual systems framework can. however. be reformulated to include the diversity and complexities of the post-modern.

3.7 Conclusion

Dual systems theory offers an analysis rooted in socialist-feminist theory of how capitalism and patriarchy operate to shape the experiences and life-chances of men and women. both in the labour force and in the wider society. However, it has been criticised for its strong focus on the oppressive forces of capitalism and patriarchy. and its relative neglect of ethnicity, sexuality, disability, age and other forms of oppression.

In this chapter, in order to identify specific aspects of sex segregation which are relevant to the experiences of the participants of my survey. I have introduced the concepts of 'belonging' and 'otherness' to explore gendered definitions of the ideal worker. These concepts will be used later in the analysis of the study data to explore gendered definitions of the ideal worker in the financial services sector in Turkey and Britain.

In the next chapter. I attempt to explain these issues as outcomes of the collective actions of women and men in the labour market. who are seeking to gain and retain power and authority in the persistently masculine bastions of employment and the professions.

CHAPTER FOUR

Labour Market Theories of Sex Segregation

4.1 Introduction

In this chapter, I will set out and evaluate the main theories of labour market segmentation and will try to synthesise them to provide a context for an empirical analysis of the current sexual division of the labour market. These theories are grouped together in three broad categories, comprising economic, social and political theories of labour market segmentation. Those theories which deal with the supply or the demand side of the labour market, or which offer economic explanations of sexual segregation. I call economic theories of labour market segmentation. Those theories that deal with the interaction of social institutions and the labour market are identified as social theories. Thirdly, the theories that explain female and male labour and their activities in organised groups are classified as political theories of labour market segmentation.

My argument is that these three dimensions of labour market segmentation jointly and continually determine the sexual segmentation of the labour market. Economic theories either focus on the supply and demand of labour, or they develop historical explanations of segregation within an economic framework. They try to offer economic explanations for the sexual division of the labour market. Some of these concepts have been adapted and developed by sociologists. These economic theories can be criticised for using outdated economic concepts to explain sex segregation and for failing to acknowledge the historical and political foundations underpinning the division of the labour market. Social theories provide the key to explaining the sex segregation of the labour market, by focusing on the social institutions of the family and work. But they can only provide a static picture of the situation. Political theories, on the other hand, explore sex segregation as an active, dynamic process, focusing on the strategies employed by the state and by occupational groups of women and men in the labour market.

The division of labour was traditionally defined as a technically or contractually established hierarchy of occupational positions, statuses or relations of production (Scott, 1986, p.1056). This definition bases occupational hierarchies on technical or contractual criteria. The assumptions on which 'malestream' sociology is based ignore the effects of sex, race, sexuality, and other attributes on labour market segregation. However, most

empirical research suggests that sex is one of the basic determinants of the segregation in the work force (see Scott, 1986 and Wilson, 1995 for a review).

The labour market is segregated both horizontally, as women and men are working in different types of occupations, and vertically, as men are working at higher grades of employment (Hakim, 1979; Wilson, 1995). Longitudinal research on various occupations suggests that (with the exception of teaching) horizontal sex segregation is not, in fact, in decline (Hakim, 1979; Dutton and Elias, 1983: Scott, 1986: Wilson 1995 and Hakim, 1996). The proportion of British women in managerial positions may have increased from 22 to 29 per cent between 1984 and 1990. However, three quarters of all occupational groups have a proportion of males which is higher than for the labour force as a whole (Labour Force Survey, 1992). The same trend also exists in the Turkish labour market: although the proportion of women managers increased from 11 per cent in 1988 to 13 per cent in 1992, gender inequality in occupational groups in general has not changed during this time (DIE, 1995). As these statistics suggest, while vertical segregation has been decreasing slowly, horizontal segregation seems to be persisting. Although these statistics indicate the existence of sex segregation, further statistical data is required to permit detailed analysis within occupations or of any geographical or historical differences (Rees, 1992). Although such quantitative data can be used as indicators of sexual segregation, they cannot reflect the depth of the cultural, social and historical forces which promote and underpin it. In this study I will base my argument on the social construction of segregation in the labour market, in an attempt to develop it beyond the quantitative analysis of sex segmentation.

4.2 Economic theories of sex segregation

In this section I will critically evaluate economic theories of the sexual segregation of the labour market. Neo-classical segregation theories, dual labour market theory, labour supply and demand arguments (see the framework offered by Chiplin and Sloane, 1980) and radical economic theories all try to explain the sex segregation of the labour market on purely economic grounds (Scott, 1986). Traditionally these interpretations of the labour market segregation process drew heavily on the capitalist system and its needs. Some of the concepts they used have been borrowed and adapted by sociologists (Bradley, 1989), which justifies their inclusion in this theoretical background to my work.

4.2.1 Theories of supply and demand in the labour market and sex segregation

Labour supply and demand have been analysed by economists seeking to explain sex segregation in the labour market. Human capital theory, on the supply side, and dual labour market theory, on the demand side, were the outcomes. Labour supply-side economic theories have been influenced by the assumptions of functionalist sociologists such as Rapoport, Fogarty and Rapoport (1982) about gender and family roles (Rees, 1992). On the supply side of the equation, human capital theory suggests that a worker's education and training, as well as their innate abilities, determine the returns they get from their occupation, and that employers base their recruitment decisions on the market value of each individual's human capital. This assumes that individual merit is the only determinant of a person's employment prospects in a competitive labour market. Thus, human capital theorists argue that women possess less human capital then men, because they have less education and training (Bradley, 1989). They use this weak argument to justify women's under-representation and lower pay in most occupations. Mincer (1962), one of the advocates of human capital theory, even claimed that domestic work is similar to waged work and it is women's free choice to undertake domestic labour. Becker's much cited article *Human capital, effort, and the sexual division of labour* (1985) and Hakim's much criticised paper *Grateful slaves and self-made women: fact and fantasy in women's work orientation* (1991) followed this tradition of human capital theory arguing that women, as a group, have lower career aspirations than men. Hakim's work was criticised heavily by other feminists who argued that she grossly ignored the importance of structural sex discrimination which largely hindered women's career aspirations in the labour market. It is also interesting to note that both Hakim and Becker based their theoretical assumptions on quantitative analyses of survey data. (The critique of a methodological approach exclusively based on quantitative analysis is given in Chapter Six, Section 6.2.)

Human capital theory has been criticised also by sociologists for three main reasons. Firstly, opportunities are not equal at the labour market entry level for female and male school-leavers (Lonsdale, 1985); second, employment benefits are not determined by purely economic forces such as labour supply and demand, in that factors such as patriarchy and domestic power relationships are missing from human capital theorists' analysis (Walby, 1986); thirdly, women who have not had maternity breaks still fail to enjoy the same high pay as men who are their equals in terms of their human capital attributes (Bradley, 1989).

Career slippage takes place between female and male graduates with similar qualifications (Large and Saunders, 1995). Even when women and men enter the same occupations with similar qualifications, international comparisons show that women still earn less then men and enjoy less mobility in the labour market. Table 4.1 provides statistical information on the differences between women and men's non-agricultural wages in various countries. These differences cannot be attributed to the women's inferior education and training. since countries with high rates of female literacy do not necessarily have smaller wage gaps. Therefore human capital theory does not receive empirical support from this international comparative base and so fails to provide an adequate explanation of the origins of sex segregation.

Table 4.1: Women's non-agricultural wage in relation to men's. in selected countries. in 1995

women's non-agricultural wage as a percentage of men's							
Tanzania	92.0	Italy	80.0	Spain	70.0		
Vietnam	91.5	Egypt	79.5	*Great Britain*	*69.7*		
Australia	90.8	Zambia	78.0	Hong Kong	69.5		
Sri Lanka	89.8	Greece	78.0	Ireland	69.0		
Iceland	89.6	Poland	78.0	Thailand	68.2		
Sweden	89.0	Austria	78.0	Switzerland	67.6		
Norway	86.0	Finland	77.0	Luxembourg	65.2		
Bahrain	86.0	Netherlands	76.7	Argentina	64.5		
Kenya	84.7	Portugal	76.0	Ecuador	63.7		
Columbia	84.7	Brazil	76.0	Canada	63.0	Average	74.9
Turkey	*84.5*	Paraguay	76.0	Bolivia	62.3		
Jordan	83.5	Germany	75.8	Philippines	60.8		
Costa Rica	83.0	USA	75.0	Cyprus	60.8		
Denmark	82.6	Mexico	75.0	Chile	60.5		
Hungary	82.0	Belgium	74.5	Syrian Arab Rep.	60.0		
Mauritius	81.3	Uruguay	74.5	China	59.4		
France	81.0	Swaziland	73.0	Rep. of Korea	53.5		
New Zealand	80.6	Singapore	71.1	Bangladesh	42.0		

Source: United Nations Human Development Report, 1995, p. 36

On the demand side of the equation, there is dual labour market theory which originated from racial segregation theories of the labour market in the United States. It was imported into Britain and adapted as sex segregation theory by Barron and Norris (Rees. 1992). Dual labour market theory identifies two distinct labour markets. As proposed by Barron and Norris (1976), one is the primary sector. which is characterised by high wages. job security. and good promotion opportunities, while the secondary sector is identified with low wages. insecure employment. and a lack of opportunity for career development. This analogy has parallels with Marxist notions of a reserve army of labour and surplus population (Bradley. 1989). Dual labour market theorists suggested that. as the organisation of labour becomes

more hierarchical and occupations more diversified, demand increases for lower status labour and so a secondary sector is created. In addition to the differences in wages, job security and promotion opportunities between the two sectors, there are also restrictions on mobility between them. This suggests that the sexual division of labour can be changed by improving women's representation within the primary sector, while employing enough men to fill the gap that will open as women move from the secondary sector to the primary sector, or eliminating the proclaimed difference between these two sectors. It also implies that with technological change, workers gain job-specific skills and experience, which moves them from the secondary to the primary sector. The two world wars are cited as examples of the use of women's labour as reserve or secondary to men's traditional fields of employment.

The model of the dual labour market proposed by these theorists does parallel the actual gender composition of the labour market. Women in the labour force are over-represented in low status jobs, while men tend to occupy the high status ones. However, dual labour market theory has attracted much criticism, due to three theoretical and tautological errors: firstly, dual labour market theory suggests that a change in technology will enable women to move into the primary labour market. Technological change and development do not necessarily enhance workers' skills; on the contrary, they are likely to diminish employees' control over the labour process, and have been observed to lead to the de-skilling of the labour force (Yeandle, 1984, Liff, 1987). Secondly, dual labour market theory locates all women together in a 'secondary worker' category and all men in a 'primary worker' category. In the real world, there are women in the primary worker category, as there are men in the secondary worker category, although their proportions are skewed. Dual labour market theory disregards the variations in women and men's experiences and affiliations in the labour market (Beechey, 1986). Thirdly, dual labour market theory suggests that the capitalist economy is the sole reason for this sex division. However, this cannot be so, because the sex division of labour existed before the development of industrial capitalism (Beechey, 1986). It was also asserted that historically employers wanted to have men in certain jobs (Bradley, 1989). Dual labour market theory fails to acknowledge these different historical forms of the sexual division of labour in employment

The orthodox theorisation by economists of the supply and demand of labour fails to explain sex segregation. Human capital theory, on the supply side, is contradicted by the abundant empirical evidence of sectoral and international comparisons. Furthermore, the

demand side of the argument is based on a fallacious interpretation of historical, theoretical and empirical evidence.

4.2.2 Radical economic theories of sex segregation

After the dual labour market theorists' failure to support their premises with historical evidence, radical economic theorists took on this task, examining the history and the institution of labour market segmentation, which had not been very well theorised by the dual labour market theorists. However, the North American and the European radical economic theorists' disagree in their approaches to the history of segmentation. American radical economic theorists claim that labour market segregation by sex dates back to the 1890s, when a shift from 'competitive capitalism' to 'monopoly capitalism' took place (Reich, Gordon and Edwards, 1980). This argument can be disputed: firstly, in that this still claims that sex segregation starts with capitalism (Yeandle, 1984), disregarding the existence of patriarchy during pre-capitalism. Secondly, women and men in organised political groups seek to exercise power, but the North American radical economists' hypothesis lacks any understanding of sexual politics (Lonsdale, 1985). The British school of radical economy prefers its economic theory with a political dimension. Several economists accept that social and historical factors play a major role in the segregation of the labour force (Chiplin and Sloan, 1980; Lonsdale, 1985), and argue that women and men's organised efforts in trade unions played a role in establishing their positions in the economy.

Neither dual labour-market theories nor the supply and demand side economic arguments of sex segregation of the labour market can explain the historical, cultural, social and political influences. Economic theories based on the older, well-established economic orthodoxies assume the sex-neutrality of economic decision-making (Bradley, 1989). They build their assumptions around the capitalist functioning of the labour market and so seek solutions to sex discrimination within the capitalist system. The world economy is largely controlled by men: women earn in varying degrees less than men in every country. According to United Nations statistics, women do two-thirds of world's work, receive ten per cent of the world's income and own only one per cent of the world's resources (Wilson, 1995). The assumption of sex-neutrality in economic decision-making, therefore, weakens the very foundations of economic theories and threatens their efforts to explain or challenge sexual segregation. Because, men, as wealthier stake-holders in the world economy, make most of the economic decisions, Bradley (1989) suggests that gender

cannot be added to an existing framework as an afterthought. Economic analysis in its traditional form does not offer a useful analytical tool to aid our understanding of the sex division of the labour market. Rather. explanations should be sought in the social. political. cultural and historical institutionalisation of the imbalance in women and men's economic power.

4.3 Social theories of sex segregation

Social theories of sex segmentation in the labour market have borrowed and developed the concepts originally formulated by economists. They can be traced back to the works of functionalist theorists. For example. two functionalist family sociologists. Parsons and Bales (1955). considered the family as the core social unit that sustains the survival of the society through the production. reproduction and raising of children. They offered a functionalist model of the family where women were assigned the house-bound. 'caring' roles. while men were expected to work outside. based on a division of roles which was common in western societies when they formulated their theoretical propositions. In this section I will explore two social theories of the sexual segregation of the labour market that have their roots in the theoretical formulations of these earlier works. These are the two roles and the occupational sex segregation theories.

4.3.1 Two roles theory

Parsonian theory defined men's roles as mobile and marketable. while immobile and house-bound roles were expected of women. The immediate implications of this division of roles. in the 1950s. was deskilling for women as they were unable to enjoy the mobility and access to training which men were awarded (Rees. 1992). Smith (1982) argued that a static functionalist analysis of sex roles in the private and public domains of life is both simplistic and ahistorical: it does not sufficiently capture the complex relationships between the two spheres and. as more women enter employment. the myth of male bread-winner has lost its empirical basis.

Although functionalist sociology did not theorise the relationship between women's domestic and waged labour (Smith. 1982). two roles theories offered an explanation of the phenomenon. It explored the domestic and work roles of women. suggesting that structural conflicts exist between the two. It led to extensive research on working mothers in the 1950s and 1960s (Williams. 1969). much of it seeking to promote married women's opportunities to enter occupations. Although this work provided useful empirical data on

women's employment patterns of the time, rather than being critical of contemporary social structures, researchers offered liberal solutions within the terms of the social system which promoted sex segregation. The most influential example of this genre was *Women's Two Roles: Home and Work* (Myrdal and Klein, 1956).

Two roles theory started focusing on dual career couples in the 1970s. Rapoport and Rapoport (1976) pioneered the study of dual career couples in Britain in the 1970s, although they failed to offer a radical analysis or critique. Holahan and Gilbert's (1979) work was another example of these studies. They suggested that the higher the work aspirations of a woman, the higher the role conflict she experiences, while the higher the work aspirations of a man, the lower the role conflict he experiences. Although differences between women and men's motivation, commitment, aspirations and role conflicts were established during the 1970s, no explanations of them were offered. Researchers used the previously developed 'malestream' scales and measures to investigate the phenomenon, and adopted liberal frameworks for their analysis.

Until the 1980s the role of men in the domestic division of labour was largely ignored by sociologists. Gradually, this situation changed. In the 1980s, men's lack of participation in domestic work was criticised (Yeandle, 1984). Although, in the 1980s and the 1990s, research on the domestic division of labour and employment supplied empirical evidence of women's employment patterns, it hardly challenged existing family structures. By the 1990s men's experiences of the relationship between home and work, compared with women's, became an issue in pro-feminist literature (Foster, 1990; Lips, 1993). Such studies proposed that equality in both the domestic and employment environment would also benefit men, as the employment systems men have traditionally created are unable to address the changing needs of the household and its members in contemporary society.

4.3.2 Occupational sex segregation theory

Opportunities in the labour market are segregated on the basis of the personal attributes of employees such as sex, age, sexuality and race, as well as work-related qualifications or skill levels (Hakim, 1979). This separation reflects the comparative value, skill, autonomy, and authority levels of women's and men's work, as women mostly occupy lower paid, less technical, dependant and lower status jobs. Occupational sex segregation exists when women or men are disproportionately represented in the labour market (Wilson, 1995; Hakim 1979).

Occupational sex segregation theory suggests that 'gender' characteristics are matched with the attributes of the jobs in the labour market, creating sexually segregated jobs (Siltanen, 1986; Bradley, 1989). Sex role theory which accounts for the differences between the roles women and men play in society (Williams, 1989) can be used, along with occupational sex segregation theory, to establish links between societal sex roles and the sexual segregation of occupations.

Parsonian family ideology (Parsons and Bales, 1955), with its 'instrumentality' versus 'expressiveness' duality, was truly reflected in the earlier sex-labelling of jobs. According to this ideology, women were expected to play the house-bound 'expressive' roles, such as caring, while men were expected to play the 'instrumental' roles, such as bread-winning. Men's paid work in the functionalist allocation of duties is more mobile and marketable than women's housework. This family model is used to explain why the earlier forms of women's waged employment had similarities with women's traditional domestic work. Women initially entered occupations that have similar attributes to their traditional domestic work. Nurses, home economists, nursery-school teachers, secretaries, typists and switchboard operators are sex-typed as doing typically women's work. In blue-collar occupations in Britain, women are expected to play nurturant and helpmate roles. There is no place for nurturance in carpentry and plumbing, so these occupations were sex-labelled as men's only. The helpmate role in the trades has been filled by male apprentices, male college students, and young men who are "finding themselves" (Lips, 1993).

Furthermore, 'being' roles are traditionally associated with women and 'doing' roles are associated with men (Beauvoir, 1949). Following the Beauvoirian tradition, Chodorow (1994) stated that because the masculine identities of boys are not consonant with their childhood experiences with their mothers, they repress their innate feminine qualities and devalue what society considers feminine. They develop their masculine identities by continually rejecting anything feminine. Girls' feminine identities, on the other hand, do not conflict with their early childhood experiences, so they feel no need to reassert their femininities. Similarly Cockburn (1990) elaborated on the 'mind' and 'body' and 'hard' and 'soft' dualisms, referring to her survey of engineers whose findings suggest that men are associated with 'mind' and 'hard' work roles and women with 'body' and 'soft' roles. She concludes that masculinist ideology identifies and asserts what mind and body or hard and soft dualisms signify.

There are several explanations offered for the ways in which such sex roles were sustained.

Williams (1989) concluded from her research with female marines and male nurses that workers who cross over into non-traditional occupations are expected to manifest those gender traits associated the opposite sex. Lips (1993) stated that when men violated sex-stereotypes by entering non-traditional occupations, there is evidence that they are likely to become labelled as homosexuals. She argues that men are less likely than women to be considered for a non-traditional occupation for their sex, and their sexuality may be called into question more frequently. So evidence of the ways in which these dualisms were sustained should be sought within the labour process rather than in the labour market (Bradley, 1989).

Dualisms like 'instrumentality' versus 'expressiveness', 'mind' versus 'body', 'hard' versus 'soft' and 'being' versus 'doing' are differentially associated with women and men. This use of dualisms has been criticised (Siltanen, 1986): firstly, they do not adequately represent the breadth and diversity of women's and men's employment experiences. Second, they are falsely based on biological, deterministic assumptions of physical difference between the sexes; thirdly, they cannot explain the differences between women's and men's wages; and fourthly, these sex dualisms have different causal relationships to the establishment of women and men's jobs in different cultures; fifthly, although dualisms provide insight into the stereotypical images of men and women in the labour market, they do not account for the gendered processes that promote these dualisms; and lastly, sex based distinctions between jobs are considered discriminatory by international authorities (ILO, 1975; Leijon, 1976).

Social theories of sexual segregation provide us with 'photographic' images of the current extent of sex segregation in employment. They do not, however, see it as an outcome of the collective efforts of dominant and subordinate groups within society. Rather, their analysis focuses on the differences between women's and men's employment patterns. Employers' predilections for discriminating against certain groups change and are reshaped over time. The use of a 'women versus men' analogy tells us nothing about discrimination by race, ethnicity, sexuality, religious orientation, age, and whatever other demographic attributes one may possess.

4.4 Political theories of sex segregation

Political theories focus on the 'gendered' organised activities of groups to gain control over occupations and the labour market. In this section I will examine sexual segregation under two categories: firstly, state ideology regulating the limits of 'official' discrimination, and

secondly, occupational strategies that see the process of segregation as a result of the strategic efforts of exclusion, demarcation, inclusion and dual closure by organised occupational groups.

4.4.1 The state and sex segregation

Halford (1992) argued that while in its traditional form the state is considered a gender-neutral institution, it carries gendered assumptions in its ideology, policies and practices. This view of the state as a gender-neutral institution has been criticised and rejected by feminists. Several feminist writers have evaluated the 'gendered' concept of citizenship on historical grounds, as constituting the core of the state's ideology (Walby, 1990; Crompton and Le Feuvre, 1992). Crompton and Le Feuvre (1992) wrote that:

> Thus 'citizens - in theory and in practice - were initially defined as male. 'Citizenship' is but one of the range of ostensibly universal and gender neutral concepts within the social sciences which have, increasingly, been shown to rest upon a gender-specific division of labour in the public and private spheres. This has, however, remained implicit until the advent of feminist critiques. (Crompton and Le Feuvre, p. 29)

Dating back to the ancient times the state's ideology of citizenship accepted men as the norm. Feminist movements world-wide have sought to achieve equal status with men in both the public and private domains of life. Recent analysis of various social institutions reveals how state policies and ideologies have gendered implications for people's daily lives (Halford, 1992).

The early efforts of the women's liberation movement in both Turkey and Britain focused on women's representation in politics and in employment. The implications of these efforts were observable in the two spheres of 'public' and 'private' life: in the 'private' domain, state institutions consider domestic violence to be a different form of violence, from violence in public places between strangers, rather 'a private matter' (Halford, 1992). It is legitimised or left unregulated as a taboo topic. In Turkey, after a legal case on 4 April 1987 which made domestic violence legitimate, several demonstrations took place. Two privately funded houses were built for the victims of domestic violence in 1990 (Yüksel, 1993). However, these feminist efforts were soon undermined without the state support essential for their continuation. In the 'public' domain, the state is reluctant to offer 'affordable child-care' and regulates decisions about 'fit' and 'unfit' work for women. In Britain there are still regulations that designate women 'unfit' for 'heavy' and 'dangerous' work. Bradley (1989) cited hosiery and pottery as two industries where the employers

justify their discriminatory practices against women with reference to the legislation on 'dangerous' work. In Turkey, similarly, there are laws 'protective' of women (Çelik, 1992) which limit their work during late hours in some industries and ban employers from recruiting women for 'dangerous' and 'heavy' jobs. In Turkey, Morvaridi's (1972) research on the role of state agricultural policies in deskilling women showed how the supposedly gender-neutral agricultural policies of the state, when introducing new technologies, actually bring highly gender-based consequences. So the state itself plays a part in the segmentation of the labour market.

Legislation backed up by national equal opportunities laws and international treaties form a base-line for employers' practices, which bind employers to certain minimum legal requirements. The Sex Discrimination Acts of 1975 and 1986 in Britain, for example, state that 'discrimination is unlawful in employment, training, education and the provision of goods, facilities and services to members of the public' (EOC, 1994). Although supposedly they provide a basis for addressing direct and indirect discrimination in employment, in practice they have had no impact on the forms of horizontal sex segregation which lead women and men to work at different jobs (Hakim, 1996).

4.4.2 Gendered strategies of occupational closure

Several writers have acknowledged the importance of the collective activities of women and men in organised groups in establishing control over occupational boundaries, such as their entry requirements, employment rights, responsibilities, and benefits (Hartmann, 1979 and 1981; Eisenstein, 1981; Walby 1986 and 1990). Drawing on a neo-Weberian tradition, occupational closure theory examines the struggle between dominant and subordinate groups in the labour market. Witz (1994) in her conceptual framework of occupational closure identified the kinds of 'gendered' strategies employed by dominant and subordinate groups to exercise control over certain occupations. She used this to explain how various occupations within and allied to the medical profession successfully excluded women or restricted their employment, while women in various kinds of health-related occupation sought to re-establish their status and to regain a measure of autonomy.

4.4.2.1 The dominant group

Witz (1994) defined two different strategies employed by the dominant group to exercise authority over women's employment (see Figure 4.1): exclusionary and demarcationary strategies. Exclusionary strategies are the intra-occupational efforts of the dominant group

— .....-..p ....-..... ... ;........,....,,. processes, outcomes and opportunities associated with the occupation under their own control. Exclusionary strategies involve the downwards exercise of power. Witz's (1994) example for this is doctors' efforts to create a set of qualifications for the medical profession that would make women ineligible for entry.

Figure 4.1: Conceptual framework of gendered occupational closure strategies
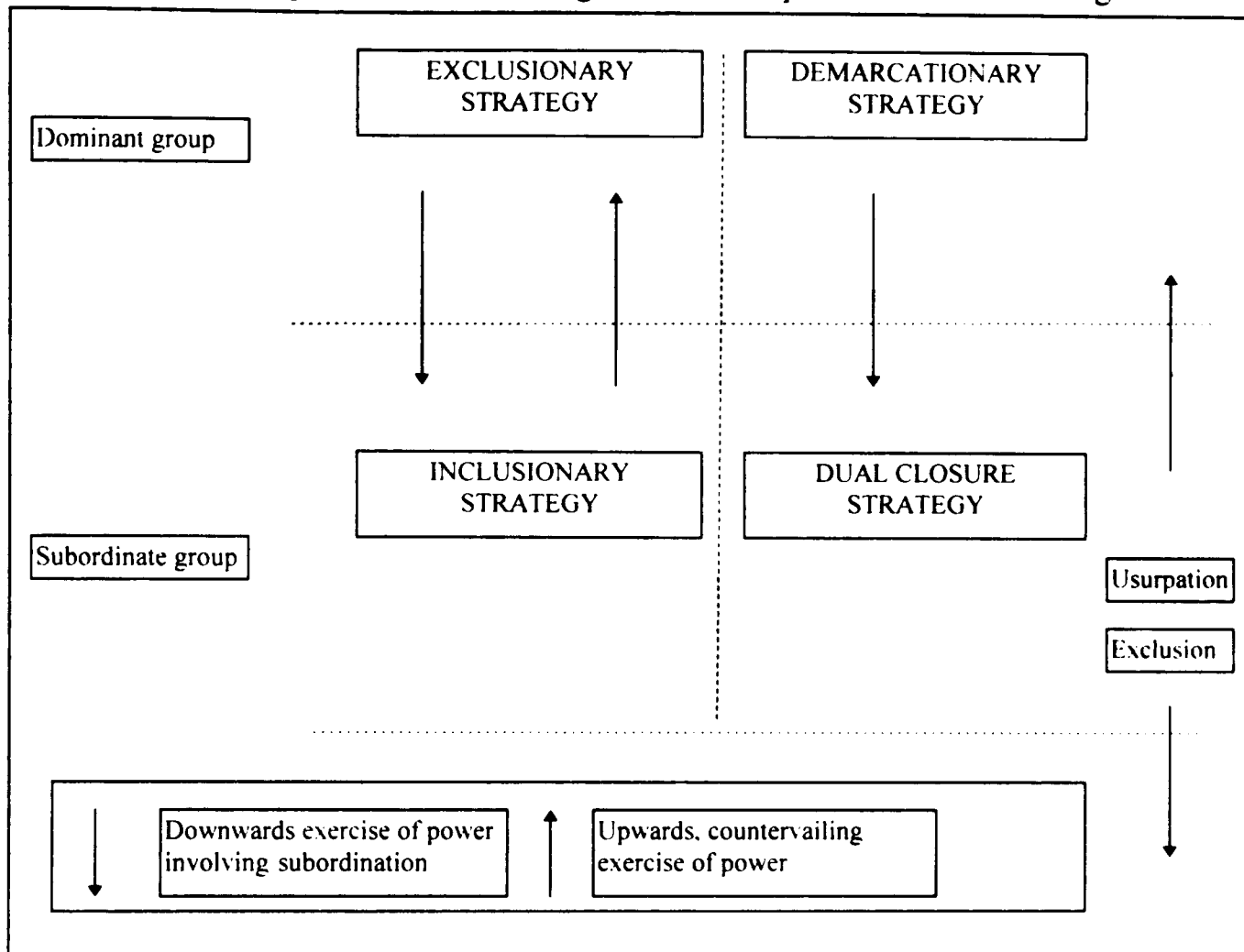
Source: Witz, 1992, p.45.

Demarcationary strategies, on the other hand, describe the control of the dominant group over the affairs of a related occupation. Demarcation strategies were originally defined as professional imperialism. They involve the side-ways exercise of power to control adjacent occupations. Witz (1994) considered this strategy crucial in the analysis of women's subordination in health-related occupations.

4.4.2.2 The subordinate group

Witz (1994) identified two strategies implemented by the subordinate group to counteract the exclusionary and demarcationary strategies of the dominant group: inclusionary strategies and dual closure strategies. With inclusionary strategies, the members of the subordinate group affected by the operation of exclusionary strategies seek inclusion in the occupations by the upward exercise of power. Witz's (1994) example was the historic struggles of women doctors who sought to acquire the full professional qualifications

required for inclusion in the ranks of the profession.

Dual closure strategies are implemented by the members of subordinate groups affected by the operation of demarcationary strategies. Two types of dual closure strategies are identified: usurpation and exclusion. Usurpationary strategies are the oppositional activities of subordinate groups affected by demarcationary strategies. The members of such subordinate groups may choose to employ their own exclusionary strategies, in the same way as the dominant group does.

Various criticisms have been made of this conceptual framework. Firstly, the subordination of women in certain occupations may cause many women to leave these contested occupations, in order to regain control of their lives (Goffee and Scase, 1985; Flanders, 1994; Colgan and Ledwith, 1996). Studies, again of health sector occupations, indicated that female nurses employ exit strategies, leaving the occupation in search of better career opportunities elsewhere. Exit strategies have a strong influence in organisational survival as they have significant cost implications for employers (Wyatt with Langridge, 1996; Langridge, 1997). Therefore this conceptual framework should be revised to include exit strategies. This modification is explained further in Chapter Seven, Section 7.3.2.4. Secondly, although occupational closure theory conceptualises gender relations within existing institutional structures, it does not offer strategies for change capable of challenging discriminatory institutional structures. This issue will be addressed in the following chapter, which examines organisational theories which do offer strategies for structural change.

4.5 Conclusion

In this chapter, I have reviewed a range of well-established theories of the sexual segregation of the labour market. Economic theories in their traditional form often tack on sexual equality to their 'malestream' analysis as an afterthought. Social theories such as 'two roles' theory and occupational sex segregation theory provide useful empirical and analytical interpretations of sex roles, both in the wider society and at work, to reveal these sexual divisions. However, they are descriptive rather than analytic or critical. This theoretical deficiency has been redressed by political theories concerning the gendered strategies employed by subordinate and dominant groups in the labour market.

For the analysis of my field work, I will therefore draw primarily on the political theories as my basic framework to interpret the data, supplemented by concepts adapted from the

social and economic theories to explain the findings when required. By testing their applicability to the financial services sector. I hope to be able to confirm or amend these theories and concepts, in the light of my findings. This will also enable me to compare differences and similarities between the labour markets of Turkey and Britain.

Organisations and Sex Segregation

5.1 Introduction

In this chapter. I review the organisational theories of sex segregation with the aim of identifying organisational strategies for effectively promoting equal opportunities. The first section examines how gender issues have been treated. within organisation theory. In the second section, I examine the history of the separation of the private and public domains of life and assess its historical significance for organisations. In the third section. I review organisational theories of sex segregation in chronological order under three subheadings: theories of representation; culture; and change ideology. Early studies of gender issues in organisations focused on distributional issues, examining the gender profile of the staff as a whole, and at various levels within the organisational hierarchy. Gender culture theories provide contextual information on sex segregation. The last section of this chapter identifies three different ideological positions in relation to change towards sex equality in organisations. Liberal ideology aims at achieving equal numerical representation in organisations, without addressing issues of hierarchical representation including the distribution of power: radical change ideology aims to promote equality for disadvantaged groups of employees based on a moral imperative. Transformational change ideology involves two agendas of change: in the short-term, it aims to redress sex segregation in employment, and its long-term agenda aims at transforming the very foundations of organisational structures which promote sex segregation.

5.2 Organisational theory

There was little or no dialogue between scholars working within organisational studies and feminist theory until the 1980s. Much organisational research was carried out by well-funded academics who sought solutions to specific organisational problems, often as consultants to commercial or industrial enterprises. Feminist research. on the other hand, rooted in an anti-establishment and critical tradition, sought to expose patriarchal relations within the wider society, with relatively under-funded research projects (Witz and Savage. 1992. p.4). By the 1980s organisational studies had become the target for feminist critique. Currently, the feminist critique of organisational theory challenges its implicit assumption

of gender-neutrality (Ferguson, 1984; Ramsay and Parker, 1992) by examining the role of gender and sexuality in organisational life (Pringle, 1989; Hearn and Harlow, 1993). Furthermore, it seeks to identify the ideologies that inform measures to promote sex equality in organisations (Jewson and Mason, 1986; Cockburn, 1989, 1991, 1996; Ramsay and Parker, 1992; Fletcher, 1995).

Thompson and McHugh (1995, p.363) suggested that "organisation analysis has a unique relationship with a practitioner community, providing theoretical resources which range from standard academic research to simple 'how to do it' manuals. But management thinking draws lightly on theory". Despite its close association with this kind of practitioner thinking, the roots of orthodox organisational theory can be traced back to Durkheim and Weber. Durkheim's main contribution to organisational theory has been his theorisation of a new industrial division of labour based on social rules created and promoted by new professional and occupational groups. He argued that this division of labour promoted the status of workers in those occupations and professions within the overall scheme of production (Thompson and McHugh, 1995)

Weber's work on authority and bureaucracy (1968) drew on themes of rationality and formal control, subsequently developed by Taylor who prescribed the use of 'scientific' methods in place of 'traditional' management. Weber proposed an 'ideal type' of bureaucracy (Gerth and Mills, 1948), and identified the essential features of this type of organisation. Weber's depiction of an ideal typical bureaucracy was long assumed to be gender-neutral. However, it has been argued by contemporary feminists such as Ferguson (1984), Acker (1990), Witz and Savage (1992), Morgen (1994) and Morgan (1996) that bureaucracies tend to institutionalise inequalities based on gender, race, class and other oppressive attributes.

The assumption of gender-neutrality in orthodox organisational discourse has been challenged on two grounds. Firstly, managerial models prescribed by the 'malestream' practitioner literature embody male-dominated cultural assumptions (Hearn, 1989; Collinson and Hearn, 1996). One contemporary example of this type of literature, in the Harvard Business Review, Pearson (1987, p. 49) asserted that "while most people would agree that their business's success hinges on the quality of its people, very few executives are willing to adopt the tough, aggressive approach to managing people that's required to produce a dynamic organisation'. The managerialist ideology which equates aggression with dynamism is hardly new, and can be traced back to the 'scientific' management

literature. Secondly, male modes of work, behaviour, competencies and power are widely accepted as organisational norms. Symons (1988, p. 51), in her research into women's occupational careers in business, pointed out that women and men typically have different patterns of career development and that 'women in business have been both hidden and silenced by male models of career and masculine stereotypes of managers and entrepreneurs". Liff (1987) argued that the association of masculinity and femininity with different types of competencies, ways of behaving, relations of power, as well as forms of work, should be addressed in organisational analysis. Cockburn (1985, p. 231) explained that essentially there is a dual gender bias in organisational practices, stating that 'both people and occupations are gendered'.

Acker (1990, p. 154) wrote that 'ostensibly gender-neutral control systems are built upon and conceal a gendered substructure in which men's bodies fill the abstract jobs. Use of such abstract systems continually reproduces the underlying gender assumptions and the subordinated or excluded place of women'. She cited sexuality, procreation, and emotion as aspects of the organisational control processes leading to sex segregation on the basis of class, race and ethnicity, as well as gender. Despite these developments in the feminist critique of organisation theory, the dominant concern of organisational research remains as fixing problems rather than implementing real change.

5.3 The separation of paid employment and domestic labour

In his historical work on the 'Western Family', Anderson (1980) identified the passage from agricultural work to factory-based industrial production as a point in time when child-care issues and conflicts between domestic commitment and employment first became problematic for most women. Acker (1990) argued that work organisations have been and still are based on the assumption that workers should not bring in any external life factors such as domestic responsibilities or child-care commitments to their working lives. Therefore, historically, workers who could centre their lives around their work and manage the separation of work and home were considered fit for paid work (Haas, 1993, p. 258). Andrews and Bailyn (1993, pp. 273-274) stated that 'constructing an alternative to the separate worlds metaphor has been problematic due to the segmentation model's consistency with social and organisational norms'. Therefore, the organisational systems upon which industrial capitalism depends assume the separation of the private and public domains for employees, and social institutions, norms and values in the wider society complement and reinforce this phenomenon.

Fassinger (1993) argued that domestic work is an area where gender relations are produced and reproduced. Men's and women's physical participation in housework underlines and perpetuates gendered social assumptions. Gender differences in the time spent on housework inevitably constrain or facilitate adults' capacity to participate in paid employment. As Table 5.1 illustrates for Turkey. working women continue to perform most of the domestic work in the 1990s. However this model was based on heterosexual partnership. Virtually all studies have examined heterosexual partnerships, single and dual-career families and their work and domestic lives (Rapoport and Rapoport, 1971; Pahl and Pahl, 1971; Rapoport and Rapoport, 1976). Non-traditional partnerships, such as lesbian and gay partnerships (Wakeling and Bradstock, 1995), single parent families (Fassinger, 1993), single women, and single men constitute important groups for whom the connection between domestic responsibilities and employment is yet to be examined.

Table 5.1: Division of domestic work in families in Turkey in 1990

Select domestic duties	Working women per cent	Male partner per cent	Together per cent	Women and other family members per cent	Other per cent
Cooking	65.3	-	2.7	26.4	5.5
Cleaning	58.2	0.1	2.4	28.4	11.0
Washing up	58.5	0.1	2.5	3.1	35.8
Ironing	58.2	0.6	2.0	17.8	21.4
Shopping	23.9	34.6	21.6	3.2	16.7
Budgeting	8.7	50.4	26.5	0.8	13.6
Administration	6.3	65.9	10.7	1.0	16.1

Source: DIE, 1996.

In employment practice, provisions related to child-care and parental leaves are almost always associated with women. Family-friendly organisational policies are perceived by employers as devices to provide support for female employment. Men's domestic and work accommodations are made less visible than women's in organisations (Schwartz and Zimmerman, 1992). Pleck (1993) questioned if men experience the same kind of conflicts as women between their domestic and work commitments. He argued that men's parental leave patterns are often informal and rarely formally recognised by employing organisations. Pleck (1993, pp. 232-233) acknowledged that workplace cultures 'can create expectations for male performance that can exceed the official demands of the job', and proposes research into men's use of informal family-supportive policies and the impact of organisational cultures on them. He argued that this can promote the visibility of men's participation in domestic life and expose the cultural barriers that limit men's domestic and work accommodations.

The sex segregation of work and home responsibilities is often beyond the reach of organisational policies, because it is also underpinned by the policies and practices of the state, government and trade union politics and the social culture, and is ultimately a matter of interpersonal negotiation (Haas, 1993). Newell (1995), in her cross-national study of equal opportunities in employment in Britain and Denmark, concluded that unless the gendered assumptions underpinning the division of domestic work are confronted systematically, equality will stay a distant goal in both countries.

5.4 Theories of representation of the sexes in organisations

Hakim's study of employment in Britain during the period 1901-1971 showed that, although there has been some decline in vertical segregation, horizontal segregation or the polarisation of female labour in certain occupations has actually increased. She suggests that a similar trend can be observed in the United States and other western countries. The last two decades have witnessed a noteworthy increase in women's entry into the professions and managerial positions in Western countries. Women now hold over 40 per cent of managerial positions in Australia, the USA, and Canada, an increase from only 6.3 per cent of such positions in 1978 in the USA, for example (Burke and Davidson, 1994). Because of variations in the criteria used to measure segregation in employment both over time and between different countries (West, 1996), reliable data are not always available for cross-cultural comparative studies.

Tools such as horizontal and vertical segregation and the glass ceiling metaphor are utilised to conceptualise sexual segregation in the labour market (Hakim, 1979; Hakim, 1996) and within organisational hierarchies (Buzzanell, 1995, Ledwith and Colgan, 1996). A similar concept to vertical segregation, 'the glass ceiling' metaphor was coined in 1987 by Morrison, et al. in the United States. As originally used, it denotes the barriers women face at some point in their careers as they try to move up the organisational ladder, where they can perceive and aspire to senior posts, but find their advancement blocked (Flanders, 1994; Rhode, 1994, p. 1195; Bass and Avolio, 1994; Hemenway, 1995; Burke and McKeen, 1995). The term, while becoming a catch phrase in corporate circles (Hemenway, 1995), has been applied to broader aspects of the under-utilisation of women's potential and skills in the 1990s (Glass Ceiling Commission, 1995). These concepts are explained further later in this chapter. Empirical research in Britain on the glass ceiling in relation to remuneration and promotion opportunities provides little evidence that the glass ceiling was cracking in the early 1990s (Gregg and Machin, 1993)

The glass ceiling metaphor has been applied to a range of organisational phenomena. These include: the 'subtle barriers' women face in career progression (Morrison and others, 1987; Morrison and Von Glinow, 1990; O'Leary and Ryan, 1994); 'ageist practices' used against women in their mid-forties and over (Segerman-Peck, 1991, p. 28); organisational and individual 'cultural and structural blockages' (Large and Saunders, 1995); the 'under-utilisation' of women's potential (Glass Ceiling Commission, 1995); and the 'social construction' of sexism through the use of 'language' (Buzzanell, 1995).

A paradigm shift is observable in the way the concept of the glass ceiling has been used, from, initially, representational issues towards division of power in employment based on gender. The literature still includes arguments based solely around gender differences in numerical representation in organisational hierarchies and wage differential issues (see Fisher, Motowidlo and Werner, 1993) without further critical consideration of the social, historical and political factors underlying these demonstrable factors. Except for Buzzanell's (1995) work on the glass ceiling as a socially constructed phenomenon and Kay and Hagan's (1995) work on gendered inequalities in the earnings of lawyers, the remedies proposed in the literature to achieve 'break-through', or to 'shatter' and 'unmould' the glass ceiling, are firmly rooted within current organisational thinking. They aim at 'quick fixing' the unequal representation of women in different occupational and hierarchical grades, rather than aiming radically to transform these gender based hierarchies into democratic systems. Buzzanell (1995), however, criticises this approach as she suggests that real solutions to sex inequalities in organisations could be achieved through exploring and challenging the gender-based assumptions that underpin organisational life. Despite its common use as an indicator of women's hierarchical status in employment, the glass ceiling metaphor is used in this study to denote the barriers that block women's career development opportunities, based on different gender-based assumptions of sex segregation.

5.5 Theories of organisational culture and sex segregation

Organisational culture can be defined as the combination of original, fundamental and shared assumptions, which are manifested in the values, rules and products of a community. Organisational cultures are invented, created, accepted and recreated by that community in order to harmonise its beliefs and perceptions with the external environment and to solve problems of internal integration, and are conveyed to the coming generations as tools for perceiving problems, thinking and feeling (Morgan, 1986; Schein, 1988;

Phillips and others, 1990; Adler, 1991; Robbins, 1993 and Trice and Beyer, 1993). In this definition, the constant re-creation and reconstruction of the culture by the group experiencing it makes it a flexible and dynamic phenomenon (Mills, 1989). Although such definitions of organisational culture were provided by mainstream literature, they often lacked an understanding of the gender issues inherent in culture. Homans' (1950) book *The Human Group* and Goffman's (1969) book *The Presentation of Self in Everyday Life* represent two early examples of mainstream literature on organisational culture. They largely ignored issues of gender in their analysis. Indeed, virtually no academic analysis of gender cultures existed until the late 1970s, because it was often assumed that culture was a gender-neutral phenomenon. The concept of organisational culture was popularised by Deal and Kennedy (1982), and Peters and Waterman (1982) in the early 1980s, but they too failed to acknowledge the interconnection between gender and culture.

The impact of feminist scholarship in the social sciences focused academic attention on gender cultures after the 1970s (Hearn and Parkin, 1988). Oakley (1972) argued that social relations based on gender and various elements of sex segregation are deeply rooted in cultural processes. Hearn (1989, p.4) identified the historical deficiency of the organisational culture literature in integrating issues of gender in the ground breaking book *The Sexuality of Organization* (Hearn and others, 1989) and argued that male language, the 'assumption of maleness and reference to the world of men' recurred in the theory and practice of organisation, management and leadership. Thus, these practices and assumptions are deeply entrenched in thinking and language; the language of leadership and management often equates with the language of masculinity; leaders are often 'he', just as 'chairs' often remain 'men'".

Gherardi (1995, p.17) explored reasons why organisational culture studies for so long ignored issues of gender, concluding that this was due to the 'pervasiveness' of experiences of culture and gender; the 'elusiveness' of defining these concepts; and the 'ambiguity' of cultural symbols and their association with gender. However, she also argued that the role of traditional theories in silencing gender knowledge should be assessed as an example of the exercise of domination and power which served to maintain the assumption of 'man as the norm'.

Maddock and Parkin (1994) argued that challenging gender-based cultures is essential in order to establish fully democratic organisations. Itzin (1994, p. 48) identified several cultural processes that had gendered impact on employment practices, through her major

research project conducted in a local authority in 1990. These processes included expectations of long-hours work, the lack of encouragement for and active discrimination against women, women's lack of confidence to aspire to positions of authority and power, discriminatory practices during interviews, the withholding of information from women, and women's isolation in male-dominated areas of employment. Similarly, Acker (1992, p.253) identified four conceptual processes through which organisational culture is gendered: first, the sex-typing of jobs, hierarchies, employment benefits, power and subordination; secondly, the creation of organisational symbols which explain and maintain these sex divisions; thirdly, interactions between individuals which involve implicit and explicit acts of subordination and domination, often differentiated by sex; and, lastly, the individual's thinking and understanding of organisation, work and opportunity.

In the analysis chapters (Chapters Seven and Eight), I will use organisational culture as an overarching framework within which gendered processes of 'belonging' and 'otherness', occupational closure, and organisational ideologies of equality are negotiated and experienced. The two former concepts were explained in the preceding chapters; ideologies of sex equality will be examined in the following section of this chapter.

5.6 Ideologies of sex equality in employment

In this section I will evaluate the change ideologies adopted by employees and managers to address issues of equality: firstly, from the literature I will identify a range of different approaches to promoting sex equality. Secondly, I will examine a set of criteria to establish the status of work organisations in terms of equal opportunities by sex. Lastly, I will discuss three different change ideologies adopted by employees and managers seeking to achieve equality.

Since the late 1970s a growing number of British companies have declared themselves to be 'equal opportunities employers', in order both to attract skilled women staff and to redress their public images (Cockburn 1989). However, the approaches adopted to try to achieve this objective vary widely. A range of ideological approaches to the promotion of sex equality in organisations have been identified. Jewson and Mason (1986) outlined liberal and radical change ideologies, to which Cockburn (1989) added the concept of transformational change ideology. All three approaches constitute the ideological framework within which organisations operate in the 1990s. I will examine each of these ideologies in the following section.

5.6.1 The liberal approach

The liberal approach to promoting equal opportunities for an organisation's employees aims at eliminating discriminatory employment practices, by ensuring equal terms and conditions of employment for women and men. Its proponents regard women and men as equivalent, without acknowledging any differences in their current social and economic status. Thus they argue that employment policies and procedures should be identical for both sexes (Jewson and Mason, 1986). Straw's (1989) book on equal opportunities represents an example of the liberal approach. She defined equality in terms of *equal chances* at the recruitment level, *equal access* at the selection level and *equal shares* in the organisational hierarchy. The liberal approach assumes that the exercise of formal authority, rules and procedures are gender-neutral, and so it does not challenge the structural inequalities in employment which are embedded in tradition, history and culture.

This approach has been in common practice for more than 25 years in Britain and for over 50 years in Turkey. The 'business case' for equal opportunities propounded in the 1990s introduced the concept of equality, in the liberal sense, into mainstream capitalist ideology. American practitioner-based 'business case' arguments aim at convincing a managerial audience that equality is profitable (see Schwartz, 1992), assuming that employers make their recruitment, career development and progression decisions on the basis of profit. The business case for equality moved in some companies from merely legal compliance to the cost-effective management of people, valuing members of staff and, respecting and balancing their needs in relation to the company's social responsibilities (Douglas, 1995). However, these arguments resemble human capital theory in being naive about employers' motives for not seeking to employ certain categories of people, and they ignore any notion of structural inequality. However, this approach has been the main equality ideology in both countries, with anti-discriminatory action as the main tool for change associated with it. The Equal Opportunities Commission in Britain and the Directorate General on the Status and Problems of Women in Turkey work in accordance with liberal principles to develop and implement policies regarding women. Hakim's research (1979; 1996) on occupational sex segregation in Britain indicated that the impact of the liberal Equal Opportunities legislation of the 1970s was severely blunted by the recession and, despite the growing numbers of women in professional occupations, women's overall status in Britain has not radically changed in comparison to men's since that time.

Both Turkey and Britain are subject to the European Council and Union's equal opportunities legislation. The European Union and Commission have comparatively

-5

progressive policies on equal opportunities that its members are formally committed to implement, as they constitute a second legal framework for the member states (Foster, 1990). However, some researchers were sceptical about the extent to which the European Union's legislation can exercise an effective influence, based on two main points. Firstly, Duncan (1996, p. 419) argued that the European Union's equal opportunity reforms are 'men's rules for women's rights', and the Union is dominated by Christian Democrats who promote traditional state, society and family values without any commitment to changing women's inferior status. Secondly, despite the European Union's comparatively progressive equal opportunities policies in the field of employment rights, 'women are underrepresented in the leaderships, committees and congresses of their trade unions in European member states. Yet they are given a significant policy making role in the European Union' (Cockburn, 1996, p. 7). Thus the legal framework in both countries promotes a liberal ideology.

While liberals seek fair representation and the best person for the job without acknowledging gender differences, their analyses are inadequate in assuming that job specifications, structures and terms are free from gender bias (Cockburn, 1989). Although the liberals' assumption that open competition matters more than historic structural gender inequalities has been challenged by feminist critiques which argued that bureaucratic organisational systems are indeed gendered, the liberal approach continues to be the ideology espoused by the state and governments in many countries.

5.6.2 The radical approach

The radical approach recognises the differences between dominant groups, such as middle class white heterosexual men, and subordinate groups such as women, ethnic minorities and the disabled. It challenges existing social and organisational structures, seeking equality for the members of these disadvantaged groups based on some ethical and moral principle (Jewson and Mason, 1986). Positive discrimination and affirmative action, which acknowledge that women and men are different, are the methods commonly adopted by organisations seeking to implement a radical approach to equal opportunities by sex. It tries to ensure the visibility of both sexes in the work place, and seeks the eradication of the barriers to advancement faced by disadvantaged groups. Thus, it is often adopted by organisations with strong political and ethical considerations and values.

Adler and Izraeli (1988, p. 6) identify three phases of a radical change strategy for women's employment: firstly, identification of the unique contributions of women and

men; secondly, creating enabling conditions for both types of contributions to be made and rewarded within the organisation; and lastly, looking for the ways in which women's and men's contributions can be combined to form new and more powerful managerial processes and solutions to the organisation's problems.

As the radical change strategy for women in organisations aims to improve their standing, relative to men, Lowery (1995) argued that affirmative action remains the whipping post and rallying cry of many white males, even though there exists no evidence that women and/or ethnic minorities have taken power and authority away from white middle-class men, or have even begun to challenge their dominance in the workplace. On the contrary, Watson (1994, p. 211), in her research on sex equality in the senior Civil Service, reported that in practice equal opportunities policy is usually 'a compromise which recognises women's differences from men, but tries to iron these out by finding ways to enable more men to join men's worlds'. She argued that equal opportunities practice in organisations should seek radically to alter the structures of these male worlds so that differences are no longer an impediment for women in employment.

Crow's (1995) research into hiring decisions indicated that discrimination is a complex phenomenon, as the members of discriminated groups experience varying degrees and types of discrimination due to other oppressive attributes which they may possess. Therefore improving one group's position in employment will not necessarily provide equal opportunities for others. Daly (1978) argued that affirmative action aimed at promoting the career prospects of a disadvantaged group is 'reform tokenism', something that delays real change towards attaining equality. Similarly, Cockburn (1989, p. 217) argued that the radical approach is 'retrogressive in further dividing the already divided powerless groups'. She also points out that, although the use of a radical approach may promote the relative position of one disadvantaged group, it does not promise any improvement in the nature of the gendered organisation itself.

5.6.3 The transformational change approach

The *transformational change* approach was introduced to the equal opportunities literature by Cockburn in 1989. She argued that the liberal approach is incapable of meeting its equality targets and that the radical approach, whilst boosting the interests of some disadvantaged groups such as women, ethnic minorities and disabled workers, does not challenge gendered hierarchical structures. Instead, she proposed a transformational change approach with a short- and a long-term agenda. The short-term agenda aims at combating

inequalities in organisational life, while the longer term programme of change seeks to alter organisational structures and cultures to create a democratic organisation, where equality is sustained throughout the organisational system.

The transformational change approach proposes an ideal work-force profile similar to that identified by the American school of women in management (Morrison et al. 1987; Morrison and Von Glinow 1990; Rutherford 1995) as resulting from 'diversity theory'. This argues that organisations benefit from having a diverse range of employees, including those from underrepresented segments of the wider society. However, the kind of democratic organisation envisioned by the transformational change approach is more comprehensive than the one offered by the diversity theory, as the latter is driven by 'the business case', rather than 'the moral and ethical case' for equality. Diversity theory draws on a multi-cultural approach to promote equality in organisations (Morrison 1992), which assumes that women and ethnic minorities will provide organisations with new ideas and ways of working, merely by bringing members of these underrepresented groups into the work-force in greater numbers. The business case for diversity is simplistic as it does not recognise the existence of gender or racial imbalances or issues of power and culture in current organisational settings. It legitimises discrimination against some disadvantaged groups who are under-skilled and who therefore cannot enhance the competitive edge of the organisation, due to their marginal position in the wider society. Another disadvantage of the diversity discourse is its exclusive emphasis on the diversity of a managerial elite, where key ideas and policies originate. The transformational change approach aims at altering current organisational systems to promote diversity among all its staff, not only as a business choice but also as a moral and ethical prerequisite.

Returning to the elaboration of transformational ideology's short and long-term agendas, Joanna Foster (1990), the former chair of the Equal Opportunities Commission, endorsed mainstreaming as the major organisational task for equal opportunities in the coming years. Mainstreaming, one of the few encouraging pieces of legislation to come out of the European Union in the 1990s (Rossilli 1997), is an action that aims at integrating equal opportunities into the mainstream of thinking, strategy planning, resource allocation and decision making within organisations (Foster 1990). It has parallels with the short term agenda of transformational change in aiming to ensure equality within current institutional systems, but a long term agenda is essential to dismantle the systems which have led to the present position of gender bias, in order to establish an open systems democracy, where the

members of different groups in the wider society enjoy equal representation and occupational benefits in employment.

Buzzanell (1995) argued that this transformation could be achieved through freeing individuals from social sex-stereotypes in their thinking, interacting, and organising. Similarly, in order to promote a model of bureaucracy which is conducive to sex equality, Ramsay and Parker (1992, p. 269) proposed a third ideal type bureaucracy, that is between classical bureaucracy and anti-bureaucracy: it is neo-bureaucracy. 'Neo-bureaucratic organisations would be continually attempting to refuse the fixity of patriarchal and capitalist imperatives whilst recognising the power of organised labour to bring wider social benefits'.

Cabana (1995) commended a participative model of organisational design which seeks to empower people to restructure their own organisations and work. This model is particularly useful in reaching a consensus over an ideal state of equality. In the participative design model, participants:

> ... work in groups to analyse their current jobs. They do this by complementing two matrices: the first, an analysis of their jobs related to the six critical requirements (eliminated power differentials, opportunity to learn, an optimal level of variety, mutual support and respect, a sense that ones own work meaningfully contributes to social welfare and a desirable future), and second, an analysis of the skills they posses. These matrices show that critical requirements and skills are lacking across the section or organisation. The scores on these matrices indicate how the organisation falls short of a democratic design work environment (Cabana 1995, p. 20).

Despite its merits, the transformational change approach has hardly been used for any practical applications in contemporary organisations. Cockburn (1989) indicated two reasons for this. Firstly, there is a lack of strong co-ordination and co-operation between pressure groups such as women, ethnic groups, gays and lesbians which seek to reshape social relations, and secondly, there is the lack of a strong working relationship between these groups and the trade unions. Also, the conflict created by the redistribution of power to promote equality between the members of an organisation may hinder the application of the transformational change approach. Fletcher's (1995) framework for 'real' work and Ramsay and Parker's (1992) work on neo-bureaucratic organisations suggested ideal visions for transformational change, but because this would imply a real change in the distribution of power, conflict between the current holders of power and those that currently lack power but seek it is unavoidable. Lees and Scott (1990) in their research into equal opportunities in higher education institutions concluded that organisational change

involves conflict not only between the powerful and powerless, but also between the members of the various disadvantaged groups themselves. They argue that the progressive aspect of conflict should be recognised. Change can be achieved through organised action and by building alliances with members of the organisation who currently enjoy power and authority and support equal opportunities initiatives, despite the fact that these policies will bring restrictions on their currently favoured positions.

5.7 Conclusion

In this chapter, I have reviewed theories of sex segregation in relation to organisational life. Arising from two distinct research perspectives, organisational and feminist research currently dominates the analysis of sex segregation in organisations. While I criticise the instrumental and descriptive nature of the former, I have tried to reconcile the two approaches for the purpose of this research.

Until the late 1980s, both organisational and feminist research has focused on providing a critique of discrimination and segregation in work organisations. Recent feminist work on organisational life has moved beyond this, to include proposals for change. In the last section of this chapter, I evaluated three change strategies: the liberal, radical and transformational, and argued for the appropriateness of the transformational change strategy for challenging structural inequalities in employment.

CHAPTER SIX

Research Methodology

6.1 Introduction

In the previous literature review chapters, I examined theories of sex segregation in three areas of employment: the labour force, the labour market and the organisation. A theoretical framework developed from this literature informed my field research. identifying both research questions and appropriate groups of informants with whom to explore them.

In this chapter. I explain the methodological approach and the research process I adopted for this project, explaining and justifying the choices made in the chronological sequence actually followed in the process of data gathering and analysis. Although the sequential titles may appear to represent discrete phases of the research process. in practice they often overlapped. and were reviewed and modified throughout.

I used mainly qualitative research methods. supplemented by the use of quantitative methods. to gather data on equal opportunities issues in the field. in order to seek confirmation or refutation of the suppositions derived from the literature review. Feminist research methods informed my methodological approach. but I also used historical comparative, ethnographic. organisational and cross-national research methods.

Here I start by explaining the research philosophy and the research methodology. Subsequently, I describe the research design, covering such matters as my personal affiliation to the research. the aims and objectives of the research. the design of the preliminary literature survey. the data collection tools. the ways in which participants were selected, the administration of the pilot studies. details of the study in Turkey and the study in Britain. comparisons between the two studies. and how the data were analysed and the outcomes reported back to informants.

6.2 Research philosophy

There has been a debate lasting several decades between the proponents of quantitative and qualitative research. These approaches have different

philosophical foundations. While quantitative research offers explanations of social phenomena based on the interpretation of numerical data, qualitative research deals with eliciting actors' meanings to explain social facts. Therefore quantitative data are analysed through mathematics and qualitative data are analysed through conceptualisation (Dey, 1993). Within the quantitative tradition are located schools of sociology such as functionalism, structuralism and political economy, whereas the qualitative tradition includes schools of sociology such as symbolic interactionism and ethnomethodology (O'Brien, 1993). While quantitative research has its philosophical grounding in positivism, qualitative research has its roots in interpretative sociology, which opposes the use of 'hard' natural science methods such as experimentation to explore the external truths of the social world (Davidson and Layder, 1994).

Quantitative methods in the social sciences seek to apply the processes and methods of the natural sciences to understand social phenomena (Davidson and Layder, 1994). With its origins in the 19th century, in the work of the French philosopher Auguste Comte (1798-1857), *positivism* became the fashionable social research philosophy of the 1960s in North America (Urmson and Rée, 1989). Sociologists like Comte, Durkheim and Parsons followed this tradition of positivist research enquiry. Bryman (1988) identified five suppositions underpinning this positivist tradition: first, positivism suggests that the social sciences can make good use of the methods and instruments of the natural sciences; second, while observable phenomena are regarded as knowledge, phenomena which cannot be observed with the senses or using positivistic tools are ignored or disregarded; third, positivism suggests that broader scientific knowledge is reached through the accumulation of verified facts; fourth, positivism seeks to derive specific propositions from general accounts of reality; and fifth, while positivists claim to investigate the implications of a certain normative statement, they cannot reject or accept the statement itself.

The application of positivistic research instruments and processes in the social sciences has been much criticised, not least by the supporters of interpretative sociology (Keller, 1990). Their criticisms were these. Firstly, the questions, aims and objectives of positivist research inquiry are not necessarily shared or known by the participants of the research; rather, they are seen as 'subjects', the passive guinea-pigs of the study, who are intentionally excluded by the supposedly 'expert' researchers from active involvement in the processes and outcomes of the research. Secondly, positivistic, quantitative research employs instruments that are unable to explore social phenomena in any depth. These tools exist external to the society and its processes (Davidson and Layder, 1994). For example, statistical estimations

of women's representation in different spheres of life do nothing to explain the sharing of power and authority which (according to many social scientists) brings about the situation being observed. Thirdly, positivists disregard any social phenomena which cannot be observed with the senses or with the use of survey instruments, such as belief systems, super-natural events and many of the emotions. Lastly, an exclusively positivistic approach suggests the detachment of the researcher from the research; research is considered something external to the researcher. This artificial barrier suggests the expert authority of the researcher over the people constituting the social phenomena being studied. This hierarchical power distance between the participants and the researcher raises ethical questions about positivist research philosophy. In this respect, feminist research philosophy denounces positivism for being paternalistic and the positivist researcher for being patronising, leading to 'bad research'.

As these fundamental premises of positivistic quantitative research are still being contested, its opponents propose in its place the use of interpretative sociology which employs qualitative research methods and strategies. This tradition of sociology is often associated with Marx, Weber, Goffman and Garfinkel. Here, I will examine the main tenets of interpretative sociology, which uses qualitative research methods rooted in perspectives such as phenomenology, ethnomethodology, and symbolic interactionism.

In his book *The Phenomenology of the Social World*, Schutz (1967) introduced the concept of *phenomenology* to the social sciences, in opposition to the common use of positivist methods in his time. He suggested that, rather than 'pre-selecting' or 'pre-interpreting' the facts of the world, social scientists have to base their assumptions on concepts based on the common-sense understandings of people in a society. Current feminist discussions of epistemology centre around issues of objectivity, subjectivity and relativity, where the gender and other attributes of the researcher are considered an integral part of the research project (Maynard, 1994). *Ethnomethodology*, as coined by Garfinkel (1967), was informed by these principles of phenomenology. It refers to research based on everyday life and face-to-face interactions (Wise and Stanley, 1987). The contemporary form of ethnomethodological research, the constitutive ethnography, focuses on the analysis of the full, uncensored transcripts of conversations in natural situations (Bryman, 1988). It is regarded as a truly feminist method of research enquiry as it challenges the hierarchical assumption implicit in positivist research methods, which places the researcher in a superior position to the research participants. Implementing an ethnomethodological researching in organisational settings involves practical difficulties. It would, for example,

be difficult to secure research access to financial service companies using the kind of participative research designs that ethnomethodology commends. This was not an acceptable research method in the sector when this study was carried out, whereas questionnaire surveys were recognised as a legitimate means of doing organisational research.

Symbolic interactionism is identified as a methodological philosophy which seeks the meaning of social actions in human interaction, rather than in human biology or socialisation (Blumer, 1969). Bryman (1988) identified three premises of symbolic interactionist philosophy. Firstly, human actions toward things are determined by the meaning of those things for the human actors; secondly, meaning is given to these things through social interaction; and lastly, an individual processes meanings in order to deal with social encounters. Symbolic interactionists focus on the interpretation of the meaning held by the individual. They use individual and group interviews, letters and diaries, and listen to conversations to determine actors' intentions and the understandings or assumptions which lie behind them (Fielding, 1993). Symbolic interactionist philosophy offers research methods and tools which are conducive to researching cultures and organisations, and which are also regarded as acceptable means of doing research in the financial services sector. Although symbolic interactionism is commended for feminist research, Stanley and Wise (1983) criticised some traditional applications of symbolic interactionist method which are based on mainstream notions of 'science' and 'objectivity'. In this project, symbolic interactionist philosophy is not adopted to promote the notions of science and objectivity, but rather it is used to explore the experiences and intentions of the participants and what lies behind them.

These philosophical approaches to qualitative research are not mutually exclusive, and there are no clear-cut boundaries between them. They converge in their opposition to the use of numerical tools and processes borrowed from the natural sciences to examine social phenomena, believing that they can only be examined using instruments for collecting data purposely developed to understand each social phenomenon.

Two centuries after Comte, social scientists still disagree over research philosophy, drawing on a range of quantitative and qualitative methods with varying proportions and degrees of success in explaining social phenomena (Davidson and Layder, 1994). O'Brien (1993) argued that sociological research benefits from the use of a multiplicity of perspectives, rather than an 'either or' approach in selecting a philosophical stance. This

research project draws mainly on symbolic interactionist philosophy, in seeking to voice the concerns of the study participants, using their accounts of gendered experiences in employment. Thus it mainly involves the use of qualitative methods as I do not base my arguments solely on numerical calculations, but rather seek out meaning in accounts of human experiences and interactions. However. I also incorporated quantitative methods, when warranted, both in the literature review and the analysis chapters to map equal opportunities by sex in the field, drawing on a multiplicity of perspectives. I will explain the details of the multiple research methodologies I incorporated in the following section.

6.3 Research methodology

My methodological approach has been informed by feminist perspectives and ethics, and by historical-comparative, ethnographic, organisational and cross-cultural approaches to research. I will now explain how I used a combination of methodologies in the different phases of my research.

6.3.1 Feminist research methods

Debates within feminist research centre around two issues: the content and methods of research. On the content side, that is, the issues which feminist research investigated. Maynard (1994) suggested that feminist research recognises the collective oppression of women while seeking to improve their position in the different domains of life. This research was informed by feminist theoretical perspectives as I recognised the disadvantaged position of women in society and sought to promote sexual equality through theorising the current gendered experiences of women and men working in financial services.

Feminist methods, on the other hand, are in the process of development towards maturity. Several writers argue that proposing a fixed set of definitions of feminist methods may harm their liberating potential as a critical methodological tool (Westkott, 1979). For example, Cook and Fonow (1990) noted that:

> attempts to impose premature closure on definitions of feminist methodology run the risk of limiting its possibilities by stipulating a 'correct' set of techniques without adequate opportunity to examine a wide variety of other approaches for their feminist relevance (Cook and Fonow, 1990, p. 71).

Stanley and Wise (1983) argued that individual experiences rather than abstract and theoretical works are essential ingredients of feminist methodology. Cook and Fonow

(1990) argued that, beyond this 'either or approach', while feminist methodology can certainly benefit from individual experience, abstract theorising is also necessary.

Although several writers object to the identification of certain methods as feminist. Cook and Fonow (1990, p. 71-73) reviewed the epistemological principles of feminist methodology. These are: firstly, paying attention to the significance of gender issues as the main focus of the research project; secondly, aiming to raise awareness of these gender issues during the process and as an outcome of the research project; thirdly, challenging the norm that personal experiences are unscientific and therefore they cannot be studied objectively; fourthly, showing concern for the ethical implications of research and; lastly, aiming to transform patriarchal social institutions through research. I will now discuss these principles and explain how they informed this research project.

6.3.1.1 Revealing sex inequalities

Cook and Fonow (1990, p.73) argued that research into revealing sex inequalities may be pursued using a range of approaches by feminist sociologists. For example, for MacKinnon (1982) this was done through acknowledging the central position of women's issues in research, for Morgan (1996) by recognising the historical role of men in excluding women from sociological analysis, and for Eichler (1980) by acknowledging that the researcher is a gendered being. The main aim of this research project is informed by this principle as it is aimed to reveal sex inequalities in the financial services sector in both countries. The study also encouraged male participants to explore their role in promoting sex segregation in employment. Furthermore, I explain later in Section 6.4.1 how my gender, nationality and educational status affected the research process.

6.3.1.2 Awareness-raising

As explained in Chapter Three, raising awareness of gender inequalities is one of the main objectives of radical feminist research to promote social change towards equality (Stanley and Wise, 1983). In order to incorporate this principle into my research methods, I offered participants the opportunity to receive the published outcomes of this research project if they so wished. Also, I plan to publish both methodological and theoretical articles drawing on this research project, which will enable me to share the outcomes of this project with a wider audience.

6.3.1.3 Challenging the norm of objectivity

Feminists have questioned the normative structure of science, including the canon

of objectivity. Chief among their concerns are the rigid dichotomy between researcher and the researched....One way in which feminists avoid treating their subjects as mere objects of knowledge is to allow the respondents to 'talk back' to the investigator (Cook and Fonow, 1990, pp. 75-76).

This has been the topic of enduring debate within feminist research, dating back to Oakley's concern (1981) about the implications of unequal status in interviewing. Maynard (1994) likewise identified difficulties in feminist research arising from the power differential, when the gender of the researcher and the interviewee are different, often resulting in the political objectification of women by the researcher. However, she also cited difficulties with women interviewing women, due to the operation of other power dynamics like race, class, physical ability and age. In cross-cultural research such as mine on women and men in financial institutions, which was carried out by only one researcher, a power difference between the researcher and some of the participants is inevitable. During the course of my research, I contemplated and was questioned about the possible advantages and inconveniences of doing feminist research as a man. I conducted interviews with both women and men. As feminist research suggests, I accept that my gender, as a male researcher, had an impact on the research process. However, as I was a Turkish graduate student, I believe that these two factors had an equally important impact as my biological sex on the power dynamics of the research. I, as a young male Turkish researcher and an outsider to the organisations, have clearly communicated different messages to the gatekeepers of the institutions and to the participants in the two different cultures and countries. My interviews with women were on average longer (45 to 90 minutes) than my interviews with men (30 to 60 minutes). Although I tried to build rapport as an equal with the participants, the power differential was skewed towards the interviewees in the higher managerial grades, as they were being invited to concede and yield some authority. It was easier to sustain a non-authoritarian interview with staff in non-managerial grades, as I was disposed to yield my presumed authority as an expert researcher. Although I planned to have informal interviews, with a comforting rapport, few participants seemed to treat me as a figure of authority when answering my questions by seeking my confirmation and approval, while a few of them offered their ideas with clarity and confidence. The impact of my attributes on the research process can only be guessed at, on the basis of the personal experiences of the participants and their presumed perceptions of my attributes. The combination of my personal attributes such as gender, class and ethnicity had a composite and dynamic effect, rather than separate, static effects, on the conduct of the research project.

6.3.1.4 Considering feminist ethics

Although feminist research methods neither prescribe nor proscribe the use of different research tools and processes, feminism does suggest their ethical use. Feminist ethical concerns can be grouped as social responsibility and veracity (Kirby, 1997; Kirby and McKenna, 1989). In opposition to the orthodox scientific research traditions which propound research *on* and *about* communities, feminist research ethics promote research *with* and *for* communities, underpinned by a sense of social responsibility rooted in a political agenda. In contrast to orthodox-traditional methodologies, feminist methodologists suggest that the researcher should actively listen to women, allowing them as far as practicable to set their own agendas and to talk about what is important to them, so as to see the world in the beholder's eyes (Davidson and Layder, 1994). The difference between the two approaches lies in feminists' aspirations to respect the self-determination rights of communities and to do research informed by a passion for confronting injustice and oppression, while assuring the community and the participants being studied of confidentiality and about the ethical uses and outcomes of the research. Feminist ethical concerns for veracity and openness involve informing the participants before, during and after the research about its aims, objectives, methods, outcomes and possible uses.

During the initial phase of the research project, I devised a set of conceptual aims and objectives by which I sought to understand the current issues and concerns in financial services with regards to equal opportunities by sex. I devised semi-structured interviews and distributed open-ended questionnaires which, within a specified framework, gave the participants a degree of flexibility to set their own agendas. I examined the equal opportunities context in both countries with pilot studies. After these pilot studies, I amended the aims and objectives of this project on the basis of the feedback I received from the participants, using their concerns to revise the questionnaire and interview schedules. For example, I increased the number of open-ended questions and asked further questions about the accommodation of their home and work lives, after I realised that these issues were central to the gendered experiences of my respondents. To maintain transparency, I included a cover page on the questionnaire forms explaining the aims, objectives and possible outcomes of the study, and requested participants to provide feedback on the study tools and the research project in general. I also performed this task orally during the interviews.

6.3.1.5 Targeting transformation towards equality

Cook and Fonow (1993) suggested that feminist research embodies a vision for liberating change towards equality, rather than solely documenting patriarchy. In Chapter Five, I reviewed the ideologies of change towards equality, arguing for the usefulness of transformational ideology as opposed to liberal and radical ideologies. In Chapters Seven and Eight I analysed the change ideologies that exist in the financial services sector in both countries.

6.3.2 Other research methodologies adapted

As I will now explain, I incorporated historical-comparative, organisational and cross-cultural research methods, informed by feminist ethics, into my research. *Exploratory historical-comparative research* (for a review see Neuman, 1991; May, 1993) situates the subject within the cultural context of its time. In the context of this research, financial services institutions are situated in the cultural contexts of Britain and Turkey. Employees and organisations are explored within their own cultural settings, allowing cross-national comparisons to be made subsequently. In the second chapter of this thesis I outlined the historical and cultural background of the position of women in each country; this is essential in portraying the globalising forces which intersect with cultural and national constructs of sex equality in the financial services sector.

The cross-national and cross-cultural methodological dimension of the research follows the argument set out by Adler (1983). She suggested the equivalence of administration of research: 'settings, instructions, and timing should be equivalent, not identical, across cultures' (Adler, 1983, p. 39). The effects of research on the respondents should be similar across cultures in relation to the familiarity of the study tools, the psychological response, the communication of the researcher's ideological perspective, research participants' demand for knowledge, the demographic attributes of the researcher, and the ways in which the researcher is presented to the respondents (Adler, 1983). I invested considerable effort in making the data collection phases as similar as possible in Britain and Turkey. Although I needed to adapt my approach in relation to the cultural differences and the diversity of workers' experiences in both countries, I tried to gather comparable information, while trying not to lose the richness of cultural diversity. A higher percentage of the Turkish participants responded to the questionnaires, while the British participants gave longer accounts of their life stories during interviews (see Section 6.4.10 for discussion about the significance of these differences).

As this research was conducted in organisations. I used the tools of *organisational research methods* to seek access to the financial institutions I wished to study. This is described in the later sections of this chapter.

In this section I briefly outlined different research methodologies adopted for this research project. In the next section on research design. I will explain the details of the research process with reference to these broader methodological arguments.

6.4 Research design

Having briefly reviewed a range of potentially useful methodological approaches, in this section I will explain how the research project was actually carried out (see Figure 6.1). After articulating my personal affiliation to the research. I will explain my aims and objectives and outline the data collection methods used. I will then describe the field studies in both countries separately. Lastly, I will explain how the analysis phase was undertaken.

6.4.1 Personal affiliation to the research

I grew up in a working class family which struggled for economic and social survival. As a member of a disadvantaged class, I identified myself with the equal opportunities movement in Turkey. This thesis, for me, represents my personal contribution against social injustice. In addition to my social experiences, my selection of this research topic owes much to my involvement as a facilitator in a seminar programme on *Encouraging Turkish women into politics*, during my studies for a Master's degree in Human Resource Management and Development at Marmara University, in Istanbul. During these women-only seminars I had the opportunity to work with politically active Turkish women. Subsequent discussions with my women friends and reading feminist books of different persuasions were awareness-raising experiences for me. I came to realise the key roles of gender and class in the organisation of society. However, I frequently encountered suspicion for 'growing up as a man and becoming a feminist', as Stoltenberg (1990) also noted in his autobiographical piece in which he explains his reasons to become a radical feminist.

When I worked in a Turkish bank from 1988 to 1990 as a part-time student trainee. I found the formation of interest groups by birth place and educational background within the bank fascinating. Building on this experience, I later did a Master's thesis on organisational

cultures in Turkish insurance companies, from which I gained an understanding of how financial services organisations function, while conducting my field work. The topic of gender differences within the staff of those financial institutions formed a significant element of my thesis, whetting my appetite for a larger, cross-national study. The award of a research studentship at Cheltenham and Gloucester College of Higher Education gave me the chance to carry out such a research project, comparing equal opportunities by sex in the financial services sector in Turkey and Britain.

Figure 6.1: Research design

```
┌─────────────────────────────────────────────────────────────────┐
│         ┌─────────────────────────────────────────┐              │
│         │    Personal affiliation to the research  │              │
│         └─────────────────────────────────────────┘              │
│                            │                                      │
│         ┌─────────────────────────────────────────┐              │
│         │           Aims and objectives            │              │
│         └─────────────────────────────────────────┘              │
│                            │                                      │
│         ┌─────────────────────────────────────────┐              │
│         │          Data collection tools           │              │
│         └─────────────────────────────────────────┘              │
│                                                                   │
│    ┌──────────────────────┐   ┌──────────────────────────┐       │
│    │    Primary data       │   │     Secondary data        │      │
│    │  • questionnaires     │   │  • company sources        │      │
│    │  • interviews         │   │  • government studies      │     │
│    │  • research diary     │   │  • trade union reports     │     │
│    │  • expert opinion     │   │  • literature on equal     │     │
│    │                       │   │    opportunities           │     │
│    └──────────────────────┘   └──────────────────────────┘       │
│                                                                   │
│         ┌─────────────────────────────────────────┐              │
│         │            Research Access               │              │
│         └─────────────────────────────────────────┘              │
│                            │                                      │
│         ┌─────────────────────────────────────────┐              │
│         │           Selecting participants         │              │
│         └─────────────────────────────────────────┘              │
│                            │                                      │
│         ┌─────────────────────────────────────────┐              │
│         │             Pilot studies                │              │
│         └─────────────────────────────────────────┘              │
│                                                                   │
│    ┌──────────────────────┐   ┌──────────────────────────┐       │
│    │   The Turkish study   │   │     The British study     │      │
│    └──────────────────────┘   └──────────────────────────┘       │
│                                                                   │
│         ┌─────────────────────────────────────────┐              │
│         │  Data collection, analysis and interpretation │         │
│         │  Comparisons between the Turkish and British  │         │
│         │               studies                    │              │
│         └─────────────────────────────────────────┘              │
└───────────────────────────────────────────────────────────────────┘
```

6.4.2 Aims and objectives

The initial phase of the research project was the clarification of my aims and objectives. These changed in the course of the project, in the light of feedback on the emergent ideas. In this research, I sought to develop comparisons between the experiences of women and men employed in financial institutions in Britain and Turkey. This study would, I hoped, enable me to offer amendments to the theoretical models I discussed in the previous literature review chapters. Thus drawing on academic materials, my objective is to inform organisational change, by maintaining a link between academic knowledge and employment practice in relation to equal opportunities by sex.

6.4.3 Preliminary literature review

For the first couple of months of the research, I spent time reading up previous theoretical and empirical work on equal employment opportunity by sex. I prepared a paper on the emancipation of the Turkish women (which became the basis for the Section 2.2 of this thesis), considering that as the thesis will be written and examined in Britain, it would be necessary to describe the cultural background of these issues in Turkey for British readers. At this stage, I started planning the data collection methods that I would use during this study. During the course of the research project, I gained further knowledge of equal opportunities issues and made amendments to the preliminary literature review chapters.

6.4.4 Data collection tools

Although traditional approaches to research encourage the researcher to use a single data collection method for each study, contemporary 'best practice' endorses the utilisation of multiple methods. The use of three or more methods of data collection has been called 'triangulation' (Robson, 1993). Following this exhortation, I used several methods of data collection in my research project, allowing me to approach the subject from several different dimensions. I collected two main types of data using various different data collection methods. These are: *primary data*, which I gathered via the research tools I used, namely interviews, questionnaires and the research diary; and *secondary data*, from the readily available published material such as cross-national, national and organisational studies, company publications and other associated material. The relative usefulness of these different kinds of material was assessed in Chapters Two, Three, Four and Five.

6.4.4.1 Primary data collection

Primary data collection included the use of structured direct questionnaires, semi-structured taped interviews and a research diary.

6.4.4.1.1 Semi-structured questionnaires

The questionnaire schedule contained open-ended, multiple choice and dichotomous questions (see Appendix B for a final copy of the questionnaire schedule). Since no suitable Likert-type scales existed for measuring the status of equal opportunities by sex in employment (Wilson, 1995), and as such techniques would not generate the breadth of information I sought, open-ended semi-structured questions were devised, to investigate a series of themes relating to gender issues in employment.

It proved difficult to reconcile gatekeepers' expectations of what constitutes 'proper' research and what a professional researcher looks like, with my personal ethics. Gatekeepers of the institutions to which I sought access were ready to welcome a researcher who could proclaim a quasi-religious authority over their subject, for example it proved very difficult to enlist their support if I explained that I wanted to do exploratory rather than hypothesis-testing research. Exploratory research, using qualitative methods, tends to be often regarded as a less legitimate or 'scientific' approach than positivistic methods such as hypothesis-testing using quantitative analysis. An example of such a hypothesis-testing research tool is the Women as Managers Scale (WAMS) which claims to identify the 'better' female managers (Terborg, 1979). My argument was that: firstly, these established scales impose the research agenda while ignoring the issues important for the participants; second, scales such as mainstream organisational motivation and commitment scales, and even WAMS, include women in their analysis as afterthoughts. There is no such equivalent scale called 'men as managers'. While it affirms men as the managerial norm, it tries to add women to the argument; and lastly, these scales cannot elicit the richness of the answers open-ended qualitative questions provide. Based on these reasons, I did not use the existing questionnaire schedules which are designed to yield quantitative analysis, but rather formulated my own questionnaire schedules involving open-ended questions in order to promote qualitative analysis.

The questionnaire forms contained a cover page which promised anonymity, confidentiality and anonymised feedback to the organisational gatekeepers. They also provided contact addresses and telephone numbers for informants to contact me in case they had any

concerns or questions about the study. I supplied self-addressed pre-paid envelopes with the questionnaire forms.

I distributed the questionnaires to those employees who requested one, using several methods to despatch them: firstly, in cases of company-wide research access I distributed the questionnaires either through the internal post, or by personally handing one to each willing employee; secondly, in cases where I reached the participants through other contacts, I either sent the questionnaires by post, or handed them in by a company visit; if the interviewee wanted to have an interview and did not know about the questionnaire, I asked if they could fill in one.

6.4.4.1.2 Semi-structured taped interviews

Interviewees were asked to describe their work experiences in relation to equality of opportunity by sex, with reference to their personal lives and to the organisation in general (see Appendix A for a copy of the final interview schedule). The duration was generally limited to about an hour, due to their work and other commitments. Although I was flexible about the interview place and time, most of the interviews were conducted at their workplace.

I used various techniques to reach interview participants. First, the questionnaire form has a section seeking respondents' consent to be interviewed. They could either write their name, a suitable time for me to contact them and could send it directly to me or could contact me by telephone; second, earlier interviewees recommended me to subsequent potential interviewees; third, I acquired several participants through my friendship network and potential informants were directed by my friends to contact me; fourth, academic colleagues provided names obtained through their own networks that I contacted; and lastly, I was able to establish contact with one company through the trade union.

I guaranteed strict confidentiality for the interviews before arranging a time and place, and on the covering sheet of my questionnaire I provided contact numbers for participants to enable them to check the credentials of the research and the researcher. I let the interviewees choose a convenient place and time, and booked a room at the College for those for whom it was convenient. I asked for an hour of the interviewees' time but in some cases I was only given thirty minutes. I gave the interviewees code names and anonymised their identities by disclosing their attributes selectively in the subsequent reports and analysis to ensure confidentiality. To guarantee the quality of the interview

recordings I selected spacious rooms with sparse furnishings. and I tested the tape recorder before each interview.

The interview questions elicited some details of sensitive personal experiences. Some of the interviewees appeared to dislike talking about the sharing of domestic responsibilities, or personal issues surrounding their careers and sexual harassment. I did not probe further if I realised that they feel uneasy about any of my questions.

6.4.4.1.3 Research diary

I used a *research diary*, also called field notes or conceptual baggage (Kirby. 1997). to reflect on my thoughts, reflections, plans and performance throughout the research process. This imposed a work discipline and provided a sense of the development of my ideas and the passage of time. I took notes while scheduling my project. after conducting interviews and handing out questionnaires, meeting individuals in connection with the research and when I was travelling around offices. The research diary provided data beyond that captured by tape recorders, questionnaires or other research tools. I wrote in it during my main fieldwork phase in Turkey: "I spent five hours handing out questionnaires in two 16-floor blocks. I drank more than 10 cups of tea with staff. mostly managers. while distributing the questionnaires, to establish rapport. I feel very sick." During my first interview in Britain, I noted: "During the interview. a member of staff came and called the interviewee out. She adjourned the interview, saying that her daughter had called from the nursery, as she sometimes likes to talk to her. Ten minutes later she returned and apologised several times. We resumed from where we had stopped. Did the child call because she was the mother. or because they couldn't find the father? I made her laugh with my question. The child would 'normally' call her." The research diary helped me to map how far my thinking had developed. to check the rationale for decisions made earlier. and it informed my critical reflections.

While the questionnaires provided brief. topical information from a wider group of employees. the interviews were useful in providing greater insight into those themes emerging from the interviews. The research diary promoted better learning and planning through self-reflection during the research project.

6.4.4.2 Secondary data collection

Secondary data were collected from both internal sources within firms. such as relevant company publications and information produced for internal purposes. and external sources

such as national government studies. reports from trade unions on financial institutions and material produced by equal opportunities-related bodies. and other literature. I had to use written material produced in two languages and often based on different social criteria for analysis. Therefore both the primary and also the secondary data collection phases brought their own complexities due to the nature of the study.

At the preliminary literature review stage. the ideas generated from it enabled me to devise a semi-structured interview schedule which included a wide range of issues on employees' gendered experiences, and I developed a questionnaire comprising mainly open-ended questions like those in the interview schedule. I modified the schedule both in the light of the secondary data collection and as I gained experience as a researcher throughout the process. I added new questions and reformulated individual questions for some participants with unique experiences. I found considering each interview as a feedback to be a useful mechanism for improving the quality of my interviews further.

6.4.5 Selecting participants

This research does not claim to have achieved perfect scientific representation of the groups of women and men working in financial institutions in Turkey and Britain. Rather. it is an exploratory study of equal opportunities by gender in certain financial institutions. which should generate ideas and themes for further study. The study's participants are the female and male head office staff of selected financial institutions operating in Turkey and Britain. brief references of which are provided in Chapters Seven and Eight. These institutions. in both countries. share some common characteristics. They all have been established for over 20 years in this sector. Each employs a minimum of a thousand staff. They have national reputations as well as international business connections. with extensive branch networks across their countries of origin.

Since employment in branches and in head offices offer distinctively different experiences. head office employees were chosen as the main study group. Head offices typically employ a larger number of employees with a wider range of skills than branch offices do. Research access to head offices permits access to a larger numbers of staff with fewer numbers of research visits than several visits to branch offices can provide. Thus. the time and cost implications associated with doing research with branch staff made researching employment practices in head offices more viable for this cross-cultural research project.

Working in financial institutions as a participant observer could provide me with a rich seam of information. However. apart from difficulties with costs. time limitations and finding cross-national placements. there is the problem of sustaining confidentiality in ethnographic studies of financial institutions. Baker (1987) reports personal ethical dilemmas with organisational bureaucracy, channels of access and confidentiality during her placement in a Canadian bank in order to research equal opportunities issues. She suggests caution in doing ethnographic research as an employee. because she experienced difficulties in balancing the conflicting demands of research and organisational politics. which subsequently caused a colleague to lose her job. Therefore for this study I chose to work with well-established tools for undertaking organisational research such as interviews and questionnaires, approaching the chosen firms as an outsider.

Bell (1987) provides a checklist for negotiating research access with organisations. I wrote formal research proposals offering companies feedback reports in return for being granted research access. In describing how research access was sought. I need to differentiate between two contact points in organisations: gatekeepers and participants. By gatekeepers I mean the individuals holding the authority to grant or deny research access to the organisation. In financial services the gatekeeper role is centralised under the control of one individual. likely to be based in the equal opportunities unit. in human resources management. personnel services or similar departments. However. the gatekeeper was often subject to line management from senior managers and colleagues. Most of the gatekeepers who were approached also contributed to the research as participants.

As a researcher I had to pass two tests in order to be able to carry out my field work: the 'expert' test by the organisational gatekeepers and the 'listener' test by the interview participants. While as a researcher I was trying to convince the gatekeepers that I was an able researcher capable of carrying out this project. I tried to convince the participants that I was there to listen and understand. I personally found it hard to portray different images to the institutional gatekeepers and the interviewees. My interactions with the gatekeepers were alienating experiences as I needed to be 'proper' in organisational terms. I did not feel the same pressure to conform during the interviews as the interviews were rather informal and amicable and I could identify with the interviewees. as a former bank employee. better than with the gatekeepers to these organisations.

I negotiated access through the standard organisational channels. such as applications for

research access. for the Turkish study. However, the British study warranted other unconventional methods of research enquiry. such as the snowball technique. because the formal methods of research enquiry using formal proposal letters addressed at the financial institutions failed to produce desired levels of research access and participation. The details of research access and the profile of the participants of this study are explained in Chapters Seven and Eight.

6.4.7 Pilot studies

I initially discussed and then piloted the English versions of the questionnaires with a group of academics working in this field. Later. I conducted pilot interviews with two individuals who had previously been employed by British financial services companies. I also piloted my questionnaire and interview schedule with six fellow students who were undertaking doctoral projects in the social sciences. Their comments on the content. and format and style of the questionnaire and interview schedules enabled me to improve both the interview schedules and the questionnaires.

After piloting these tools in Britain, I went to Turkey to find contacts and negotiate access to Turkish financial institutions, for a pilot study. As Adler (1983) suggests. I translated the questionnaire into Turkish and it was back-translated to English by a qualified Turkish-English translator. for linguistic validity. Staff at my previous university helped me to find contacts in financial institutions. leading to approval to study a Turkish financial organisation. comprising a pilot study in April 1995, to be followed by a main study in the summer of 1995. I spent a month at that company conducting 21 pilot interviews and questionnaires with 12 female and nine male employees from different organisational grades and departments, exploring their perceptions of gender-related equality issues at work. I used their feedback to modify both the questionnaire and the interview schedule. The length and the standard completion time of the questionnaire were clearly problematic. as the employees were willing to allocate no more than half an hour for completing a questionnaire whereas they were happy to spend as long as an hour being interviewed. This led me to ask broader, open-ended questions, as recommended by the pilot study respondents.

6.4.8 The Turkish study

The Turkish study was conducted between January and September 1995, with the main study undertaken between July and September. Research access was sought from five

Turkish financial institutions which had been operating in the sector for more than 10 years. I sought access through my project supervisor in Turkey who was already known to the firms' senior staff. Of the five companies that were approached. one has a head office outside Istanbul and therefore proved to be unsuitable owing to cost considerations. one did not reply, one did not agree to grant company-wide research access but allowed a limited number of interviews, and the other two granted full research access. The latter three companies in which the study was eventually conducted. I will hereafter refer to as companies A, B and C. I sought research access in these companies using different methods.

After I conducted my pilot study in Company A, it was agreed that I could also undertake part of my field study there. My contact there was the Assistant General Manager. who was also the manager of the Human Resources Department. He sent an internal e-mail to all the company's employees explaining my research project and requesting volunteers to participate.

At Company B, I contacted and negotiated research access with the Training Department Manager, who produced a letter indicating his endorsement of the project. Armed with this letter. I telephoned each department manager to request research access to their department. Out of 14 departments, 10 department heads agreed.

At Company C, my contact was a finance manager, who helped me put an official proposal to the Personnel Manager of the company. However, I was offered only partial research access and eventually conducted only three interviews with staff there.

During summer 1995, detailed arrangements for the main data collection phase of the study were negotiated with all three companies. A total of 1000 questionnaires was distributed to the head office staff of Companies A and B. I did the distribution of the questionnaires individually to each employee by travelling through the offices. I also left extra questionnaires in each department for those employees who were not present during my visits.

I sent reminders through the internal e-mail systems about arrangements for the collection of the questionnaires. One week after their distribution I collected completed questionnaires from the collection points and from individuals by making announcements in each department.

The return rate was 31.2 per cent: 312 completed questionnaires were received. Subsequently, 20 interviews were conducted with women and men employees who had agreed in their questionnaire forms to be interviewed (for the distributive details of the Turkish participants see Chapter Seven). The response rate of the Turkish study was adversely affected by a previous nation-wide study of health, gender and work-life, which left many employees feeling reluctant to respond to similar questionnaire and interview questions so soon afterwards.

6.4.9 The British study

The British study began in October 1995 and ended in April 1997. In October 1995, I sent formal proposals to 15 British financial institutions, explaining the research project and requesting access. After a waiting period of six weeks, I telephoned and faxed these companies again as I had not received any response. Time was marching on as I waited for their answers, so I decided to adopt a range of methods to reach these companies. Eventually, I used three different techniques: first, I wrote proposals to those departments of companies which are responsible for research activities; second, I used my network of academic contacts to approach key staff in financial companies, and lastly, some of the companies I contacted originally recommended me to contact some other companies. Using these methods, I sought research access from a total of 24 financial institutions operating in Britain. I got six different responses to my proposals from the British financial institutions, ranging from full research access, partial research access, an interview with only the organisational gatekeeper, letters of rejection, rejection via telephone calls and indecision or prevarication. The data collection phase took 18 months in Britain, whereas the main Turkish study only took three months. The major high street financial institutions in Britain were very reluctant to participate in the study, and small companies with few staff could not provide the numbers of completed interviews and questionnaires which I sought.

One company gave approval for the full study, with both interviews and questionnaires. I will refer to it as Company X. The research was advertised through the internal e-mail system and 120 questionnaires were distributed to staff. Two visits were made to collect completed questionnaires in the two subsequent weeks. 30 completed questionnaires were returned, and five respondents indicated their consent to be interviewed. They also directed me to other employees in the company whom they thought might be interested, which yielded six further interviews in this company. Another company offered me partial research access, which I will refer to as Company Y. As they were undergoing a

redundancy programme, they were unable fully to accommodate my project throughout the company. The Equal Opportunities Manager of the company said that they had temporarily suspended all research activities. There I conducted three interviews with two women and one man, and received four completed questionnaires. The interviews I had in this organisation were interesting as they reflected different perceptions of organisational life from staff in other firms. I interviewed the personnel manager in one company, which I will refer to as Company Z. I was not allowed to use a tape recorder and I was allowed 30 minutes for the interview, in which she said that she did not see equal opportunities as an issue for either the company nor the sector in general, and believed that research on gender equality harmed equality rather than promoting it. The negotiations about access in two other companies were painstakingly long and bureaucratic experiences, including telephone calls and face-to-face interviews, accompanied by my thesis supervisor, where even the details of postage and confidentiality safeguards were discussed. However, the negotiations with both companies eventually failed, due to late interventions made by senior managers. Although the official organisational responses stated that the organisations had other priorities, my telephone conversation with the members of staff in charge of research activity revealed that these interventions had come from male senior managers. Although I was not offered full research access, I did arrange interviews with three current and two former employees of this company, which I will call Company K. I conducted three more interviews in three individual companies, having established contact with two of these interviewees through my supervisors and one through a former interview participant.

Ten companies declined the proposal by means of standard letters indicating their general concerns. I was told by five companies that they were not willing to participate in any research activity and three companies neither replied, nor answered my telephone enquiries; rather, they stayed indifferent saying that they were in the process of evaluating my proposals, and would inform me when they reached a decision. Two years later, I have not received an acknowledgement. The concerns expressed by these gatekeepers over their organisations' participation in this research project centred around the same three main issues. These were the standard letters of rejection, which stated that they receive overwhelming numbers of requests to conduct research each year, which are all rejected as the company conducts its own research if it is needed; the gatekeepers of these organisations did not want to recognise equal opportunities as an issue; and as even the study itself would be an awareness-raising process, an outside researcher is seen as a threat to the confidentiality of organisational practices. Although I promised to provide

confidentiality, research of this kind carries the danger of discrediting information being revealed to the press and several recent highly publicised industrial tribunal cases in the sector caused distrust of researchers. It is recognised and sealed like a time-bomb as a highly sensitive area in many companies. This is a reactive rather than a proactive approach to recognising and solving problems, because by keeping them out of sight and failing to identify and address problems, firms risk having to pay high industrial tribunal costs and also the additional training and management costs caused by poor employee relations.

The response rate in the British firms was poorer than the Turkish firms due to intense organisational restructuring efforts in several companies, a general lack of interest in equal opportunities research or fears about the outcome and concerns over confidentiality and anonymity. I eventually received 50 completed questionnaires and conducted 25 interviews in five British financial institutions. (See Chapter Eight for the distributive details of the respondents).

6.4.10 Comparisons between the Turkish and the British studies

Due to my previous academic and business contacts who had privileged access to financial services organisations. I was advantaged in readily securing research access to financial services organisations in Turkey. Managerial commitment to this research was high. As I had organisational support, contacting participants was easier. Companies A and B gave me permission to travel through the offices, to distribute questionnaires and book interview rooms, and they released staff in work time to take part.

Unlike in Turkey where a direct approach proved successful, in Britain the use of multiple methods was needed to locate volunteers for interview. I tried formal approaches to managers, with letters which explained the project and sought their co-operation, and informal snowball techniques inviting respondents to nominate colleagues. These indirect approaches proved more successful in the British context.

Data of similar quality were gathered from both countries. I conducted 21 interviews in Turkey and 25 in Britain, and collected 312 completed questionnaires in Turkey and 50 in Britain. As both the questionnaire and interviews involved similar open-ended and semi-structured questionnaires, it can be argued that despite the numerical differences between the kinds and balances of data-sets obtained from two countries. the studies in both countries produced comparable amounts and quality of data. However, although the Turkish companies readily provided information on the gender composition of their staff.

British companies were reluctant to do so. Although there is a legal requirement to monitor gender composition, I was told that that information is confidential and not accessible to researchers. However, the interviews revealed this information for respondents' own organisations, and their constituent departments or organisational grades, especially where there was a marked imbalance in gender composition. Sectoral information is also available from the Equal Opportunities Commission and BIFU. Data collection would have been a dispiriting effort in Britain, had I based my argument on the numerical representation of the sexes within the financial services sector, as vital statistics are not readily available or accessible.

6.4.11 Data analysis and feedback

I analysed primary and secondary data relevant to the research questions. Analysis of the primary data consisted of analysis of the interviews, the completed questionnaires, and the research diary. I transcribed all the interviews personally, thus ensuring their confidentiality and my familiarity with the material. During the transcription of the interviews I coded the names of the participants and the companies and worked exclusively with code names thereafter (see Appendix C for an example of a transcribed interview). I sent the copies of transcripts back to those participants who requested them, enabling them to check for accuracy and to decide if they want some parts of the interviews to be excised.

I transcribed the interviews into the computer and identified the main themes of each transcript while transcribing them. I used a word processor to cut and paste the quotes from the interviews. My personal experience with qualitative data processing software programs such as Ethnograph and NUDIST proved fruitless for three reasons: firstly, these programs were more suitable for content rather than discourse analysis, as they mainly enable searches for key words; secondly, they were limiting my geographical mobility by confining the analysis effort to only one computer; and thirdly, it requires a considerable amount of time to learn to use them fully as they are not yet user-friendly.

After establishing the emerging themes informed by my literature review and based on the data generated by respondents, I expanded both my literature review to embrace the emerging themes of my study and the interview schedule. This meant restructuring my preliminary literature review to serve the issues that were important for the participants, as well as those which the original literature review had indicated as important, and confirmed as such by respondents.

I analysed the questionnaire data from both countries by coding the responses to 'closed' questions, entering them into the computer using SPSS-PC software, identifying the emerging themes from the open-ended questionnaire responses, coding and entering them into the computer, and using descriptive statistics on the resulting data. By this process I generated both lists of themes, in the order of their frequency of occurrence, and also cross-tabulations of information on different themes and the distributive characteristics of the participants.

I incorporated the information from my research diary into the analysis to enhance my understanding of the context of the studies. I also used the diary to refer back to phases of the research project to refresh my recollections of earlier decisions and events. I sent copies of the research results to the companies who had allowed me access, and supplied executive summaries of the findings, identifying the main gender equality issues that were identified and corroborated by the study.

6.5 Conclusion

In this chapter, I have outlined the methodologies used in my study. After sketching the philosophical and methodological background to the study, its research design is explained in a systematic way. I explain how my personal affiliation to the field of equal opportunities, as a university student who believed in the importance of social justice, equality and open democracy, led me to undertake this project. I tried to implement research methods which reflect this perspective, seeking to ensure the transparency of my ideological, methodological, theoretical approaches to this study to its participants as well as to the readers of this thesis. I believe that the way I conducted these studies, the analysis of the data, and my selection of themes for such analysis may reflect my personal bias, which I have tried to expose in reflexive sections throughout this chapter.

The subsequent chapters, Chapter Seven for Turkey and Chapter Eight for Britain, present the result of the study using the theoretical framework outlined in earlier chapters. The results from both countries are then compared in Chapter Nine.

CHAPTER SEVEN

The Results of the Turkish Study

7.1 Introduction

This chapter presents the analysis of the findings from the Turkish study. It was conducted between January and September 1995 in three large high-street financial organisations, generating 312 completed questionnaires and 20 interviews with their staff.

In the first section, these organisations are described with particular reference to gender issues. The demographic profile of the questionnaire respondents and interviewees will be compared with sectoral and national statistics. The second section will analyse and compare the career patterns of women and men employees. Lastly, the data will be reviewed in relation to the conceptual and theoretical arguments raised in the literature review chapters. Based on the reported experiences of these informants, three aspects of sex equality will be examined. These are: 'belonging' and 'otherness': gendered strategies of occupational control in the sector; and prevailing ideologies of sex equality.

7.2 The study participants

In this section the employee profile of both the participating organisations in general and those individuals who actually participated in the study will be examined, focusing on equal opportunities by sex. This will involve the presentation of data from secondary sources as well as from the questionnaires and interviews. It should be noted that these organisations provided only limited access to statistical information and organisational reports regarding equal opportunities. Therefore the material presented is not standard across the three companies.

7.2.1 The participating organisations and equal opportunities by sex

Two of the three companies provided full research access, enabling both questionnaires and interviews to be used. The third company only allowed interviews with a limited number of employees. These companies are referred to as Company A. B and C. respectively.

7.2.1.1 Company A

Company A. one of the oldest privately owned financial institutions in Turkey. is a high

street bank founded in the early 1940s. It employed a total of 7643 workers in its head office in Istanbul and its branch network, both in Turkey and abroad in 1995. It is one of the major internationally renowned companies in Turkey. In total, women constituted 41 per cent of its workforce, above the national average of 31 per cent, and it is one of the more progressive financial institutions, offering better than average career opportunities for women. The human resource management department monitors the gender composition of the company, producing quarterly and yearly reports showing the staff profile by gender, age, education, marital status, and organisational grade. Although the department was unwilling to disclose this information fully, it did provide me with some distributive personnel data, including the gender composition of staff in the branch network and at the head office; of staff in managerial grades; and a gender breakdown of all staff by age, education, marital and occupational status.

The branch network of Company A offered more employment opportunities for women than head office does. While 43 per cent of staff in branches were women, only 36 per cent of the head office staff were women (Table 7.1). (Company B and Company C also employ a higher proportion of women in their branches than in their head offices.) Head office jobs were regarded as more prestigious than jobs in the branches. The branch network offered employment prospects with limited career development opportunities and shorter promotion ladders. They typically involved overtime duties, relatively lower wages, and high occupational stress due to direct interaction with customers.

Although women have been competing to enter managerial posts in Company A since the early 1940s, and by 1995 41 per cent of its staff were women, only 29 percent of its managers were women, a proportion which is lower in the branch network than at the head office (Table 7.2).

Age, education level and marital status, along with other socio-demographic attributes, have different implications for the career success of women and men. Tables 7.3, 7.4 and 7.5 show the age, education level and marital status of women and men employees in Company A. Turkey has a young labour force: 60 per cent of all employees were aged under 40 (DIE, 1993, p.22). Age has traditionally been considered as a gender-neutral factor in employment in Turkey. However, analysis of age groups by sex indicated that female and male employees have different age distributions within Company A. It has a specially young image in the sector as 80 per cent of its employees are under 40 (Table 7.3). Its company policy is to employ employees who are below a certain age. Although

this policy is considered a gender-neutral one, it has gendered implications for women who have career and maternity breaks and who wish to return to employment in the sector.

Table 7.1: Employees of Company A by sex (as of 31.12.1993)

Sex	Head Office		Branches		Total	
	Numbers	*Percentage*	Numbers	*Percentage*	Numbers	*Percentage*
Women	740	*36*	2398	*43*	3138	*41*
Men	1284	*64*	3221	*57*	4505	*59*
Total	2024	*100*	5619	*100*	7643	*100*

Source: Human Resource Department, Transfer-Promotion Unit, *Statistical Report*, 1994.

Table 7.2: Employees at managerial grades in Company A by sex (as of 31.3.1995)

Sex	Head Office		Branches		Total	
	Number	*Percentage*	Number	*Percentage*	Number	*Percentage*
Women	111	*30*	344	*29*	455	*29*
Men	254	*70*	856	*71*	1110	*71*
Total	365	*100*	1200	*100*	1565	*100*

Source: Human Resource Department, Transfer-Promotion Unit, *Statistical Report*, 1995.

While 97 per cent of women staff in the company were under the age of 40, only 68 per cent of the men are. This difference was more marked in the branch network than at head office (Table 7.3). This skewed composition suggests that Company A cannot retain its female employees through to their older ages. As senior posts in its organisational ranks were won on the basis of both experience and job performance, age was an essential prerequisite for reaching them. Thus the lack of progressive provision for female returners constituted a barrier for women's career progression.

The head offices of financial institutions provided a diversity of employment opportunities suitable for staff with a range of educational qualifications, but the proportion of staff with university qualifications was much higher than the national average. For example, while 43 per cent of employees at Company A had university degrees, only 5 per cent of the employed population in Turkey were similarly qualified (DIE, 1994, p.23; Table 7.4). Its female and male employees had different educational profiles. While 56 per cent of the female staff had university or postgraduate qualifications, only 36 per cent of the male staff were similarly qualified (Table 7.4), and the women's median education level is higher than the men's. Half the male employees had only a secondary school education. One percent of the women employees had only a primary school diploma, compared with eight per cent of the men (Table 7.4). This confirms the argument that unskilled jobs, such as janitors, and transport and security staff, which are performed by employees with lower educational qualifications, continued to be male bastions of employment. I will return to this argument later in this chapter. These data support the widespread belief in the sector that women need better qualifications than men to gain employment.

Table 7.3: Employees of Company A by age and sex (as of 31.3.1995)

	Head Office						Branches						Total					
	Women		Men		Total		Women		Men		Total		Women		Men		Total	
Age	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
18-20	24	0	15	0	39	0	39	0	13	0	52	0	63	0	28	0	91	0
21-25	229	3	161	2	390	5	838	11	236	3	1074	14	1067	14	397	5	1464	19
26-30	271	4	363	5	634	9	819	10	495	6	1314	16	1090	14	858	11	1948	25
31-35	150	2	280	4	430	6	604	8	694	9	1298	17	757	10	974	12	1728	22
36-40	71	1	142	2	213	3	275	4	573	8	848	12	346	5	715	9	1061	14
41-45	35	0	178	2	213	2	61	1	809	10	870	11	96	1	987	13	1083	14
46-50	9	0	114	1	123	1	7	0	246	3	253	3	16	0	360	5	376	5
51-	8	0	49	1	57	1	0	0	12	0	12	0	8	0	61	1	69	1
Total	797	10	1302	17	2099	27	2643	34	3078	39	5721	73	3440	44	4380	56	7820	100

Source: Adapted from Human Resource Department, Transfer-Promotion Unit, *Statistical Report*, March 1994.

There was also a difference in the marital status of male and female staff in Company A. While 47 per cent of its women employees were single, only 20 per cent of male employees were. Similarly, while 51 per cent of its women staff were married, fully 79 per cent of male staff were. In Turkey, in 1990, 62 per cent of women aged over 16 were married, while only 59 per cent of men were (DIE, 1995, p. 18: Table 7.5). The proportion of married women in Company A was significantly lower than the national figures, while the ratio of married men was significantly higher. This suggests that Company A could not retain its female employees after they get married while encouraging the employment of more married men over the national average.

Similarly, having children constituted a disadvantage for employed women, while it was considered as the norm for male employees in Turkey, indeed virtually constituting a badge of status. While no women staff had more than two children, 13 per cent of male employees had three or more children (Table 7.5). This signifies that childbearing constituted a barrier to employment in Company A for women who could not afford private child care arrangements, due to its inadequate provision to accommodate the needs of women employees with children .

Due to the social stigma attached to divorce for women, divorcees had lower chances of re-marriage than divorced men in Turkey. In 1990, 0.80 per cent of women and 0.58 per cent of men were divorced (DIE, 1995, p.18). There are twice as many divorced women than men in Company A (Table 5). Being divorced, like being single, may affect women's employment prospects.

It is possible to argue that these points about education level, marriage and parenthood might purely be a function of age, if the firm only began recruiting women recently, and recruits mainly women graduates. However, Company A has been offering employment opportunities to women and men since its establishment in the 1940s, yet apparently failed to retain its female staff to the same levels of age and seniority as its male staff.

Table 7.4: Employees of Company A by education level and sex (as of 31.12.1993)

Education	Head Office		Branches		Total					
					Numbers			Percentages		
	Numbers	%	Numbers	%	Women	Men	Total	Women	Men	Total
Literate	1	0	0	0	0	1	1	0	0	0
Primary School	173	9	216	4	12	377	389	1	8	5
Junior High School	125	6	253	5	(*)	(*)	378	(*)	(*)	6
High School	787	39	2717	48	1380	2502	3504	43	56	46
University (2 years)	86	4	248	4	(*)	(*)	334	(*)	(*)	4
University (4 years)	778	38	2148	38	1690	1570	2926	54	35	38
Master's	67	4	37	1	56	55	104	2	1	1
Doctorate	7	0	0	0	(*)	(*)	7	(*)	(*)	0
Total	2024	100	5619	100	3138	4505	7643	100	59	100

(*) The junior high school is given as secondary school under the category of high school, and the two year university degrees are given under the category of University (4 years) and postgraduate degrees are given under the Master's category

Source: Adapted from Human Resource Department, Transfer-Promotion Unit, *Statistical Report*, March 1994.

110

Table 7.5: Employees of Company A by marital status and number of children

Marital Status	Children	Women Numbers	Women Per cent	Men Numbers	Men Per cent	Total Numbers	Total Per cent
Single		1605	47	895	20	2500	32
Married	no children	601	17	466	11	1067	14
	1	847	25	1092	25	1939	25
	2	295	9	1370	31	1665	21
	3	11	0	379	9	390	5
	4	1	0	86	2	87	1
	5	0	0	44	1	44	1
	6	0	0	8	0	8	0
	7	0	0	2	0	2	0
	9	0	0	1	0	1	0
Married Total		1755	51	3448	79	5203	67
Widowed	-	1	0	1	0	2	0
	1	16	0	5	0	21	0
	2	4	0	3	0	7	0
	3	2	0	0	0	2	0
Widowed Total		23	0	9	0	32	0
Divorced	-	33	1	19	0	52	1
	1	18	1	6	0	24	0
	2	6	0	3	0	9	0
Divorced Total		57	2	28	1	85	1
Total		3440	100	4380	100	7820	100

Source: Adopted from Human Resource Department, Transfer-Promotion Unit, *Statistical Report*, April 1995.

Another sex division existed between the various service areas of Company A. I marked a service area as female-dominated if more than 70 per cent of its employees were women and conversely male-dominated if more than 70 per cent of its employees were men. Gender-balanced services therefore had between 50 and 70 per cent women or men. Table 7.6 provides a detailed outline of female- and male-dominated services in Company A. According to this criterion, Company A had 19 female-dominated, 23 male-dominated and 16 gender-balanced services. Women tended to be recruited to posts in which they provide relational services, involving the extensive use of the body for presentation and communication, and men to posts in task-orientated service areas. Women, as the major providers of relational services, provided a kind of sexualised service which requires the presentation of the body to both customers and other employees of Company A. 'Presentability' constituted an important requirement for employment in service areas such as secretarial work, sales, and human resource management. This was reflected in the feminised dress code and accentuated feminine role of female employees in these services.

In this situation, men were predominantly placed in service areas in roles where they can oversee, control and dominate the services provided in Company A. Table 7.7 identifies the female-dominated areas of service at Company A. Secretarial jobs were sex-typed as women's jobs in Turkey. No male secretaries were found in the companies studied. Not unexpectedly, then, secretarial services were provided only by women in Company A (Table 7.7). The other female-dominated areas met the criteria for the relational aspects of service mentioned earlier.

Seven of the managerial services provided by Company A were female-dominated, and ten were male-dominated. There was only one exclusively women-only and six men-only service areas in the company.   Only human resources, education and research activities management were exclusively female, whereas general management, area management, institutional banking and credit risk management, funds and foreign affairs management, financial services and bank operations management, and individual banking management services were men-only (Tables 7.7 and 7.8).

Only men provided support services in such capacities as janitors, drivers, transportation and security staff. These jobs are historically sex-typed as men's jobs in Turkey. During Ottoman times, due to a strict religious rule, women were not allowed to provide support services in public places. Although this tradition changed for female nurses and secretaries in the early years of the Turkish Republic, the tea makers, janitors and other support workers are still mostly men in the financial services sector (Table 7.7 and 7.8).

7.2.1.2 Company B

Company B is a large, privately owned, high street financial institution in Turkey which, like Company A, was formed in the early 1940s. It has an extensive branch network in Turkish cities and towns, and also has branches in many of the large trade centres of the world. It is one of the largest financial institutions in Turkey in terms of its commercial capacity, receiving high credit ratings from international audit companies. Company B identifies its role in Turkish politics and the economy as supporting integration with the European Union and the Westernisation of the Turkish economy and society in general. The personnel policies of the company reflect a Western European style of recruitment and career progression. In 1995, it provided employment to 3620 workers, 41 per cent of which were women. It was renowned for its emphasis on employing young and well educated university graduates, providing extensive education and training facilities for its employees.

Table 7.6: Female- and male-dominated and gender-balanced services in Company A

If more than 70 per cent male, then male-dominated If more than 70 per cent female, then female-dominated Otherwise gender-balanced	Female-dominated	Gender-balanced	Male-dominated
Quality and communication management	✓		
Risk management secretary	✓		
Financial and operations secretary	✓		
Human resource management	✓		
Executive committee consultant	✓		
Retail branch secretary	✓		
Marketing manager	✓		
Institutional marketing	✓		
Individual banking credits and marketing	✓		
Funds secretary	✓		
Financial services manager	✓		
Executive committee secretary	✓		
Marketing management	✓		
Executive secretary	✓		
Stock exchange secretary	✓		
Human resources education and research management	✓		
Area secretary	✓		
Branch secretary	✓		
Branch assistant management	✓		
General manager			✓
Funds and foreign affairs management			✓
Technical and project management			✓
Area Manager			✓
Area manager transportation support			✓
Fund management unit			✓
Stock exchange and investment banking			✓
Investment banking and international marketing			✓
Human resources education and research			✓
Area management			✓
Branch management			✓
Branch assistant manager			✓
Advertisement, public relations management			✓
Institutional banking and credit risk management			✓
Foreign branch services management			✓
Individual banking manager			✓
Funds management			✓
Financial services and bank operations management			✓
Senior management support			✓
Administrative and banking services			✓
Branch management			✓
Financial analysis			✓
Audit committee			✓
Secretary general		✓	
Credits risk management		✓	
Group management		✓	
Currency management		✓	
Stock exchange		✓	
Foreign affairs management		✓	
Operations manager		✓	
General management consultancy		✓	
Legal affairs manager		✓	
Communication		✓	
Research services management		✓	
Credits unit		✓	
Individual banking super service authority		✓	
Stock exchange operation and branch marketing		✓	
Education services management		✓	
Credit card systems management		✓	
Total 58 service areas	19	16	23

113

Table 7.7: Classification of female-dominated services in Company A

Classification		Services
Non-managerial		Institutional marketing Individual banking credits and marketing Executive committee consultancy*
	Secretarial	Risk management secretary* Financial and operations secretary* Retail branch secretary* Funds secretary* Executive committee secretary* Executive secretary* Stock exchange secretary* Area secretary* Branch secretary*
Managerial		Quality and communication management Marketing manager Human resource management Financial services manager Marketing management Human resources education and research management* Branch assistant management
(*) These services are exclusively female-dominated with no male employees.		

Table 7.8: Classification of male-dominated services in Company A

Classification	Services
Non-managerial	Area manager transportation support* Stock exchange and investment banking* Investment banking and international marketing Human resources education and research* Senior management support Administrative and banking services Financial analysis Areas* Fund management unit Audit committee
Managerial	General manager* Funds and foreign affairs management* Technical and project management Area management* Branch management Branch assistant manager Advertisement, public relations management Institutional banking and credit risk management* Foreign branch services management Individual banking manager* Funds management Financial services and bank operations management* Branch management
(*) These services are exclusively male-dominated with no female employees.

Since the late 1980s the high street financial institutions in Turkey have been restructuring, with a reduction in the number of branches and staff, and increasing service quality to meet national and international standards of competition. Company B has been part of this process. Between 1990 and 1994, the company has reduced its number of branches and employees by almost half while increasing the number of personnel per branch and its salary bill (Table 7.9). Between 1990 and 1994, the proportion of women staff increased by one per cent (Table 7.10).

Table 7.9: The impact of restructuring at Company B, 1990 to 1994

Branch and personnel	Years				
	1990	1991	1992	1993	1994
Number of personnel (excluding security staff)	5160	4822	4326	3833	3421
Number of branches	301	254	205	200	170
Number of personnel per branch (excluding security staff)	17	19	21	19	20
Personnel expenses (Million Turkish Liras) * Inflation rate 100 per cent	204.288	377.668	611.864	1.005.626	1.808.818

Source: Adapted from Company B, *Annual Report 1994*, Istanbul, 1995.

As in Company A, Company B's branch network offered more employment opportunities to women than its head office: 39 per cent of head office staff were women, compared with 42 per cent of branch staff. In total 41 per cent of its staff were women (Table 7.11).

Table 7.10: Staff numbers in Company B, 1990 to 1995

Sex	1990		Change		1995	
	Number	*Per cent*	Number	*Per cent*	Number	*Per cent*
Women	2257	*40*	-765	*-34*	1492	*41*
Men	3345	*60*	-1217	*-36*	2128	*59*
Total	5602	*100*	-1892	*-34*	3620	*100*

Source: Adapted from Company B, *Annual Report 1994*, Istanbul, 1995.

Table 7.11: Employees of Company B by Geographic Division and Sex

Sex	Area and Head Office		Branches		Total	
	Numbers	*Per cent*	Number	*Per cent*	Number	*Per cent*
Women	508	*39*	984	*42*	1492	*41*
Men	781	*61*	1347	*58*	2128	*59*
Total	1289	*100*	2331	*100*	3620	*100*

Source: Adapted from Company B, *Annual Report 1994*, Istanbul, 1995.

Again, like Company A, women constituted a minority in the higher echelons of management at Company B (Table 7.12). There were no women in the executive

committee of eight men. and only two women in the nine-strong general management committee (Company B Annual Report. 1994).

Although there were women in managerial posts in Company B. the proportion of women managers declined drastically beyond a certain managerial grade. This 'glass ceiling' at Company B was at the level of specialist posts. This is illustrated with a double line (==) above the specialist and below the assistant manager grades in Table 7.12. Beyond the level of specialist posts the ratio of women declined drastically. Nine per cent of women employees were assistant managers, but only two per cent were higher-grade managers. whereas 10 per cent of men were assistant managers and six per cent were higher-grade managers (Table 7.10). In the lower and middle managerial grades. 51 per cent of the staff were women (Table 7.12). Although there were fewer men than women at middle and lower managerial levels. at higher managerial grades women were grossly underrepresented.

The non-managerial grades of employment also provided better employment opportunities for unskilled men than for unskilled women. While men carried out 65 per cent of the non-managerial jobs, 97.7 per cent of all janitors and all the security staff were men. Non-managerial employees. 52.9 per cent of which were women. were not necessarily unskilled workers (Table 7.12). Newly employed university graduates who were expected to pursue careers were also included in this category. Women's employment as unskilled workers was very limited in these companies. as men were preferred for these posts.

The exclusion of women from unskilled work contributed to female poverty and enforces women's economic dependence on men. Also. the number of unskilled job opportunities was much higher than the limited numbers of managerial posts. which only provided employment opportunities for an elite group of workers. While only 4 per cent of the jobs in Company B were high-grade managerial jobs, 53 percent of posts were below managerial level (Table 7.12). Although male domination in the higher levels of the organisation was clearly an issue. the exclusion of unskilled women from employment also required urgent attention and investigation. The academic attention paid to women's employment in Turkey has long focused on the careers of educated women and their inclusion in male fields of employment. However. the position of unskilled women has recently began to be examined.

The statistical information provided by the Personnel Department of Company B was limited. However. they did provide a company annual report for 1994. which included a

Table 7.12: Employees of Company B by organisational grade and sex

Organisational Grade	Women			Men			Total	
	Numbers	*Per cent*		Numbers	*Per cent*		Numbers	*Per cent*
	Numbers	*Column*	*Row*	Numbers	*Column*	*Row*	Numbers	*Per cent*
Area Manager	10	*1*	*25*	30	*1*	*75*	40	*1*
Manager	13	*1*	*11.5*	100	*5*	*88.5*	113	*3*
High Grade Management Total	*26*	*2*	*17*	*130*	*6*	*83*	*153*	*4*
Assistant Manager	130	*9*	*37.1*	220	*10*	*62.9*	350	*10*
Specialist	63	*4*	*51.2*	60	*3*	*48.8*	123	*3*
Assistant Specialist	84	*6*	*52.8*	75	*4*	*47.2*	159	*4*
Group Leader	268	*18*	*51.2*	255	*12*	*48.8*	523	*14*
Assistant Group Leader	258	*17*	*62.5*	155	*7*	*47.5*	413	*12*
Middle and Lower Grade Manager Total	*803*	*54*	*51*	*765*	*36*	*49*	*1568*	*43*
Non-managerial Employee	577	*38*	*52.9*	513	*24*	*47.1*	1090	*30*
Janitors	6	*0*	*2.3*	249	*12*	*97.7*	255	*7*
Security Staff	0	*0*	*0*	310	*15*	*100*	310	*9*
Other	83	*6*	*34*	161	*7*	*66*	244	*7*
Non-managerial Grade Total	*666*	*44*	*35*	*1233*	*58*	*65*	*1899*	*53*
Total	1492	*100*	*41.2*	2128	*100*	*58.8*	3620	*100*

Source: Company B Personnel Statistics, Computer Output, 9 August 1995.

117

section explaining their position on various environmental and social issues. It described the environmentally friendly policies they implement when building new branches or renovating older ones. The major recent restructuring effort involved a change in customer service orientation from a bureaucratic perspective to a 'relational' one, where customers were served individually in private rooms. The new human resource policies were claimed to reward initiative and to make use of employees' skills and energy to the full, emphasising the importance of the customer as at the core of the business. The report explained that 'in 1994, more emphasis has been put on promoting the quality of the human resource. Employees have been evaluated according to their skills, and trained and educated to fit better the company's new system and functioning' (Company B, 1995, p.23). The report also indicated a new preferred employee profile, 'the personnel profile has been enhanced by a continuous investment in education and by employing staff who hold higher educational qualifications and can speak foreign languages. Our human resource philosophy is to give authority and responsibility to our employees' (Company B, 1995, p.23).

Company B's annual report also emphasised group work, individuals' contribution, team cohesiveness, sharing, and personal initiative. Company meetings where all the employees participate, regardless of organisational grade, were used to promote team spirit, cohesiveness and the faster communication of creative ideas. Although these policies can be seen as efforts to liberate employees to express their ideas and to exercise independence, they also lead to greater control of employees and their interdependence through group dynamics where supervisors' customary role of exercising control over employees was delegated to the members of the work groups. This practice may have a gendered impact on the employment experiences of staff, because group dynamics, which assume considerable importance in this new practice, often operated beyond the framework of organisational policies and practices, permitting sexist attitudes to prevail within these groups.

7.2.1.3 Company C

Company C is one of the largest state-owned commercial high street financial institutions in Turkey. State-owned institutions in Turkey usually have highly bureaucratic and hierarchical structures. They offer formal routes for promotion and career development, and wages which are often below the labour market norms, in return for a sense of greater job security. They are often over-staffed, slower and less flexible in following current trends in the national and international financial markets. Company C displays many of these organisational attributes. It merged with another major Turkish financial institution in

the late 1980s, causing distress to the employees of both organisations. The schism between them has persisted unchallenged. The other company was smaller than Company C. During the merger a group of young entrepreneurial university graduates joined the company as part of a state-planned intervention intended to break the traditional hierarchical structure and culture of Company C, and to implement a structure more like that of the privately-owned financial companies in the country. However, by the 1990s, these early efforts had failed to shift the hierarchical structure, bureaucratic functioning and culture of the firm. The proportion of women increased during the years of restructuring and declined when these efforts failed to create real change in the culture and the structure of the firm. Currently, Company C has a very hierarchical organisational structure, with well defined organisational ranks. It employed 11,278 employees, 36 per cent of which were women in 1993 (Table 7.13).

Table 7.13: Employees of Company C by sex (1993)

Sex	Numbers	Percentages
Women	4,086	36
Men	7,192	64
Total	11,278	100

Source: Banking Association of Turkey, 1993.

The sex ratio of its staff fluctuated during the merger, increasing from 34 per cent in 1987 to 37 per cent in 1988, due to the 38 per cent female employment in the other company which integrated with Company C. The proportion of women staff has continued to rise, reaching 39 per cent in 1990, when it employed the highest proportion of women in its history. However, the downsizing programme of the 1990s disturbed the sex composition once again, causing the proportion of women to fall to 36 percent in 1993 (Table 7.14).

As in Companies A and B, the female staff had higher educational qualifications than the male employees at Company C. While only two per cent of women employees were primary school graduates, 14 per cent of male staff were.

The Human Resource Management Department of the company declined the request for full research access, only allowing interviews with a limited number of employees. The statistical information about the sex distribution of employees in Turkish companies is provided by the Banking Union (BAT) in Turkey. One of the interviewees provided an organisational chart of Company C which depicts a hierarchical and centralised structure. The general management committee, comprising ten managers, had only one female member. At the next lower managerial grade the ratio of women employees is below 20 per

cent. Considering that 36 per cent of the staff is women, the glass ceiling for Company C is at a lower organisational grade than in Companies A and B.

This section has involved the analysis of the statistical and documentary data obtained from the financial companies A, B and C. The next section will cover a detailed analysis of the data obtained from the questionnaire and interviews.

7.2.2 Profile of the participants in the study

In total, 1000 questionnaires were distributed in two companies (A and B) and 312 completed questionnaires were returned, giving a response rate of 31.2 per cent. In total, 20 interviews were conducted with eight female and 12 male employees in all three participating companies. In this section I will describe the social and organisational distribution of both sets of informants in detail.

Table 7.16 summarises the socio-demographic attributes of the study respondents. Most are female (58.3 per cent). Considering the proportion of women employed in the sector and in these companies (41 per cent of staff in Company A, 41 per cent in Company B and 36 per cent in Company C are women), a slightly higher proportion of women responded to the questionnaire than men. The average age of respondents was 30, youngest being 18 and the oldest 50 years old. This age distribution matches sectoral and national averages (Table 7.16).

The proportion of married employees was below the national average of 67 per cent. While only 35 per cent of male employees were single, fully 60 per cent of female staff were. The proportion of single women employees in the sector was higher than single male employees (Table 7.16). The average household for respondents comprised three individuals, with only 17 out of 312 living alone. This signifies the strength of family ideology in Turkey. Single women and men, even if they were economically independent, were expected to live in the parental household. For most Turkish young women and men, marriage was often the only reason for leaving the parental home. There were no respondents who were cohabiting, due to the existence of legislation prohibiting it. Cohabitation is not a legitimate form of family formation in Turkey. In order to abolish the tradition of polygamy in the rural regions of Turkey, cohabiting was made illegal in the late 1920s. This law is currently being challenged in the Higher Court (Table 7.16). Although most study respondents were childless, some had up to five children. 80 per cent of women participants, compared with

Table 7.14: Changes in employment ratios by sex in Company C, 1981 to 1993.

		1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
Women	Number	1872	2019	2052	2082	2270	2266	2590	4123	4083	4422	4076	4317	4086
	Per cent	*34*	*33*	*33*	*33*	*33*	*32*	*34*	*37*	*36*	*39*	*3⁻*	*36*	*36*
Men	Number	3593	4106	4174	4242	4507	4756	5090	7135	7193	6818	7046	7513	7192
	Per cent	*66*	*67*	*67*	*67*	*67*	*68*	*66*	*63*	*64*	*61*	*63*	*64*	*64*
Total	Number	5465	6125	6226	6324	6777	7022	7680	11258	11276	11240	11122	11830	11278

Source: Calculated from BAT, 1982-1994

Table 7.15: Employees of Company C by education level and sex (1990)

Sex	Primary		Secondary		University		Postgraduate		Total	
	Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio	Number	Ratio
Women	86	2	2980	72	951	23	69	2	4086	36
Men	979	14	4485	62	1642	23	86	1	7192	64
Total	1065	9	7465	66	2208	20	155	1	11278	100

Source: Adopted from BAT, 1991.

50 per cent of men participants, had no children, and no women participants had more than two children. However, 10 per cent of the male respondents did. This suggests that marriage as well as having children was not the norm for women in the sector, whilst both marriage and having children were more common for men (Table 7.16).

The educational level of respondents' partners showed women participants' partners to be better educated than male participants' partners. While 60 per cent of female respondents did not have a partner, only 35 per cent of the male participants did not. Over 50 per cent of the female respondents' partners had university education or above, whereas more than 50 per cent of male participants' partners had secondary school education or below. Although the average educational level of women in Turkey is slightly lower than men's, traditionally women were expected to marry better-educated men, while men were expected to marry less well-educated women. Where female partners had higher educational, economic, social and occupational status, this was often considered a challenge to men's masculinity. This traditional prejudice still prevails, leading to power disparities between the partners in marriage relationships. While 29 per cent of female respondents considered their household income as above average, only 24 per cent of men considered themselves above average income earners (Table 7.16). Although these statistics appear to favour women, essentially they are due to two reasons: firstly, women were expected to marry men from higher socio-economic backgrounds. Secondly, the unskilled jobs in the sector were dominated by men who earn lower wages than skilled workers.

The study respondents therefore came from a spread of socio-economic and educational backgrounds. The interviews were conducted with those respondents to the questionnaire study who agreed to be interviewed, and were carried out in the same three organisations. 13 interviews were with staff of Company A. Five interviews were conducted at Company B, and two at Company C. Altogether, eight female and 12 male employees were interviewed. Four had completed secondary school, 13 had attended university and three had postgraduate qualifications. Nine were married and 11 were single. Five of the interviewees were senior managers, five were middle and four junior managers. There were six non-managerial grade employees (Table 7.17).

Eleven of the interview participants were single. Only two were living alone, and nine were living with their parents. The two participants who lived alone were both women senior managers. They both noted during their interviews that their employment experiences would have been different if they had been married and had children. They explained that single women find it easier to adapt to a high pressure work life than married women.

Table 7.16: Socio-demographic distribution of the questionnaire respondents

	n=312			
Companies	Company A: 223 employees (128 females, 95 males) Company B: 89 employees (54 females, 35 males) Company C: questionnaires were not permitted			
Sex	182 females (*58.3 per cent*) 130 males (*41.7 per cent*)			
Age	Mean=30 Min=18 Max=50 Std Dev=7.047			

Education	Diploma attained	count (312)	*per cent (100)*	national statistics of 1990 (per cent) (DIE, 1994, p.35)
	Primary school	6	*1.9*	*76*
* Vocational schools are	Junior high school	9	*2.9*	*10*
included in high school	High school	103	*33.0*	*8*
count. Graduate and	Vocational school	16	*5.1*	*3*
postgraduate diplomas are	University (2 yr.)	23	*7.4*	*
included in four years	University (4 yr.)	132	*42.3*	*3*
university category.	Post-graduate	23	*7.4*	*

Marital status		count	*per cent*	*national statistics*
	Married	156	*50.0*	*6⁻*
	Divorced	5	*1.6*	*1*
	Separated	3	*1.0*	-
	Single	148	*47.4*	*27.0*
	Cohabiting	-	-	-
	Widowed	-	-	*5*

Numbers in family	Median: 3 Mode: 3 Min: 1 Max: 9			
Number of children	Median: 0 Mode: 0 Min: 0 Max: 5			

Partner's education		count	*per cent*	*Women per cent*	*Men per cent*
	No partner	<u>155</u>	<u>*100*</u>	<u>*60*</u>	<u>*35*</u>
	Primary school	29	*19*	*5**	*31**
* The percentages below	Junior high	6	*4*	*2*	*5*
the line are the	school	38	*24*	*20*	*28*
proportionate distribution	High school	5	*3*	*3*	*3*
of educational level of	Vocational school	9	*6*	*10*	*6*
employees' partners to the	University (2 yr.)	58	*37*	*52*	*23*
number of employees who	University (4 yr.)	10	*6*	*8*	*3*
have partners.	Postgraduate N/A.	2	*1*	*0*	*2*

Income group		Count	*per cent*	*Women per cent*	*Men per cent*
	High	11	*4*	*4*	*2*
	High-middle	75	*24*	*25*	*22*
	Middle	186	*60*	*60*	*60*
	Middle-low	27	*9*	*7*	*12*
	Low	8	*3*	*2*	*3*
	N/A	5	*2*	*2*	*2*

Table 7.17: Demographics of the interviewees

Participants	Sex	Age group	Marital status	Education	Occupational grade
Code: TRXYZ TR-Turkey X- Number Y- Company code Z-Sex (M/F)		18-30 1 30-45 2 45-60 3 60- 4	*living with parental family	Secondary University Postgraduate	Senior Middle Junior Non-managerial
TR1AM	Male	2	Married	Secondary	Senior
TR2BM	Male	1	Single*	University	Non-managerial
TR3BM	Male	1	Single*	University	Non-managerial
TR4BF	Female	1	Single*	University	Non-managerial
TR5AF	Female	1	Single*	University	Non-managerial
TR6AM	Male	3	Married	Secondary	Middle
TR7AM	Male	2	Single*	Postgraduate	Junior
TR8AF	Female	2	Married	University	Junior
TR9AM	Male	3	Married	University	Senior
TR10AF	Female	1	Married	University	Non-managerial
TR11AM	Male	2	Married	University	Middle
TR12BM	Male	2	Single*	Secondary	Junior
TR13AM	Male	3	Married	Secondary	Middle
TR14AF	Female	3	Single	University	Senior
TR15AM	Male	3	Married	University	Senior
TR16BF	Female	3	Married	University	Middle
TR17AF	Female	1	Single*	University	Junior
TR18AM	Male	1	Single*	University	Non-managerial
TR19CM	Male	2	Single*	Postgraduate	Middle
TR20CF	Female	2	Single	Postgraduate	Senior

Totals	Companies		Sex	Educational Qualification
	Company A: 13 interviews Company B: 5 interviews Company C: 2 interviews		Female: 8 Male: 12	Secondary 4 University 13 Postgraduate 3
	Age Groups		Marital Status	Organisational Ranks
	18-30 (1) 7 interviewees 30-45 (2) 7 interviewees 45-60 (3) 6 interviewees 60- (4) 0 interviewees		Single 11 Married 9 Other 0	Senior 5 Middle 5 Junior 4 Non-managerial 6

7.2.3 The careers of the study participants in terms of equal opportunities by sex

In this section, the career choices, experiences and perceptions of employees will be examined using data derived from the questionnaires. The profile of the respondents' organisational grade was a steep hierarchy, where a few numbers of senior managers were supported by large numbers of junior managers and non-managerial workers. While 51 per cent of the 312 respondents were in non-managerial grades, only two per cent were senior managers. There was higher proportion of middle than junior grade managers. Only 1.7 per cent of the women participants were senior managers, compared with 3.2 per cent of male participants. 56.8 per cent of women participants were working in non-managerial grades, compared with 50 per cent of male respondents. Vertical sex segregation was observable both in my respondents and in the firms, as women were clearly underrepresented in managerial posts (Table 7.18). The glass ceiling in this research sample lay just above the non-managerial level, beyond which the proportion of women was lower than the proportion of men in higher grade posts (Table 7.18). The imaginary glass ceiling in the organisational hierarchy is illustrated with a dotted line.

The study respondents had an average of three employees under their supervision. However, while the average woman had two employees under her management, the men had four staff (Table 7.18), indicating that the female respondents typically had lower levels of supervisory responsibility in their organisations. The respondents were employed in 45 different service divisions in the sector, with women employed in 39, and men in 36 different service departments in their organisations. Considering that there were nearly 65 specific service areas, a sample of employees from 45 different service areas constitutes a wide spread across departmental divisions. Some employees had been in paid employment for as long as 30 years, but the average was 8.4 years: 6.6 years for women, and 10.9 years for men.

Although the Turkish legal limits on working hours are five days a week, with 'occasional' overtime duty, the average respondent was working 5.1 days a week, which implies weekend work, and 42.8 hours a week, indicating that employees were working 2.8 hours overtime on average. While women worked an average five-day working week, men worked 5.2 days on average. A similar pattern was evident in the working hours of women and men, with male respondents reportedly working 1.3 hours more in an average week than the female respondents did. The number of working hours and days required of the employees increases by organisational grade, with senior managers expected to work

longer hours than their juniors in Turkish financial organisations. as elsewhere in the world. Also in the non-managerial grades some jobs required employees to work longer hours than the legal requirements. However, in the managerial grades. the number of work hours spent on the company premises was regarded as a measure of organisational commitment. While senior managers worked an average of 6.83 hours overtime per week.

the comparable figure for junior grade employees was under four hours (Table 7.18).

The first phase of seeking employment is learning about a job vacancy. The respondents identified seven main sources of information about vacancies in their current companies. listed in order of popularity, from the most popular frequently cited means to the least in Table 7.19. Both women and men respondents most often learned about job vacancies through personal connections in the companies, newspaper advertisements and previous dealings with the companies, in similar proportions. However, while 8.9 per cent of women respondents have attended companies' recruitment presentations, only 4.1 per cent of male respondents have taken the same route. This practice is called 'the milk round' in British universities where employers make short visits to the more prestigious universities. Recruitment presentations by financial institutions and other large organisations provide opportunities for female and male students in higher education to receive job information in order to apply for vacant posts in Turkey. However, they play a more crucial role for female candidates. who use institutional channels to acquire information on job vacancies more frequently than men. The differentiation of information sources into institutional channels and informal networks revealed the difference between female and male respondents' patterns of seeking information. While 46.4 per cent of women respondents used institutional channels, only 37.6 percent of male respondents did. Although informal networks were used as the most popular source of acquiring information on job vacancies. male respondents used it 9.2 per cent more frequently than their female colleagues (Table 7.19). The use of informal networks constituted a disadvantage for women as a higher proportion of posts and ranks of hierarchy were held by men in the sector. in Turkey as elsewhere.

A significant gender difference in the means by which job-seekers obtain information on vacancies was observable. with self-inquiry. application by personally calling the company. as a mostly-female and head-hunting as an exclusively male method. While seven female respondents acquired job vacancy information through self-inquiry. only one male respondent used this method. However. no female respondents were head-hunted. whereas

Table 7.18: Occupational profile of the study respondents

Managerial grade		count	per cent	Women per cent	Men per cent
	Senior level	7	2	1.7	3.2
	Middle level	81	27	25	29.4
	Junior level	61	20	16.5	25.4
	Non-managerial	153	51	56.8	42.1
	N/A	10	3	3	3
Number of employees under your management	Minimum 0 Maximum 102 Standard Dev 9.1 Mean 2.9	**Women** Mean 2 Standard Dev 6.1		**Men** Mean 4 Standard Dev 11.9	
Departments	45 service areas	Women: 39 areas		Men: 36 areas	
Number of years in	**paid employment** Mean 8.5 Median 7 Mode 7 Minimum 0 Maximum 30 Std Dev 6.5			**Women** Mean 6.7 **Men** Mean 11.0	
	financial services Mean 7.2 Median 6 Mode 1 Minimum 0 Maximum 30 Std Dev 6.2			**Women** Mean 6.0 **Men** Mean 8.8	
	present company Mean 6.7 Median 5 Mode 1 Minimum 0 Maximum 30 Std Dev 6.0			**Women** Mean 5.5 **Men** Mean 8.2	
	previous position Mean 3.2 Median 2 Mode 0 Minimum 0 Maximum 27 Std Dev 3.1			**Women** Mean 2.7 **Men** Mean 3.9	
	present position Mean 3.4 Median 2 Mode 1 Minimum 0 Maximum 23 Std Dev 3.5			**Women** Mean 3.1 **Men** Mean 3.8	
Work load	**Days per week** Mean 5.1 Median 5 Mode 5 Minimum 3 Maximum 7 Std Dev 1.1			**Women** Mean 5.0 **Men** Mean 5.2	
	Occupational grade average number of work days a week Senior manager 5.14 Middle manager 5.09 Junior manager 5.05 Non-managerial 5.12				
	Hours per week Mean 42.8 Median 40 Mode 40 Minimum 38 Maximum 80 Std Dev 12.9			**Women** Mean 42.2 **Men** Mean 43.5	
	Occupational grade average number of work hours a week Senior manager 46.83 Middle manager 42.56 Junior manager 42.18 Non-managerial 43.05				

six male respondents were (Table 7.19). While the high proportion of women using institutional channels to seek employment indicates that women lacked adequate access to informal networks to inform them about career opportunities in the sector, men enjoyed the

luxury of being appreciated while they were employed in another organisation. During an informal discussion, a human resource director confirmed this finding, arguing that there are too few women in the kinds of organisational position for which men are head-hunted. However, a male interviewee was head-hunted (TR19CM) to apply for a junior managerial post in Company C. Thus, although there was no lack of female managers in junior positions, head-hunting was used as a mechanism at even this modest level in the hierarchy to enhance the occupational privileges of male employees.

Table 7.19: Where did you learn about the job vacancy before you applied to work here?

Responses	Total	Female count (per cent) rank	Male count (per cent) rank
1. Connections in the company	103	58 (34.5) 1	45 (37.2) 1
2. Newspaper advertisements	95	56 (33.3) 2	39 (32.2) 2
3. Business dealings with the institution	38	21 (12.5) 3	17 (14.0) 3
4. Recruitment presentation	20	15 (8.9) 4	5 (4.1) 6
5. Relatives	19	11 (6.5) 5	8 (6.6) 4
6. Self-inquiry	8	7 (4.2) 6	1 (0.8) 7
7. Head-hunted	6	0 - 7	6 (5.0) 5
Total	289	168	121
Formal institutional channels	123	78 (46.4)	45 (37.2)
Informal network channels	166	90 (53.6)	76 (62.8)

Table 7.20 provides a list of reasons, in descending order, given by respondents for choosing to work for that particular company rather than others. The most popular is the relative reliability, strength, large scale and respectability of their chosen companies. Chance, good employment practices, and the relatively strong position of the company in the sector were some of the more popular reasons. Respondents suggested 24 different

reasons for choosing to work for their companies, with conspicuous gender differences. Disproportionately higher numbers of female respondents cited 'there are good employment policies and practices', or expressed a sentimental attachment to the company, and claimed that 'it was the first company they worked in', that 'they received education in this field' and 'the company emphasises equal opportunities'. These statements all suggest that women respondents appreciated the strengths of the company and expressed an emotional attachment to it. However, the male respondents' reasons were mostly related to the development of their careers. The responses which were chosen mostly by women were highlighted and the responses which were chosen mostly by men were underlined in Table 7.20. The reasons listed are classified under the categories of situational factors, externalities, personal development, interest and job/person fit in Table 7.21.

Table 7.20: Why did you choose to work for this company rather than others?

	Total	Female	Male
1. Reliable, strong, institutionalised, big, respectable company	61	32	29
2. Chance	38	19	19
3. There are good employment policies and practices	20	15	5
4. It is one of the best in the sector/country/world	19	9	10
5. Sentimental statements i.e. I love it very much	17	12	5
6. There are better career development chances here	13	7	6
7. The sector and the company has a good social image	12	7	5
8. This was the first company I worked in	9	8	1
9. This company emphasises education and training	7	4	3
9. I didn't have much choice	7	4	3
10. I was educated on this field	6	5	1
10. I wanted to work as.... in this company	6	2	4
11. I passed the entrance exam	4	3	1
11. It is a developing company	4	3	1
12. This company offers equal opportunities to people	3	3	0
12. Salary is good	3	1	2
12. It is secure, respectable and comfortable for women	3	2	1
12. Kismet, faith	3	2	1
12. It is a nice work environment	3	1	2
12. It suits my ideology and personality	3	1	2
13. It was my father's job	2	1	1
13. My friends recommended	2	1	1
14. I wanted to work with numbers and PCs	1	0	1
15. I wanted to learn the field and the sector	1	1	0
15. I worked here previously for my industrial placement	2	0	2
Total valid cases	249	143	106

This classification produced five new categories in relation to the common denominators in the listed responses. Respondents mostly attributed their choice to the situational factors which are the employment practices in their companies. 24.5 per cent of the respondents

cited external factors based on Islamic notions of fixed destiny, such as coincidence, faith and kismet, as their reason for choosing to work in these companies. Attributing life experiences and choices to externalities has religious implications as kismet and faith are emphasised historical religious doctrines in Turkey. The same proportions of women and men respondents suggested externalities as their reason of choice. While 7 per cent of female respondents wrote that they chose their company due to personal development opportunities, 10.4 per cent of male employees gave the same reason. Women respondents emphasised their personal interest and liking the company more often than male respondents did. While 8.4 per cent of women respondents gave that reason, only 4.7 per cent of male employees did. Thus, while women respondents emphasised emotional attachment more than men respondents did, men respondents considered personal career development more important than female respondents did.

Table 7.21: Why did you choose to work for this company rather than others? (classified)

	Total	Female count (per cent)	Male count (per cent)
1. Situational factors (better than average standards)	136	77 (53.8)	59 (55.7)
2. External factors (coincidence, faith, kismet, etc.)	61	35 (24.5)	26 (24.5)
3. Personal development (career development, learning opportunities)	21	10 (7.0)	11 (10.4)
4. Personal interest and liking	17	12 (8.4)	5 (4.7)
5. Job-person fit	14	9 (6.3)	5 (4.7)
Total valid cases	249	143	106

7.3 Organisational culture and equal opportunities by sex

In this section, I will analyse the interview data in relation to employees' sense of 'belonging' and 'otherness', gendered occupational closure strategies, and ideologies of equal opportunities in the financial services sector. I have chosen organisational culture as a broad 'site' for the social processes I will be describing.

7.3.1 'Belonging' and 'otherness'

In this section I will analyse the attributes of 'the ideal worker', who has better chances of recruitment and good career prospects in the financial services sector in Turkey. Based on

this portrayal of the ideal worker in the sector. I will explore any sex differences in the 'belonging' and 'otherness' of female and male employees in the sector.

In financial services organisations, like other hierarchically structured organisations, a group of stakeholders, often dominated by a managerial elite, determine who should join the organisation as an employee, who performs what type of tasks, who is suitable for what sort of position and who is eligible for training opportunities and career progression. Namely, who is 'the ideal worker' for each organisational post and grade. These norms are, then, translated into personnel and human resource policies and practices, which are reinforced, negotiated, modified and accepted within the organisation. Success is often defined in terms of an individual worker's capacity to meet these employment norms, which are disseminated within the organisation. One personnel manager in Company A explained the way to be successful in the financial services sector as follows:

> *To be successful in this sector, it is necessary to believe and accept that you are working in line with rules and regulations TR1AM*

Such was the case with the culture of the organisation which was internally negotiated and impacted on its employment practices. One senior member of staff observed this in the recruitment culture of the Company B:

> *People who adopt a certain attitude are recruited here. Here, we don't have people coming from everywhere TR12BM*

In the following sections, I explain how these organisational norms promote 'belonging' and 'otherness' in ways which differ by sex. The traditional 'man as the norm and woman as the other' argument conflicts with the accounts of a group of women, who have, against the odds, managed to achieve spectacular career success, and a group of men who have failed to achieve their career ambitions in the sector. 'Belonging' and 'otherness' in employment is gendered not only along the traditional dimensions of class, age, sexual orientation, religion, and physical ability, but also along the new dimensions of marriage, networking, safety, mobility and space. These individual attributes impacted on women and men employees' careers in the sector in different ways.

7.3.1.1 Social class

The financial services sector provides employment to predominantly middle and upper class members of Turkish society. Employment in this sector is considered more prestigious than in other sectors. Although all male employees were referred to either as 'man' (*erkek*) or 'gentleman' (*bay*) in the sector, women were not referred to as 'woman'

(*kadin*), but rather as 'girls' (*kizlar*) or 'ladies' (*hanimlar*) or (*bayanlar*). Although these two terms can be used to signify age, marital status, experience and the general attitude of individual women, they were often used to differentiate between the relative class position of women. The 'kizlar' came from under-educated, low income groups in Turkish society, and they were employed at the lower ranks of the hierarchy. Unlike men with similar backgrounds who were regarded as having careers, the 'girls' were not expected to pursue careers. They were either regarded as cheap unskilled labour or prospective brides likely to leave employment after marriage. The 'ladies', however, who had better educational qualifications, were not bound by this stereotyped image and are expected to enjoy better career prospects. Thus women employees experienced the impact of social class differently from their male counterparts.

7.3.1.2 Corporate image

Publicity, promotion and public relations activities portray a carefully constructed image of a company. Business commercials in the media and the recruitment and promotion days held by organisations are important signifiers of 'belonging' and 'otherness' in the financial services sector. On the cover of the Company B's recruitment brochure, there are images of sporting men and women who are working out and sweating in a gym, which is furnished with high technology training equipment. The physical fitness and outlook of the cover models conform to a Western European ideal. Financial service organisations, with these cosmopolitan, managerialist, pro-western images, attract members of a Turkish urban elite. They typically employed young, well-educated, single members of the cosmopolitan community (Table 7.1).

In their television and radio commercials, financial service companies in Turkey widely used language such as 'dynamic', 'hard working', 'reckless', 'quick' and 'young' to describe their organisation and their employees. These analogies helped to create a corporate image for these organisations, and also played a role in recruitment, selection, and career development processes, as they sought to attract prospective employees who will identify with this imagery. These terms were also traditionally associated with a masculine norm in Turkish society. By promoting their corporate images using masculine language, these companies attracted a certain group of men and women who can adopt a traditionally masculine attitude at work.

7.3.1.3 Gendered language

Most respondents explained women's work performance as 'as good as'. 'equal to' or 'better than' men's. Describing men's performance as 'fair', 'satisfactory', 'good' or 'excellent', few respondents explained men's work with reference to women's. This difference is essential in explaining the inferior work experiences and status of women whose performance is judged against the male norm.

The language used at work to refer to positions in the hierarchy can also be used to explore these underlying assumptions about gender and work. Several respondents used the terms 'men', 'managers' and 'executives' interchangeably. For example, a young male employee, when asked who is likely to have career progression in Company B, explained:

> ... there is a certain mode of attitude, the more reckless men, who accept this mode of attitude, progress better TR2BM

The traditional terms such as (hanim), which is the English equivalent of 'lady', and (bey) which can be translated as 'gentleman', are frequently used in the sector as opposed to and instead of terms like 'woman' (kadin), and 'man' (erkek). This is problematic as 'hanim' and 'bey' have socio-historical connotations, where (hanim)'s role is inferior to (bey)'s in the public domain. A male senior manager in Company A chose to use the term 'ladies' instead of 'women':

> Ladies also enter the audit department but they, for example, don't go everywhere. But you can send men to branches anywhere in Turkey TR11AM

This use of the term 'ladies' instead of 'women' can also be seen as an effort to desexualise the workplace. (Kadin) in Turkish implies a self-sufficient woman whereas (hanim) carries a tone of respect and also lack of self-sufficiency, because of its dependency on (bey), 'a gentleman'. As the manager quoted above uses the terms (erkek) 'man' and (hanim) 'lady' his use of language creates a dependency between the sexes where men are independent and women are 'the other', defined through men.

7.3.1.4 Marriage and domestic work

Not unexpectedly, most participants in the study reported that men's share of domestic responsibilities is limited and that women are still expected to carry out most of the domestic work.

> Because there is no such thing as problems at work and home for men, as they do not define domestic work as their responsibility. I don't think that men have problems related to domestic work TR2BM

The ideal worker in the sector was expected to prevent issues in their domestic lives affecting their work lives. While women are socially expected to perform duties at both home and work, men do not define domestic work as part of their responsibility. The unequal sharing of domestic responsibilities effectively contributes to women's second class status as employees. Although organisations did provide limited child-care resources, and employees were expected to separate their work and domestic lives in order to adjust to organisational life, this approach 'othered' women and also those men who tried to balance domestic and work lives, by both failing to provide family-friendly policies and reinforcing the traditional values which define work and family life as alternatives to one another.

7.3.1.5 Sexualised service

Heterosexual marriage was recognised as the only legitimate form of family formation in the sector, as in the wider society. Similarly, the recruitment policies of financial institutions indicated the hegemony of a heterosexual family ideology, where sexual attraction and relationships were restricted to the heterosexual norm. A recent series of advertisements on national television depicted a romantic affair between a female clerical worker with one of her customers, which ends in their marriage. In this advertisement the company not only provides a financial service but also suggests the availability of romantic and sexual services from its female staff, not unlike the practice of portraying female airline cabin crew as sexualised or 'caring'. The use and exploitation of sex differences and sexuality were often found as institutionalised practices in the sector. A woman junior level manager in Company A explained why women were preferred to men in customer service departments:

> *Investment experts, marketing department and stock-exchange session experts are chosen from women candidates in order that, as customers are men, they can serve better and appeal to them better.* TR17AF

7.3.1.6 Sexuality

Several managers in these institutions have explained that there are no known lesbians or gays in their companies.

> *I am sure we have them as well but these sort of things are not common knowledge. People keep it secret. I have not heard yet.* TR15AM

This sexualised service and gendered institutional practices were based on a heterosexual norm. These practices 'othered' the members of sexual minorities, as they would not fit in unless they can provide the heterosexual service implicitly associated with the job. For example, a woman who does not wish to provide this romantic and sexualised service to men as part of her job, choosing to focus instead on a sexless professional service, was likely to lose the advantages which can be secured in return for providing such services. The hegemony of heterosexuality was prevalent in the sector. Sexual minorities at work were invisible: there were no references to any 'out' gays and lesbians or any form of organisation to provide support or role models for them.

7.3.1.7 Age

Age was one of the important determinants of 'belonging' within the sector, which typically recruited people younger than 26 years old. Company A operated upper age-limits for recruitment, depending on the educational level of the employee. The rationale for this practice was the youthful population of Turkey and the company's desire to exploit this relatively cheap, young human capital. However, this policy had gendered implications as it disqualified women who have had career breaks and maternity leaves from seeking employment in other organisations, assuming that staff will remain within the organisation for the whole of their career. Women who left employment may find it difficult, if not impossible, to return to employment in the sector. A male personnel manager in Company A explained their policy as follows:

> We have an age limit. If it is over a certain age we do not recruit. This is the same both for women and men. It is 24-26 years of age. But this can change by position. Four years university graduates are different, high school graduates are different. TR1AM

7.3.1.8 Migration from rural areas

Migration from rural areas to urban centres is an important social phenomenon in Turkey, which has implications for employment in the financial services sector. It typically employed urban workers, who adopt a certain attitude indicating urbanity and sophistication and who speak Turkish with Istanbul accent. Although one can be 'tolerated' for being born in a rural area, a standard city accent and outlook was expected of staff.

> They accept people who adopt a certain behavioural mode. There are not many people from different places here. TR12BM

With the massive recent increase in migration, the cultural divide between the urban and

former rural dwellers has became more marked. The introduction of formal recruitment systems privileged the educational standards of the graduates from city universities.

> *You cannot easily find employment, coming from different regions of Anatolia. The bank has to have a branch in that region, then there is a selection made between the applicants, if there is a need. Someone coming from Konya Selcuk University [in Konya] or from Antalya has a smaller chance than someone living in Istanbul of becoming recruited. I mean, the exams that they do here cause people from other regions to fail. There is an inequality in that way. But there is nothing that the company can do to change the situation. TR11AM*

It was explained in Chapter Two that the economically active female population decreased from 43.1 per cent in 1955 to 35.0 per cent in 1990s, due mainly to mass migration from rural to urban areas. Women who had been economically active in agriculture in the rural areas became financially dependent on male members of their families once they moved to the cities, because the cities offer better job prospects for unskilled men than unskilled women. During the migration process, therefore, women lost their financial and social independence. In the financial services sector, most unskilled jobs were performed by men, based on the Ottoman tradition that only men can serve men in public spaces.

7.3.1.9 Religious affiliation

Since the 1920s financial services companies have provided educated women and men with employment opportunities in cities. In 1980, after the military coup, a number of new financial institutions were formed, under legislation concerning the Islamic Countries Union, which is a middle-east based union between predominantly Muslim countries. These companies, allegedly working with Islamic principles, introduced traditionalist work ethics and systems to the Turkish financial services sector. They opposed the interest-based financial system on religious grounds, instead providing financial resources to organisations in return for profit shares rather than using interest-bearing loans. They also introduced new employment practices allegedly based on religious morals and objected to mixed-sex work environments, both in their own organisations and also in the companies which they supported, by imposing financial penalties for non-compliance. Although this constitutes a major threat to sex equality in the financial services sector, these institutions provide only ten per cent of the total employment in the sector and thus their current effect on women's employment in the sector is limited. These organisations' negative attitude towards women's employment clearly ruled out any possibility of research access, as the topic of this study would be completely unacceptable to them. Therefore the study only reports the results from financial services organisations which employ women.

Financial service organisations which were allegedly working with Islamic principles do not employ women workers. Others did employ women, but not those who wear the 'türban', the head cover around the head and the neck, which became the symbol of political Islam after the 1980s in Turkey. As neither the Islamic companies, nor the other companies which did recruit women, employed those who wore the türban, this group of women were inevitably excluded altogether from employment in the sector, and also from this analysis.

7.3.2 Gendered strategies of occupational closure in the financial services sector

The aim of this section is to examine empirical evidence provided by the study data on gendered strategies of occupational closure in challenging and changing occupational boundaries in the financial services sector in Turkey.

7.3.2.1 Exclusion

It was explained in Chapter Four that exclusionary strategies aim to prevent the entry of subordinate groups into occupations in the sector. The culture of long working hours, companies' attitudes towards marriage and child care, unskilled work, safety, mobility, pay, military service, sexual harassment and recruitment will be examined as instances of such exclusionary strategies.

7.3.2.1.1 The long hours culture

Overtime work was accepted as a norm in the sector. Although many participants argued that this culture is a self-imposed voluntary phenomenon, it flourishes through peer pressure to conform and individuals' fear of shame, as group cohesion threatens non-conforming individuals by shaming them as substandard workers. TR2BM explained the extent to which compliance to group norms affects the practice of overtime work in Company B, where the workers did not claim the overtime wages which they are due, to show their commitment to the organisation and the dominant group culture.

> *You may stay until morning. Saturday, Sunday inclusive. You can work long hours but this is voluntary. As I see sometimes people go beyond their limits. They do not claim payment for overtime, though. Because they think others are also working beyond their hours, so they are ashamed to claim it as overtime. TR2BM*

Several respondents explained that the long hours culture became a part of their work life. In some departments, overtime work has become standardised, now occurring routinely.

We are working weekends and staying overtime. If the work requires it, we are staying overtime: in a quarter we are doing 60 to 80 hours overtime. 20 to 30 hours monthly. In the balance statement times and monthly financial result weeks we are coming in at the weekends, too. TR7AM

The overtime work was not an occasional event, but is an organised, unpaid or underpaid practice in the sector. It was also an essential part of organisational life at the higher grades of management. TR1AM, as a senior male manager, sometimes stayed two consecutive days at work or stayed away from home for two to three days at a time on company visits. His experience was highly dependent on the social construction of the traditional family system.

It is very busy here. Especially in the head office and in departments, I sometimes worked without a notion of time. I mean we worked 48 hours, 50 hours, without sleeping in busy times and on important duties. It is same here, for example we are going on branch visits and coming back at 12 or 1 in the morning. Then we are going to Anatolia and not coming back for three or four days. My friends and family are understanding. If the work requires it, of course, you do not go home and be away. TR1AM

However, the women employees experienced this long hours culture differently, as they were socially expected to undertake domestic work to a greater extent than their male partners. Combined with the demands of the traditional family system, the long hours culture exacerbated women's exclusion from the ranks of employment and management. TR10AF argued that the long hours culture promotes a system which deems women, especially married women, unsuitable for employment or makes it difficult for them to cope with the dual demands of work and home.

Here the bank has a very high workload. Nobody mentions women in relation to this. When you work both here and at home, it is like working two shifts. There is no overtime work here, but there is in branches. It is much more difficult in branches. It is very busy. Nobody tells women, 'you are working at home too, so work less here'. TR10AF

Similarly, TR3BM explained how the long hours culture in the financial services sector affects married women more than it does single women. It was suggested that marriage brings more work and time required for domestic tasks for women.

If it is a woman with children, she cannot leave work before eight or nine in the branches then she goes off to cook and do other jobs at home. There can be negative things in her family life. Work hours can be flexible. You may need to come in at weekends. There can be problems at home. There are no difficulties for the single ones in that sense. TR3BM

The long hours culture is a gendered cultural construct. For married women it worked as a system of exclusion and for married men it acted as a mechanism to free them from domestic work. In departments where women have been seen to struggle with those working arrangements, new recruits were selected from the pool of male candidates. Thus, this work culture promoted the exclusion of women while suggesting the normative superiority of men who can stay on to work longer hours.

When (women) employees get retired they recruited male friends in their place. They did not move to another department or anything, they were nearing retirement and they retired. There is a decrease in the proportion of women in our department. I mean, the work conditions are heavy and there are special duties in the department. There are couriers duties. We sometimes send pre-menstrual women home or we may need to stay late, do overtime. Then women have difficulty working here. TR6AM

7.3.2.1.2 Social attitudes towards marriage and child-care

Marriage was recognised by most of the Turkish participants as an institution which privileges men and their career aspirations and which limits women's access to employment and a successful career life. All acknowledged that marriage had different social and economic consequences for women and men in employment, which were almost always to the disadvantage of women.

Women do not always show it in their work lives but they have difficulties combining home and work. Of course, because most of the domestic responsibility falls on women, such as child care, or routine housework, they are having difficulties there... I think that men's responsibility at home is much less. TR4BF

Reflecting on his human resource management experience, TR1AM identified that marriage and maternity bring further difficulties for women.

The employment life of a single woman and the work life of a married woman, or a married woman and a woman married with a child or children, are all different. Their problems are different. It is especially different in our society. When they are single, they go home, they have a family, their meals are prepared, and their private matters are helped with, but when they get married and have children there are other problems. These are great negativities for women at this stage. It is really difficult in work life. It is very busy. TR1AM

The participants in this study reported that domestic work was not shared equally between married couples and that women do most of the work at home, even if they were in dual career partnerships. This was explained in detail in Chapter Five, Section 5.3. Some of the female participants expressed their frustration with this inequality:

*My complaint is about his lack of contribution to housework. It is very unfair.
You are working as well. I am working in a more demanding environment than
my husband. We go home and he is resting while I am cooking. This is the
biggest injustice. There cannot be anything worse and whatever you do, it
doesn't change. You cannot change it. It shows up in your work as tiredness.
When your mind is busy with these things, it is difficult for you to adapt to
work. TR10AF*

The difference between men's and women's incomes in the sector and the implications of social sex stereotyping described earlier caused most married women to adjust their career patterns in favour of their partners' careers. This might mean a change of job or company or even leaving employment altogether, on marriage.

*My wife is a housewife. She is not working now, but she was working. She later
left because of the baby. I mean, because we did not have anyone to look after
the baby and we didn't have the means. My partner was working at Akbank
previously. She left her job. TR1AM*

TR8AF explained that she moved jobs to follow her husband to Istanbul. Although these arrangements were often considered as gender-neutral, it was hard to find examples where married men made career moves to fit their female partners' careers. Another female member of staff at Company A explained:

*We were engaged for five years and my partner's job was here. So I was going
to move here. It is not possible to have job in Ankara and a marriage here. So I
left my job... I was running a buffet in the industrial sector in Ankara. TR8AF*

While the female partners' careers were commonly regarded as secondary to their male partners' careers, in this transparent way, others report restrictions of a more subtle kind. Some respondents reported that their involvement in activities not recognised as essential parts of their current jobs was constrained by their male partners, who were not willing to share domestic duties. This attitude adversely affected married women's involvement in education, training or overtime work and other career development activities.

*I joined the education and training activities but as I was not married at the
time, it was not a problem. If you are married, if you have to go to Bayramoglu
and stay for a month, it may cause problems. It would be a problem now for
me. TR10AF*

Although these social attitudes certainly constituted barriers to women's training, education and career development, some male respondents were reluctant to acknowledge their existence, rather choosing to see these as women's own personal problems.

*There are no barriers to the education and training of women. However, I
cannot say anything about the ones who experience difficulties due to their own
social circumstances. But there is no discrimination in the departments where*

they work. It may be that her husband does not permit it, or that she doesn't want to leave her child and go to training. That's another issue. She cannot leave her child or her husband at home alone. I have heard of cases where they are told not to go because of such things. TR6AM

Other respondents saw the social construction of childbirth and childcare, as well as marriage, as contributing to women's exclusion from the sector.

There is a general belief that as more women are taking maternity leave, that they are not preferred [for promotion]. Of course, maternity leave harms the company. Therefore it is possible that they are not preferred. TR9AM

Similarly, childcare was regarded as women's work, constituting a significant burden for working women.

You cannot always show the same performance as other male colleagues. You are left behind as you have too much responsibility on you. You are lagging behind, naturally. If you have a home and children, as the children become your priority, work becomes a second priority. I don't think that men have any such problem. TR10AF

TR9AM articulated the conservative view that women should look after any children. He also referred to childcare as 'motherhood services', totally disclaiming any role that fathers may play in bringing up children. Such conservative views defined women's primary role as full-time mothers.

Women's lives get harder when they get married. So do their work lives. I think that after a woman has a baby, for her to fulfil her motherhood roles, she has too many duties to do at home with her child... I mean, the new generation of children is lacking from the motherhood services that women provide by about 30 to 40 per cent. TR9AM

Moreover, some married women were reported to be experiencing limitations imposed by their husbands over their employment rights. The legislation giving the husbands the right to permit or deny their wives the right to work has changed recently. However, the implications of this legislation are still deeply rooted both in society and in family life in Turkey.

Recently I came across this with some younger friends. Although the numbers are not that high, their husbands do not allow them to work, and things like that. They are successful at work, and they are good at it. They get married, and then their husbands don't permit them to work. Of course, this is a problem. I know of friends who came to me in tears. They are very successful in their careers but their husbands don't allow them to work. And, as I said before, with the baby the family is experiencing problems. If they do not have anyone to look after the baby, the woman faces problems in dealing with her baby, her work, also with her husband and her home and other factors. TR1AM

While respondents identified difficulties such as these for married women in employment, they did not identify any such difficulties for men within the home, not recognising that married men receive more domestic support from their female partners than single men do from their families. Another interesting social attitude was male employees' claims that they are better at separating domestic and work duties than their female colleagues. However, they often failed to acknowledge the disparity between their and their female partners' share of domestic duties, which privileged them and enabled them to devote more time to work. Five out of eight male respondents ignored the role of their partners' contribution to domestic work which enables them to separate work and domestic life.

> *Do men have difficulty in combining home and domestic responsibilities? No, never, domestic life is one thing and occupational work is another. TR6AM*

Moreover, several male employees stated that it is women's traditional role to do the domestic work. TR12BM expressed his belief that women should be doing the domestic work. Similar traditional views were common among the older employees.

> *I don't believe that men have any difficulties combining their work and home duties. I don't think that they work at home. Women have to do the housework. This is so much accepted that they have to accept it as well. This is the same since Adam and Eve. TR12BM*

TR9AM identified that men may have domestic problems in certain service areas, where they have long working hours. However, the difficulties experienced by men in relation to overtime work were not associated with their share of domestic duties, but rather their lack of contact with their partners and children. Therefore this was a lesser problem for men compared with their female counterparts.

> *I don't think that men experience problems. I mean, there are departments that have overtime work requirements. Of course, then, they cannot go home and naturally their relation with home is getting difficult. TR9AM*

However, several male respondents complained that men are still expected to be the primary earners in Turkish families, causing them to experience work stress associated with their struggle to meet the social expectations of financial achievement at work.

> *If we look at Turkey in general, the future expectations of men are higher than the future expectations of women. Therefore men are more motivated to work and to compete. Even in this age, it is generally believed that man provides the primary family income. Men have a constant struggle to increase their income levels. TR3BM*

Although marriage had a differential impact on women's and men's work lives, in ignoring this employers effectively encourage women's exclusion from employment in the sector. TR1AM explained how this works:

> *Everyone must have problems in combining their domestic and work responsibilities if you look at it on an individual basis. Everyone's perspective can be different. The ones who adapt are adapting, the ones who cannot adapt are putting some extra effort, and the ones who cannot put that effort in cannot stay in this institution anyway. TR1AM*

7.3.2.1.3 Unskilled work

While sex segregation in the most prestigious occupations in the sector received critical attention from employees, in unskilled jobs and non-prestigious occupations it was often left unquestioned. The highest levels of sex segregation were in jobs such as administration, driving and maintenance. The exclusion of women and men from certain unskilled occupations was often accepted as 'natural'. TR2BM was being cynical when he was explaining that driving was a male-dominated job, assuming this to be a 'natural' phenomenon.

> *(Departments which are male-dominated?). God, I don't know. Of course, there is the driving position. TR2BM*

TR7AM also acknowledged that male-dominated jobs are generally found within unskilled work in the sector, such as in distribution, communications, couriers and security.

> *The departments which are male-dominated depend mostly on physical power and they lack decision making and mental responsibility. Distribution, communications, couriers, security. Women started entering security. These types of jobs. I cannot think anything else. TR7AM*

However, this uncritical approach to male-dominated unskilled jobs encouraged the active exclusion of women from these employment opportunities. Although these jobs were not considered important areas of sexual inequality, they could provide employment opportunities to unskilled female workers who were experiencing strong social exclusion, especially if they were recent migrants.

7.3.2.1.4 Safety

The male domination of manual jobs like security, driving company cars and also more prestigious jobs like auditing was not often challenged. Women's 'security' and 'safety' were offered as reasons by men to explain either women's reluctance to aspire to these jobs or organisations' reluctance to employ them.

In some departments, because of security reasons, there are not many women, maybe also in departments which require physical strength. Except for these there are nearly no departments in which men are preferred to women. Maybe in audit. It is partly because auditors travel to Anatolia and stay in hotels. It may be that women did not like the conditions and also previously there were branches in peculiar places. It may be difficult for a woman to feel comfortable in those places. In the conservative areas of Anatolia, it may be difficult for a woman or two women to stay together in hotels. TR3BM

These accounts contained no critique of the male-dominated macho cultures that drive women out of these jobs by creating unsafe, threatening working environments for them. Few participants acknowledged that the attitudes of the managers in these departments play an important role in establishing and perpetuating these sex stereotypes, and that security reasons were not insoluble problems.

There are departments that men are preferred. Because of security reasons and things like that. For example my husband's service area has 35 people and they have two ladies who were employed ages ago. They are not employing women any more. I think it is their manager's general attitude. It all depends on the manager anyway. TR10AF

While women's security was given as a reason to exclude them from certain occupations, it is interesting to note that, rather than trying to improve conditions, companies chose instead to exclude women who are likely to suffer from the lack of security. Therefore the inadequate provision of security could be considered a gendered exclusionary strategy adopted to disqualify women from entering these jobs.

7.3.2.1.5 Mobility

It was explained in Chapter Two that in Ottoman times, the service sector was strictly sex segregated; women or men were not allowed to provide services to the opposite sex. Until the declining years of the Ottoman Empire, the financial services sector had predominantly male employees. Women sought to enter only in the late 1920s. The main target of the feminist movements of the time was office-based jobs in the sector, which were relatively easier to penetrate than the mobile ones, because they did not challenge the cultural restrictions placed on women's mobility in public places. Drawing on this oppressive cultural tradition permitted men effectively to exclude women from those jobs which require mobility such as auditors, debt collectors, surveyors, drivers, communication jobs and international dealers.

Only men are recruited as debt collectors. 'Run here, run there.' I think that they believe it would be difficult for women. TR4BF

Jobs requiring mobility were considered more prestigious than others at the same level in the hierarchy. For example, auditing was considered a highly prized career in the sector, and communications, although it is a clerical job, was considered more prestigious than most other office jobs. TR8AF explained how mobility was used as an excuse to drive women out of the communications department:

> *Communications is at the bottom of the organisational hierarchy and it is the foundation stone of the company. They do not employ women there because they are always going to other branches, they are carrying documents and so on. They did recruit one woman to the communications department, but they changed her with a man this year. TR8AF*

7.3.2.1.6 Pay

Although information on wages was kept confidential, several participants warned that a sex differential existed. TR7AM observed that in Company A women were financially worse off than their male peers:

> *A woman in Britain may do overtime work because she has work to do, in Turkey a woman may come to work because her wage is not enough. This is true for some men. The approach of someone who is paid about 400 Pounds a month to overtime work and the approach to it of someone who is paid 2400 Pounds a month, would be very different. This is very important. You need to look at the average pay women have in these companies. TR7AM*

It was known that there is a large discrepancy between the salaries of managers and other staff. Initial salaries were low, which affected women more adversely than men, especially in the clerical grades. While men enjoyed better prospects for mobility from clerical to managerial grades, women stayed longer in these non-managerial posts before being promoted.

> *Because women have maternity leave, I know that they choose men if there are two applicants with the same qualifications. Women may leave in the first year as the salary is low initially. TR10AF*

The lower pay strategy caused women financial difficulties or encouraged them to leave in search of better career prospects elsewhere, or to become domestic workers. This also adversely influenced women's power within the family, if they lacked relative economic power. Although there was a discrepancy between women's and men's wages, because this difference was due to their status or occupational group in the sector which included workers of both sexes, there was a reluctance to accept pay as an exclusionary strategy. Only a few employees acknowledged that the occupations dominated by women had lower

wages, and that the substantial difference between their wages and pay for the managerial grades disproportionately advantaged the men who occupy most of the latter posts.

7.3.2.1.7 Military service

Compulsory military service for Turkish men constituted a gendered practice as it limited young men's choice of employment. Military service leaves were not legally protected by laws, so that young recruits who are yet to do their service may not be able to return to their jobs afterwards. This argument was raised by several of the male respondents:

> *I can talk about the problem with military service, especially for young people. I believe that it is unfair for young men who are working. There is a sex inequality in that sense. It stops you from making long term plans... In these days the compensation rate is about 20 million [this was equivalent to nearly £ 300 in 1995]. If you don't take that money, you have a better chance of being employed when you return from the service. But that is not even certain. If you take the compensation when you leave, you need to take an entrance exam along with everybody else. Of course, it is much to do with your position before you leave the company. TR2BM*

However, military service is perceived as a rite of passage through which men become fully fledged adults. Other such social events are circumcision and marriage for men, whilst women do not have comparable public events to signify and to celebrate their adulthood. On the contrary, the start of menstruation is considered shameful for women in some parts of Turkey. As an obligation to undertake military service excluded women, they did not qualify for the privilege it accords men. Compulsory military service certainly disadvantaged men who had not yet completed it or men who were barred from it such as gays or the disabled. However, completion of it provided men with further networking and social privileges, that women could not enjoy. It was well documented in the Turkish media that male bonding during military service provides networking benefits in the following years.

7.3.2.1.8 Sexual harassment

Sexual harassment is a taboo topic in Turkish society, as it is in the financial sector. TR11AM showed a typical reaction in displaying his disbelief that sexual harassment could take place in Company A. He also suggested that sexual harassment is not a matter of sexual practice, but rather an issue of power, or 'courage' as he refers to it.

> *Sexual harassment sounds impossible here. I don't believe that anyone here would have the courage to harass. TR11AM*

Some participants showed another reactionary approach to the question about sexual harassment in the sector, accepting that it may exist in their companies but arguing that cases are dealt with effectively. Before acknowledging that there were cases of sexual harassment at Company A, TR1AM cautiously tried not to impugn his company by asserting that sexual harassment happened almost everywhere.

> *It happens everywhere around the world. It happens in every country. It happens in every company. Like any other thing, this is also dealt with by certain rules and regulations. It is not possible to be dismissed. There were people who intended that sort of thing and now they have no place in the bank. They've left and gone. It had been like this and it will be like this. TR1AM*

TR1AM went on to explain the complicated system of grievance procedures devised to tackle sexual harassment cases. However, as the procedure was painstakingly long and involved many parties, it threatened those involved in confidentiality of the sexual harassment cases.

> *They apply to their branch or talk with their area manager. But beyond that certainly our audit committee goes there and does a thorough investigation. Our auditor friends go and investigate. They do the necessary meetings. then it is discussed in our discipline committee. Then the company and union managers talk about it. Subsequently we, the human resource managers, come together and discuss the case. We do the necessary investigations. We collect information from multiple sources, and make a decision. These are dealt with confidentially. They are not explained or told to others, whoever is guilty. It does not matter here if that person is a new employee of 10 days, if it is a manager, or whatever. Whoever is guilty loses the case. TR1AM*

Evidence was an important issue in sexual harassment cases. The investigating teams might ask for evidence of sexual harassment from the victims. Considering the nature of the act, except for a medical report in cases of rape, other forms of sexual harassment when two people were alone are difficult to prove or to reveal with documentary investigation. TR8AF argued that, as proof may be required, it is very difficult to initiate a harassment case if you do not have substantial evidence.

> *It can be a look or a word. I believe that under every joke there is a sense of truth. They may be implying things with their jokes. What I observe and consider as harassment, if you ask that person, may not be. I say 'yes, this is harassment', but for them it is not disturbing. Looks, talks, jokes. I don't know what kind of procedure is followed. I mean, I observe things but nothing is really happening. I mean, sometimes the looks are really disturbing. I think if the person who is harassed complains, they would investigate and ask for the reasons. I mean, you may say he looked at me so bad that I felt naked. He will say 'I did not look that way'. We cannot prove that. We cannot prove words or looks. You cannot even prove touches... Except for the doctor's report in rape, others are difficult to prove. TR8AF*

In the absence of adequate training programmes to raise employees' awareness of issues of harassment and grievance procedures, many women staff were left to find individual solutions. As there were no organisational procedures to deal with harassment directed from the customers to female staff, these women sometimes devised individual coping strategies, at the expense of their civil liberties and employment rights.

> *I had a bad experience once. During the branch audit, I always wear mini skirts. When we went to a conservative town, I had a very bad experience. I am not going to do customer visits any longer. The customer did not want to shake my hand. I had a male marketing representative with me. He talked to him and did not even look at me. We were inspecting the factory, I and the representative, both of us were disturbed by their looks... In daily life as well, sexual harassment, both physical and verbal, is disturbing. Here in this enclosed office, because we are together with our colleagues, we are not affected but I am sure our colleagues in branches are having difficulties. TR4BF*

Both by making grievance procedures so complicated and also failing to provide employees with adequate support and help mechanisms, women were effectively excluded from certain areas of employment, such as auditing customers, as in this case.

7.3.2.2 Inclusion

To counteract the exclusionary strategies outlined above, women in the sector implemented inclusionary strategies to enable them to penetrate into male-dominated areas of employment. Both inclusionary and exclusionary strategies were often reactive and they persisted over time.

7.3.2.2.1 The long hours culture and domestic work

The exclusionary impact of the long hours culture was explained earlier in this chapter. Several respondents noted that women engage in informal job sharing activities to compensate for the working hours that their colleagues cannot cover. This activity was not regulated by the companies but was devised by women themselves as a coping strategy.

> *Some female friends help each other out. If they need to leave early, or if they cannot stay to do overtime, their friends are running to their help. Similarly, they are helping each other in looking after children. TR20CF*

However, the strategy TR20CF described was more plausible for women employees in service areas where there are other female colleagues, as it required at least two women employees to provide mutual support. This strategy also helped to sustain the traditional

family structure, where women were expected to do most of the domestic work and therefore could not adjust to the long hours culture common in these organisations.

Some female employees criticised the unfair distribution of domestic duties, and sought greater equity in the domestic division of labour while trying to sustain a fairer balance between the time requirements of work and home. However, such experiences were not commonly reported.

> *I know that many women are experiencing difficulties. When you go home you are tired, your partner is also working and the Turkish man has not yet learned that sense of sharing. Whatever he says, that he is sharing, in general when he comes home he stretches his legs, takes his newspaper and asks for his meal. Men are getting tired at work as well. But when they come home all the torture is left for women: she cooks the meal, washes the dishes, washes the clothes. The man is sitting down meanwhile, maybe preparing the table. But in relation to all these things, preparing the table is nothing. We don't have this problem with my partner but what I observe in my friends is that you are returning from work at night. At 11:00 p.m. you are dropping dead on the bed to sleep. At least I don't have this problem. My partner and I are sharing many things . TR8AF*

7.3.2.2.2 Unskilled work

The male-dominated culture of many unskilled jobs has blocked the penetration of women into their ranks. However, in the security department, male domination has been partially broken. In recent years, financial companies started recruiting female employees as security staff in the reception areas of their home offices. This was seen by some respondents as a public relations strategy. Also, the increasing visibility of female police officers in the Turkish media and major cities has contributed to the disintegration of the masculine image of security jobs. However, other unskilled male-dominated jobs like drivers and couriers continued to be male preserves of employment. The lack of visibility of female commercial drivers helped to sustain this condition. Although media coverage of female taxi and bus drivers from the Bulgarian Turkish minority has relaxed the formerly strong sex-typing in these occupations, the lack of female role models and aggressive male bonding between drivers hindered the prospect of real change towards equality, both in Turkish society and also in the financial services sector.

7.3.2.2.3 Safety and mobility

The safety of female staff was often raised as a reason for their exclusion from areas of employment where there is a threat of sexual or health dangers. Participants identified that the main threat to their safety is away from company premises. Travelling in commercial

transportation such as buses, trains and taxis between sites, and between home and work, especially at night, was considered risky by female participants. This was also cited as a reason for their exclusion from fields of employment where they are required to be mobile between organisational sites. TR8AF offered a detailed account of the limitations and security threats which undermined her capacity to travel freely around the country:

> *I cannot travel alone at night. For example, if I do inter-city travel, I don't get off the bus at the intervals. My partner is an auditor, so I am mostly alone at home. So I do most of the things men do at home. But you cannot go to certain places. I don't go out at certain hours or I dress differently if I do. I cannot go on holiday alone. If I was a man I would go on a holiday on a Friday night and rest two days and return. But if you do that in Turkish context as a woman everybody thinks differently. I mean, you can't have holidays alone or travel alone. There are things being stolen from these freedoms. I sometimes want to go out at 12:00 at night and have a stroll, but you cannot. There are advantages from being in paid employment. If I was at home I would be unable to attend social and cultural activities. I would have limited knowledge. For example, here, we say 'let's go there' and then we collect money and go and buy tickets. This makes you join in. When my partner is here we go in mixed groups with girls and boys and the boys can accompany us back home. This is an advantage. If I was alone it would be different. TR8AF*

In the sector, companies typically provided their own bus service facilities on certain main travel-to-work routes. This was important for women who did not have private transport to overcome the threat to their security posed by public transportation. However, company bus services ran only within their limited contracted hours and routes. They did not meet the needs of over-time workers, or go to residential areas which are off the main routes of travel. In some service areas, women sought the company of their male colleagues if they considered that there is a security risk when they are working overtime. Although this strategy overcame the risk of safety in some cases, it undermined women's authority at work as they were having to seek help from their male colleagues. Some smaller scale financial institutions provided a contracted taxi service to overcome these difficulties for employees who did stay overtime.

7.3.2.2.4 Recruitment

The previous recruitment system used by financial companies was based on peer reference and informal methods of recruitment and selection, which allowed men to give preference to their male acquaintances, family members and friends of their families. However, these methods have been replaced by standardised exams in recent years as a means of stopping favouritism and preferential treatment. As these posts became more sought-after, informal methods of recruitment and selection were replaced by formal, standardised methods which

incorporated examinations, psychometric tests, and formal interviews. One consequence was that higher numbers of female applicants qualified through this system of standard tests. However, the new system has not totally eradicated the subjective elements of the recruitment process, but rather has placed a superficial veneer of objectivity over it. Respondents reported that different questions were still directed to women and men during the interviews, in relation to their future plans, family lives, marriage and baby plans, but interview panels have introduced a welcome level of transparency which was not present in the previous recruitment arrangements.

7.3.2.3 Demarcation and dual closure strategies

It was discussed in Chapter Four, Sections 4.4.2.1 and 4.4.2.2, that demarcationary strategies are implemented by the dominant occupational groups in employment to impose restrictions on the employment rights and benefits of the members of a subordinate group in an adjacent occupation. These strategies often have a gender dimension as the dominant groups are predominantly men and the subordinate groups in the other occupation are mostly women, certainly in the financial services sector. Dual closure strategies, on the other hand, are implemented by the groups affected by demarcationary strategies in order both to regain their employment rights and to acquire further employment rights and benefits as a group.

7.3.2.3.1 Customer service and its management

Women were predominantly employed in those service areas where there is contact with customers, although these women staff often lacked decision-making powers in their dealings with customers. Female-dominated departments that involved customer service were predominantly managed by men.

> *Women are working in office work mostly. They are generally doing things that subordinates do. TR8AF*

This imbalance in power relations between female worker and the male manager did not attract much criticism. Rather, it was perceived as the norm and not challenged.

> *I am saying this logically. I prefer seeing women in branches than men. I mean, women with their dress sense, their pleasant looks and attractive personality. Some men can look repulsive with their beards. In our branches women are in the majority. It is maybe to smooth the relationship with the customer. Most of the customer representatives are women, too. I am talking about privately owned companies. Most of the employees in public relations are women. This must certainly have a reason, why they prefer women. Because women can*

affect others with their talk, attitude, and dress code. This is less with men. I don't know why, but it is less. TR8AF

The reasons given by TR8AF for employing women in these service areas was part of a larger ideology which promoted women's employment in service areas where they assume a service provider role, while men retain control of the production of this service. In this ideology women's work was linked with their physical appearance or other qualities which were signifiers of their heterosexual appeal to men.

> *They specifically prefer women in the personal banking department... It must be their appearance. The ones working with us all are pleasant looking. They are also sweet talking. They have the patience to explain everything without losing their patience. TR4BF*

By promoting an overtly physical and sexualised image of women working in contact with customers, the occupational status of these women was undermined and reduced. One of the interesting areas of service in which this takes place was the area of brokerage, considered one of the most prestigious occupations in the sector. Dominated by men in western European countries and the United States, brokerage in Turkey, was dominated by women staff at the point of contact with the customers. Although a prestigious occupation in the sector, women employees in Turkey did not exercise the same decision-making authority as their male counterparts in other countries. The managers of brokerage workers, being predominantly men, control the degree of autonomy the female brokers have. Thus although brokerage appeared to be both a prestigious occupation and under the control of women employees, in reality their role was being diminished to providing a feminised service to their customers. Explaining the controls imposed on their employment as a demarcation strategy offers a means of understanding the numerical female domination in brokerage, coupled with their subordination to men.

7.3.2.3.2 The case of female auditors

Thus although women have long been employed alongside men as auditors in financial service organisations in Turkey, the sex composition of audit departments fluctuated considerably over the last decade. The proportion of women auditors has declined, to the point where they were either totally banned or were limited to certain areas of service within the department. Auditing jobs involved visits to branches in different cities around Turkey, with overnight stays. The workload was reported to be high, and there were myths and stories about excessive workloads and overtime work requirements. Companies met the travel and living expenses of auditors, and they were considered as one of the better

paid groups of professionals in the sector.

Company A was the first Turkish financial company to recruit women to the audit department. The number of women in the audit department is fixed. If they are going to recruit new employees to the audit committee. 12 of these would be men and three would be women. I don't know why. if it is due to applications, or it can be something that the company prefers. Because in the audit committee you are always travelling, you are always outside the city. you will always be on tours, sometimes still working at 11 at night. I think that they sort of prefer men more. TR8AF

According to human resource managers in these companies. after being appointed. many women subsequently left auditing for jobs in other departments. By the 1990s auditing had become a man's job, performed by women only within the large cities or with geographic restrictions and reservations placed on their mobility. Women who left audit jobs were concerned about their personal safety, the high work load and culture of long working hours associated with the occupation. Auditors often travelled to distant cities and stayed in private hotel accommodation. Some female auditors experienced abuse and harassment from both the locals and staff in host branches during these visits. These working conditions and the social contacts between auditors and the members of the host institutions were unwelcome to women (see TR3BM's quote in Section 7.3.2.1.4).

The job also required being away from home for long periods of time and involves long working hours and overtime work. Although in traditional Turkish families a man's work-related absence from his family is tolerated, women's mobility and absence from home has been historically restricted by male authority. This traditional practice was reflected in the way women were employed as auditors.

A man in the audit committee can travel to many cities. He goes to Erzurum, to Mardin, and to Diyarbakir. But they don't send ladies there. Generally in Ankara, Istanbul, Izmir. I do not know the reason, though. TR8AF

Many managers argued that there was nothing here to challenge equality. it was just that this job was not suitable for women, as the conditions of employment were the same for both sexes. Some even argued that it would be discriminating against men to provide better conditions for women.

If you are entering that occupation. it means you are accepting everything it involves. Most of my friends are in Istanbul. Demand is coming from women to work in the city. It is a loss of human resource. If you don't have a suitable employee. the company wants to send women employees. but they are unable to do so. If you accepted this job. then you should accept both its positive and negative sides. really. TR8AF

However, this view was challenged by some other managers, who argued that companies should bear a responsibility for promoting those conditions of employment which enable women to make a full contribution. Several examples were given of employees' reactions and resistance to the social as well as the organisational barriers to women's employment in audit departments.

> There is only the audit department, you know [where men are preferred to women]. Because women are facing problems, they give priority to men. In the last few years our assistant manager told me that he wanted to stay at a hotel with three female auditors and they do not allow them in because the hotel management suspects him of adultery. They were only able to stay at the hotel when the police became involved. The police asked the hotel management to let them stay. TR4BF

Two positions can be identified on the threat of women's exclusion from audit. The first recognised the organisational and social reasons for this state of affairs, but accepted this as a natural, normal phenomenon arising from biological destiny. The proponents of the second approach, however, recognise that these exclusionary strategies were not destiny, but rather were deliberate strategies which can be challenged. These two main arguments have led to the establishment of the current, middle of the way, status of women in audit.

> Women enter the audit committee as well but they do not go everywhere, but you can send men to all the branches in Turkey. However, in the last few years women have also started going to some rural areas. TR11AM

Now women can choose their desired geographical area of work, and the extent of their availability for work, including overtime work. However, 'the man as the norm' principle was not challenged by this practice. Rather than modifying the overall work system which privileged men, financial organisations have chosen to demarcate woman's employment by creating a sub-category of work for them. Two sets of strategies can be identified which were implemented by men to prevent women's incursion into the sector. The first set of exclusionary strategies aimed at barring women from the profession claimed that women's safety was under threat in certain geographic areas, but no preventive measures were instituted to eliminate these threats. The other set of strategies were demarcationary in nature, as women were accepted to the profession without these preventive measures, with limited responsibility and subsequently with limited professional and financial benefits, due to the restrictions imposed on their mobility.

Women have counteracted these attempted exclusionary strategies by actively seeking to stay in the occupation. However, their efforts have been undermined by further demarcationary strategies which aim to limit their employment roles, rather than trying to

tackle the employment threats they face within the occupation. Due to this demarcationary strategy, currently two sex-segregated occupations can be identified within audit. Female auditors and male auditors have almost completely different functional roles in the sector. Although their geographic mobility has been curtailed, female auditors have been reclaiming their occupational prestige in the larger cities. Therefore, it is also possible to identify a strategy being used by female auditors to regain control within their areas of responsibility.

7.3.2.3.3 Accounting and finance

Until the early 1980s accounting was regarded as a man's job, offering better than average career prospects and financial and social benefits. It involved the functions of financial analysis alongside bookkeeping duties. Technological advances deemed traditional bookkeeping skills obsolete in the early 1980s. This caused a differentiation between the tasks of accounting and financial analysis, as it is referred to today. While accounting involved book-keeping, filing and reporting duties, financial analysis evolved as an occupation which oversees the accounting function and also requires planning and decision-making on financial matters. Male domination in accounting declined, as financial analysis emerged as a newly male-dominated area.

> *Whether on purpose or not, you go up and see the accounting department. Eighty to ninety percent of them are women. It may be because of the idea that they are good at book-keeping and desk-bound jobs. It may be because of the idea that men adapt better to jobs which involve action and movement. TR11AM*

Traditionally, accounting was seen as men's work, because it involved attention to detail, concentration, organisation and filing skills. However, with the same reasoning, in less than ten years accounting became a woman's job, because women were seen as good at detail, concentration, organisation and filing. However, now women accountants do not enjoy the same occupational benefits as their male counterparts did ten years ago. As the occupational prestige and the benefits of accounting have diminished drastically, accounting became a feminised occupation which involved routinised work and limited career prospects. TR8AF explained her frustration as a female accountant:

> *In all workplaces there is something that makes life difficult. Here when you are living you may not notice but I believe that as it is a routine thing working from 8:30 am till 6:00 p.m., although not obviously a barrier at the first sight but four or five years down the line, you look back and there is nothing. You go to work and you come home... There is nothing else. Maybe that's why there are not difficulties but jobs that cause your life to pass quickly. TR8AF*

While accounting has become a secondary occupation with limited career prospects and job satisfaction, financial analysis has become established as a male-dominated specialisation with better than average prospects. Finance department staff regarded their work as more prestigious and vital, compared with the current role of accountants. It was also interesting to note that during this change in the accounting profession from male to female numerical domination, strategic decision-making in the department has shifted to the finance department, which occurred as it became a male-dominated area of employment.

The demarcationary strategies implemented by employees of the finance department over the accounting department have had a gendered impact, as these departments were sex segregated. While the department of accounting was considered to be prestigious. with open career ladders, when it was a male-dominated profession, the feminisation of the department has caused its prestige, status and benefits to decline extensively. The relative shifts in the prestige and status of cognate occupational groups warrant examination to reveal possible gender dimensions, as in the cases of accounting and finance.

7.3.2.3.4 From personnel to human resource management

Until the late 1980s. personnel departments in the financial services sector in Turkey were recognised as prestigious and well established departments, where the managerial positions were dominated by men. In 1980s, the globalising effects of the financial services markets were felt strongly in Turkey. The concept of human resource management was introduced to management thinking as a separate and superior concept, hierarchically placed over the personnel function. Human resources management was associated with dynamic notions of the management of human capital, while the personnel function was reduced to the application of personnel strategies and policies produced by the human resources management department. While human resource management was gaining popularity as a strategic function, personnel was becoming an administrative function with less strategic decision-making power in Turkey. Human resource management was popular with female graduates in higher education and there were women managers in the higher posts of these departments. However, the recent enhancement of the prestige of human resource management jobs has led to complaints.

> *Human resources is women dominated. But they are complaining about it themselves. They recruit two people this year. They are both men. They are trying to change. as I see. TR2BM*

It is interesting that, although when male-dominated service areas acquired strategic importance, their sex composition was not criticised, female domination in the flourishing human resources departments was problematised and remedial action was taken to redress the perceived gender imbalance. These changes can be explained in terms of the conceptual context of gendered demarcationary strategies, which can lead to sex segregation.

7.3.2.4 Exit strategies

'Exit strategies' is a term used to describe the actions of employees who prefer to leave a post, rather than continuing to struggle to change its unacceptable aspects. It was apparent that several female respondents had chosen to leave contested occupations when faced with insuperable barriers or if their current jobs were failing to offer them the career development opportunities that they sought. This was explained briefly in Chapter Four. Section 4.4.2.2. TR8AF explained how she sought employment opportunities elsewhere to improve her future career prospects.

> *I believe that I learned everything in a year here, or even earlier. That's why I want to change. As I hate being stuck at the same position. I am applying to different places and taking recruitment exams. I don't see any future here. TR8AF*

7.3.3 Ideologies of equal opportunities

Equal opportunities is unknown as a field of specialisation both in the financial services sector and in the labour market in Turkey. Although there were therefore no readily available equal opportunities functions within organisations, in practice the personnel or human resource departments assumed this function, both by monitoring the application of employment laws concerning the equality of the sexes, and also observing the implementation of an organisational ideology which overtly or tacitly advocated equality. The concept of equal opportunity is solely used in educational contexts in Turkey, in relation to equality of opportunities for women and men in education. The concept of equal opportunities in employment, and particularly in the financial services sector, is a concept yet to be introduced and institutionalised, as it has become in western societies.

The most common stance of Turkish financial institutions reflects the ideological approach advocated by the Turkish government in the 1920s which recognised women as equal to men in employment, without reference to their differences. This perspective was institutionalised by the majority of the financial service organisations, which opened up employment opportunities for women. It advocated women's inclusion in employment as

men's equals, but this had not challenged women's lower social status. because the man-made organisational systems of the Ottoman Empire were not altered to accommodate the different needs and aspirations of women. Therefore women's inclusion in male-dominated areas of employment in the sector carried certain difficulties which worked to exclude or demarcate women's employment rights in these areas.

The financial services sector still advocated and institutionalised the early principles of the young Turkish Republic which aimed to promote women's inclusion in employment. It was often taken for granted that institutionalisation necessarily implied equality. This type of institutionalisation was often considered a mechanism that sustained sex equality in those companies which subscribed to these values.

> *Because there is institutionalisation. whatever the rule, it is applied. Although there is no political agenda to privilege women, there is equality. There is no backlash against women, I don't think. TR3BM*

Similarly, managers with human resource management responsibility in all these organisations which provided research access for this project claimed that they did not discriminate by sex. They identified their policies and managerial directives as efficient measures for promoting sex equality.

> *Following the decisions that are taken by the senior management of our company, we do not discriminate. TR1AM*

While the current organisational ideology, which suggested equal standards of employment for both sexes, was praised by majority of the employees, it failed to sustain sex equality because it could not fully accommodate the different social and economic needs of women, such as adequate child care and family-friendly policies, without which full equality could not be achieved. As there were no written rules or regulations about equal opportunities in companies, their employment practices in relation to it varied according to the views of individual managers.

> *I mean, in the same company while manager X may employ 60 per cent women. manager Y may employ only 30 per cent or 90 per cent. There is no consistency but their approach is important. It is more flexible at the higher managerial levels.. TR7AM*

TR9AM also affirmed that individual managers were given too much freedom to manage equality issues according to their own ideological perspectives.

> *There can only be barriers to women's career development in certain occupations. It cannot happen otherwise. I don't think. There is no general principle. but restrictions can be imposed by individual managers. There is no*

overall political stance. They exist because of managers' personal opinions.
TR9AM

The ideological approaches of employees varied widely. This research identified three distinct ideological approaches in relation to the management and handling of issues concerning equal opportunities by sex. These ideological approaches are liberal. radical traditionalist. and radical progressive. These concepts were explained in Chapter Five. Section 5.6.

7.3.3.1 Liberal ideology

The liberal ideology was the dominant ideology in the financial services sector. It had two basic premises: firstly. it suggested that the standardisation of procedures and employment systems for both sexes ensured equality. on the assumption that they were essentially gender-neutral. This argument often led to the suggestion that equality had already been achieved. Secondly, the liberal approach promoted a business case for equality which only promoted it as long as it was profitable or served the interests of the organisation and its survival.

7.3.3.1.1 The assumption of gender-neutrality within liberal ideology

An ideology which suggests that employment practices are gender-neutral dominated employees' views about equal opportunities. Any unequal representation of the sexes in certain departments was therefore considered random and non-systematic. rather than the outcome of social processes.

> *There are departments that women are in majority. but there is no special reason for this. It comes out like that. Now we are recruiting people. at some periods when you recruit fifty people, sometimes forty of them are women. There is no special reason for this. They apply, enter exams. come for the interview. come for the group interview and we select. TR1AM*

The gender-neutrality assumption of staff was documented in their responses. As illustrated in Table 7.22. 94 per cent of employees believed that barriers to equal opportunities no longer existed for women in their companies. This ideology was created and communicated as a way of thinking within the organisation. However. it grossly ignored the exclusionary and demarcationary strategies that were implemented to keep women under control or to exclude them from employment. as explained earlier in Section 7.3.2.

Financial service organisations in Turkey use multiple recruitment strategies to attract applications from a pool of potential employees. Job advertisements in printed media.

company presentations in educational institutions, word-of-mouth and head-hunting were some of the methods they used. Although it was previously explained how recruitment procedures privileged men and disadvantaged women in many different ways, many employees failed to perceive how the recruitment system was gender-biased to favour men. Table 7.23 shows that 86 per cent of the questionnaire respondents believed that there were no barriers to recruitment of women in their companies.

Table 7.22: Can you think of any factors restricting equality of opportunities for women in this company?

Reasons	Total	Female (per cent)	Male (per cent)
1. There aren't any restrictions	267	154 (93.3)	113 (95.0)
2. Women's skills and work performance is undermined	4	3 (1.8)	1 (0.8)
3. Women's domestic lives	3	3 (1.8)	0 -
4. Personal relationships are influential	2	1 (0.6)	1 (0.8)
4. No, most of the assistant general managers are women	2	0 -	2 (1.7)
4. Yes (no reason given)	2	2 (1.2)	0 -
4. There are jobs that require physical strength	2	0 -	2 (1.7)
5. Men are more suitable	1	1 (0.6)	0 -
5. Performance evaluation undermines women's work	1	1 (0.6)	0 -
Total valid cases	284	165	119

A female manager in the recruitment and selection department of Company A claimed that her personal position as a female senior manager ensured and signified that equality was sustained in organisational practices (TR14AF). Many other respondents argued that the financial services sector welcomed women, that women and men enjoyed equal opportunities and that women were even preferred to men in the sector.

When we look at the high level managers, there are lots of women. This means that there aren't any barriers to women's career development. TR4BF

The majority of respondents stated that the recruitment tests and the subsequent interviews ensured sex equality and provided equal chances for women and men to be recruited. They argued that the examinations were standard for both sexes and women performed better.

and there were women members of interview panels. A woman employee in Bank A explains her belief in the gender-neutrality of the recruitment process:

> *Question: Are there any barriers to the recruitment of women to this company? Answer: No, there cannot be such a thing here. As a matter of fact, you have to pass an oral interview, after you pass a written exam. Therefore, it is never a problem TR8AF*

Table 7.23: Are there barriers to the recruitment of women to this company?

	Total	Female (per cent)	Male (per cent)
1. I cannot think of any barriers to the recruitment of women	249	143 (85.1)	106 (88.3)
2. They prefer women	19	9 (5.4)	10 (8.3)
3. Woman's private and domestic life is a barrier	13	13 (7.7)	0 -
4. I don't know	5	2 (1.2)	3 (2.5)
5. They prefer men	1	0 -	1 (0.8)
6. Appearance is important	1	1 (0.6)	0 -
Total	288	168	120

Similarly, despite the evident existence of barriers to women's career development in the sector, 93 per cent of the respondents asserted that there are no barriers to women's career development in their organisations (Table 7.24).

Table 7.24: Do you think there are any barriers to women's career development in this company?

	Total	Female (per cent)	Male (per cent)
1. There are no barrier to women's career development	267	149 (89.8)	118 (97.5)
2. Woman's domestic life	8	7 (4.2)	1 (0.8)
3. Women are given less responsibility	5	4 (2.4)	1 (0.8)
4. There are more male managers than women managers	2	2 (1.2)	0 -
5. Anyone who performs well can progress	1	1 (0.6)	0 -
5. Men are more suitable for the sector	1	1 (0.6)	0 -
5. Women are supported	1	1 (0.6)	0 -
5. Women cannot enter some networks	1	1 (0.6)	0 -
5. Yes (no reason mentioned)	1	0 -	1 (0.8)
Total	287	166	121

These claims about equality of opportunity in recruitment, employment and career development practices need to be scrutinised, in relation to the discourse of liberal equality purposely promoted in these organisations to sustain current divisions of power and authority.

7.3.3.1.2 The economic case for the liberal ideology

Senior decision makers within financial services organisations are predominantly concerned with organisational survival. This metaphor involves exploiting the opportunities offered by nature, society and the economy to sustain the vitality of organisations. While the organisations' role was seen as making best use of these social imbalances to enhance prospects for business success, sex equality was perceived as a social rather than an institutional problem. Inequalities were viewed in this ideology as a fact of life, a consequence of nature, another social variable to use. Therefore gender imbalances in the social construction of domestic work and child-care were likewise accepted as facts of life and left unchallenged. A recent business argument within liberal ideology suggested that maternity, child-care and domestic work issues can be incorporated into staff members' working lives and women could be given support, as long as it can be shown that this support brings long-term benefits for the organisation.

> There are barriers to women's employment in Turkey. The primary reason is maternity. Nobody wants to employ a woman if she is nearing maternity, is likely to be pregnant or is married or newly married. We don't have them in this bank. First of all, you enter an exam. If you succeed and if you are qualified, they are thinking that they don't see you for five or six months but then I get the maximum productivity from you. The barriers here are from education level and success. TR11AM

Although the business case for equality did promote good practice in some segments of the sector, such arguments could not provide the same leverage as the moral argument for equality, as the employment of certain groups of women such as migrant and unskilled women cannot be easily defended using the same economic arguments.

7.3.3.2 Radical ideologies

Radical ideology acknowledges differences in the current social and economic status of women and men in society. Its proponents propose strategies to eliminate inequalities promoted by the current employment systems. This research identified two distinct radical perspectives which were prevalent in the financial services sector in Turkey. These are radical traditionalist and radical progressive ideologies. Both ideological perspectives

acknowledge the unequal aspects of current employment practices, and offer solutions to promote women's status, both in society and at work. However, their definitions and strategies differ markedly.

7.3.3.2.1 Radical traditionalist ideology

Radical traditionalist ideology was adopted by organisations which are allegedly working with Islamic values and was also promoted by individuals who subscribed to these values. The argued that women were disadvantaged by the current employment laws, claiming that women's traditional role (which was restricted to the domestic sphere) offered an ideal state of equality. Their ideal was similar to that proposed by functionalist ideology, in which women and men were assigned roles in different aspects of life.

> *In current conditions that the country is experiencing, women cannot perform one of their most important duties of bringing up pleasant and nice children. Children are having difficulties with women's work. I mean, the mother is the person who can bring the child up best. When we look at the overall morals, values and training, mothers can look after the child better... The abnormal social behaviours, the new generation's lack of understanding of our traditions and cultural values, and the spoiled society are all results of this. Because working mothers ignored their children in order to lead their own lives. This is a reality. This is real and harmful to the society. TR1AM*

This radical traditionalist ideology was often combined with nationalist ideology, which claimed that the citizen's duty is to promote the welfare of the nation. This ideology did not offer a new perspective on equality, but essentially reinforced traditional ideologies of functionalism and nationalism which have long been criticised as systems of oppression rather than solutions to the current problems of equality.

7.3.3.2.2 Radical progressive ideology

Radical progressive ideology was newly emergent in the financial services sector in Turkey. Its proponents identified the problems that women experience in employment and sought both collective and individual solutions to them. However, radical progressive ideology was rarely evident among the participants of this study, although certain individuals and groups were reportedly undertaking studies of equality in the financial services sector. It should be noted that social and cultural change in Turkey is taking place very fast and the dominant liberal ideology does not provide adequate protection for the employment rights of disadvantaged groups. Considering the rise of the radical traditionalist movement in Turkish society in the last two decades, there is an urgent need

for policy making and implementation to counteract the risk of the loss of hard-won rights. which are at risk from these forces.

7.4 Conclusion

This chapter provided an analysis of the data generated from the Turkish study. This analysis was based on the themes elaborated in the previous literature review chapters (Chapters Two, Three. Four and Five). The next chapter will involve a similar analysis of the data generated from British study.

CHAPTER EIGHT

The Results of the British Study

8.1 Introduction

This chapter presents the findings of the study conducted with female and male employees within the financial services sector in Britain. I will first introduce the participants and then analyse the data with regards to the conceptual frameworks introduced in the earlier literature review chapters. This chapter, like the previous one, explores three aspects of sex equality: first, the gendered dimension of 'belonging' and 'otherness'; second, gendered strategies of occupational control; and third, prevailing ideologies of sex equality. However, under each of these broad themes this chapter explores some different, as well as same aspects of employment practice, as warranted by findings of the British study. The next chapter will draw together the issues identified in this chapter and Chapter Seven, for the purposes of making comparisons between the two countries.

8.2 The participants

The British field study generated 50 completed questionnaires and 25 in-depth interviews with the employees of six different financial organisations. It commenced in June 1995 and was completed by December 1996. Issues about the relative value of the data sets generated in Turkey and Britain were explained in Chapter Six, Section 6.4.10.

8.2.1 Participating companies

A formal letter of application sent to Human Resources or Equal Opportunities Departments of the firms outlined the research aims and objectives, the process and intended outcomes. Various difficulties were encountered in gaining research access to British financial institutions. Although applications for research access were made to over twenty financial organisations, by the end of the study there were individual participants from six different companies. The British organisations involved in this study will be called Company X, Y, Z, K, L and M. Out of 25 interview participants, 14 were working in two organisations that offered partial research access for this study. The rest were working in organisations that did not grant research access. Details of the quest to secure research access were given in Chapter Six, Section 6.4.9.

8.2.2 Individual participants in the study

In Company X, 120 questionnaires were distributed and 37 completed questionnaires were returned. An additional 50 questionnaires were sent to employees in other companies, 13 of which were returned completed. In total, the return rate of completed questionnaires was 29 per cent. This is not very different from the 32.1 per cent return rate obtained in the Turkish study. In total, interviews were conducted with 25 employees working in British financial services companies.

Table 8.1 illustrates the socio-demographic distribution of the questionnaire respondents: 37 are from Company X, 11 from Company Y and two from Company Z. While 33 of the questionnaire respondents are women, and 17 are men, 51 per cent of the staff in the sector are women in 1994 (EOC, 1995). 66 per cent of the questionnaire respondents were women. A higher proportion of female than male response to the questionnaire may reflect the topic of this study, namely equal opportunities for women.

The youngest respondent was 20 years old, and the oldest 61. Half the respondents had higher education qualifications but the proportion differed markedly by sex: only 30 per cent of the female participants, compared with 88 per cent of the men, were educated to this level.

Most respondents were married (58 per cent), again with a large differential by sex: 48 per cent of the women were married, compared with 72 per cent of the men. Their average household comprised three people, with a maximum of five members. 58 per cent of female respondents had no children, compared with 35 per cent of men. The small numbers of respondents means that any interpretations should be treated with caution, but the average number of children that the female participants had (0.9) was lower than the average number of children that the male participants had (1.4). 26 per cent of the women respondents' partners and 57 per cent of the men's had higher education qualifications.

No male participants identified their household income as low using a five point scale, while 12 per cent of the female employees did. Similarly, while only 18 per cent of the female respondents identified their household income as above average, 41 per cent of the male employees did.

The interview phase of this project generated 25 interviews with employees working in seven different British financial institutions. The details of research access were explained in Chapter Six, Section 6.4.9. Table 8.2 indicates interviewees' socio-demographic

attributes. 13 of them are employed by Company X, six work for Company Y, and three work for Company Z. The other four participants work for Companies K, L, M, and N. Only Companies X and Z granted research access to this project. The other respondents contributed to the project on their own initiative, without the authorisation of their companies. Because of the small size of the interview population, any generalisations based on this group should be viewed with caution.

There were 18 female and 7 female interview participants. Considering the proportion of women working in the sector, which was 53.7 per cent of all staff in March 1995 (FOC, 1996), it is reasonable to expect a majority female response to this study, but not to this extent.

Most participants (18 of them) were aged between 30 and 45, with four aged between 45 and 60, two between 18 and 30, and only one participant aged over 60. The average age of the British participants is higher than the Turkish ones. However, as this is not unexpected Turkey has a younger population and financial services companies in Turkey actively discriminate against older applicants, as the previous chapter showed.

There were five single participants, 14 were married, four were cohabiting and two were widowed. None of the single participants lived with their parental family, unlike Turkey where all but two did so. Nine interviewees had only a secondary school education, 13 had a degree and three had postgraduate qualifications. Five of those with only secondary education were employed in non-managerial grades, three were in middle management and one had a senior managerial post. Four of the graduates were employed in a non-managerial capacity, four were junior managers, three were middle managers and two were working in senior management. Two of those who currently hold postgraduate qualifications were doing non-managerial, part-time and temporary jobs when they were working in the sector, and one was working in middle management. There were three senior, seven middle and four junior managerial and eleven non-managerial grade interviewees.

8.2.2.1 The careers of the British respondents

The questionnaire respondents were drawn from a range of organisational grades. 71.4 per cent were working in non-managerial posts, four per cent were junior managers, eight per cent were middle managers and two per cent were senior managers. 84 per cent of the women and 70.6 per cent of the men were working below middle managerial grade. There

were more women than men in those grades, whereas reverse was true for higher management grades: 29.4 per cent of men and only 15.6 per cent of women were middle or senior managers (Figure 8.1).

Figure 8.1: Organisational grade of respondents in Britain by sex (per cent)
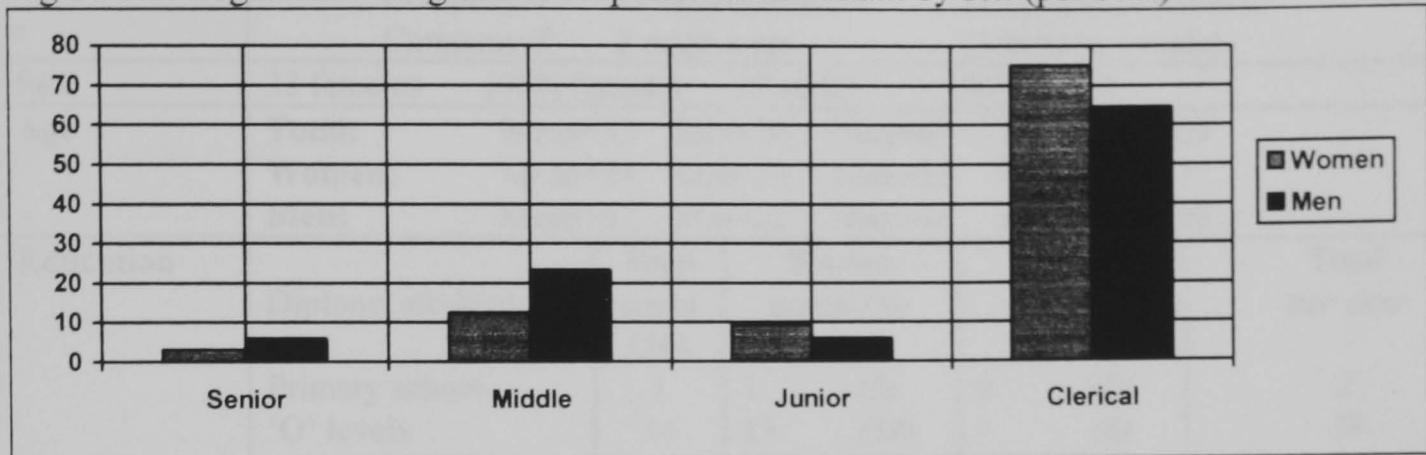
The participants had an average of 1.9 employees under their supervision and management, with a maximum of 28. On average, women participants had 2.2 employees and male participants had 1.2 employees under their management. They worked in 19 different service areas in the organisation. Female employees were working in 11 service areas and male employees were working in 13 different service areas.

The participants in the study have been in paid employment for an average of 15.3 years. The longest career was 45 years. Women's average duration of paid employment was 14.2 years, whilst men's was 17.3 years. Women's average time of service in their previous position was 4.9 years, whereas men's was 3.5 years. This indicates that, compared to their male colleagues, the women participants spent an average of 1.4 years longer in their previous positions within the company before moving.

On average, the participants worked five-day week, although some worked three days a week and some reportedly worked a seven-day week. The average number of days worked increased by seniority, from 4.9 days for non-managerial grade workers to 5.5 days a week on average for senior managers, largely due to the low concentration of part-time employees at this grade. Furthermore, while the non-managerial staff reported working 36.5 hours a week on average, senior managers reported working 42.5 hours a week. The participants worked 38.1 hours a week on average, varying between 36.5 hours a week on average for women staff and 41.3 hours a week for male employees. This difference reflects both the long hours culture of the male-dominated managerial grades and the female-domination of part-time employment.

Table 8.1: Demographic profile of the questionnaire study participants in Britain

	Total: 50 participants		
Companies	Company X: 37 employees	(28 females, 9 males)	
	Company Y: 11 employees	(4 females, 7 males)	
	Company Z: 2 employees	(1 female, 1 male)	
Sex	33 females (66% female)	17 males (34% male)	
Age	**Total:** Mean=35 Min=20 Max=61 Std Dev=10.09		
	Women: Mean=34 Min=20 Max=52 Std Dev=9.67		
	Men: Mean=37 Min=21 Max=61 Std Dev=11.03		

Education

Diploma attained	Total count (50)	Women count (%)		Men count (%)		Total per cent
Primary school	1	1	(3)	0	(0)	2
'O' levels	14	13	(39)	1	(6)	28
'A' levels	4	4	(13)	0	(0)	8
Vocational	4	3	(9)	1	(6)	8
qualification	22	9	(27)	13	(76)	44
Higher education	3	1	(3)	2	(12)	6
Postgraduate degree	2	2	(6)	0	(0)	4
N/A.						

Marital status

(* others are 3 per cent)

	Total count	Women count (%)		Men count (%)		Total per cent	national statistics per cent
Married	28	16	(48)	12	(71)	56	54
Divorced	0	0	(0)	0	(0)	-	*
Separated	1	1	(3)	0	(0)	2	*
Single	13	9	(27)	4	(24)	26	3
Cohabiting	7	6	(18)	1	(6)	14	-
Widowed	1	1	(3)	0	(0)	2	*

Numbers in family	Mean 3 Median 3 Mode 2 Minimum 1 Maximum 5

Number of children	**Total:** Mean 1 Median 0.5 Mode 0 Min: 0 Max: 5
	Women: Mean: 0.9 Median: 0.5 Mode: 0 Min: 0 Max: 5
	Men: Mean: 1.4 Median: 0.5 Mode: 0 Min: 0 Max: 3

Partner's education

* The percentages below the line are the ratios of educational level of employees' partners to the number of employees who have partners.

	Count	per cent	Women per cent	Men per cent
No partner	12	24	29	18
Primary school	2	4	6*	-*
'O' levels	11	22	26	18
'A' levels	4	8	10	6
Vocational	1	2	3	-
qualification	15	30	23	47
Higher education	3	6	3	12
Postgraduate	2	4	-	-

Income group

	Count	per cent	Women per cent	Men per cent
Low	4	8	12	0
Middle-low	5	10	9	12
Middle	27	54	58	47
High-middle	11	22	15	35
High	2	4	3	6
N/A	1	2	3	0

Table 8.2: Demographic profile of the interview participants in the British study

Participants	Sex	Age group	Marital status	Education	Occupational grade
Code: GBABC GB-Britain A- Number B- Company name C- Sex (M/F)		18-30 (1) 30-45 (2) 45-60 (3) 60- (4)	*living with parental family	Secondary University Postgraduate	Senior Middle Junior Non-managerial
GB1YF	Female	2	Married	University	Junior
GB2YF	Female	2	Single	Postgraduate	Non-managerial
GB3ZF	Female	2	Married	University	Middle
GB4ZF	Female	2	Married	University	Junior
GB5ZM	Male	2	Married	University	Middle
GB6XF	Female	3	Cohabit	Secondary	Non-managerial
GB7XM	Male	2	Married	Secondary	Middle
GB8YF	Female	2	Single	University	Junior
GB9XF	Female	2	Married	Secondary	Middle
GB10XF	Female	2	Married	Secondary	Senior
GB11XF	Female	3	Widow	Secondary	Non-managerial
GB12XF	Female	1	Single	Secondary	Non-managerial
GB13XF	Female	3	Cohabit	University	Non-managerial
GB14XM	Male	2	Married	University	Senior
GB15XM	Male	4	Widow	Secondary	Non-managerial
GB16XF	Female	2	Cohabit	Secondary	Middle
GB17KF	Female	2	Married	Postgraduate	Middle
GB18YM	Male	2	Single	Postgraduate	Non-managerial
GB19YM	Male	2	Married	University	Junior
GB20YF	Female	1	Cohabit	University	Non-managerial
GB21LM	Male	2	Married	University	Non-managerial
GB22MF	Female	2	Single	University	Non-managerial
GB23NF	Female	3	Married	University	Middle
GB24XF	Female	2	Married	University	Senior
GB25XF	Female	2	Married	Secondary	Non-managerial

Totals	Companies		Sex	Educational Qualification
	Company X: 13 interviews Company Y: 6 interviews Company Z: 3 interviews Company K: 1 interviews Company L: 1 interviews Company M: 1 interviews Company N: 1 interviews		Female: 18 Male: 7	Secondary 9 University 13 Postgraduate 3
	Age Groups		Marital Status	Organisational Ranks
	18-30 (1) 2 interviewees 30-45 (2) 18 interviewees 45-60 (3) 4 interviewees 60- (4) 1 interviewees		Single: 5 Married: 14 Cohabiting: 4 Widowed: 2	Senior 3 Middle 7 Junior 4 Clerical 11

Figure 8.2: Average number of years in paid employment in total, in the sector, in the present company, in the previous position, and in the present position, by sex.
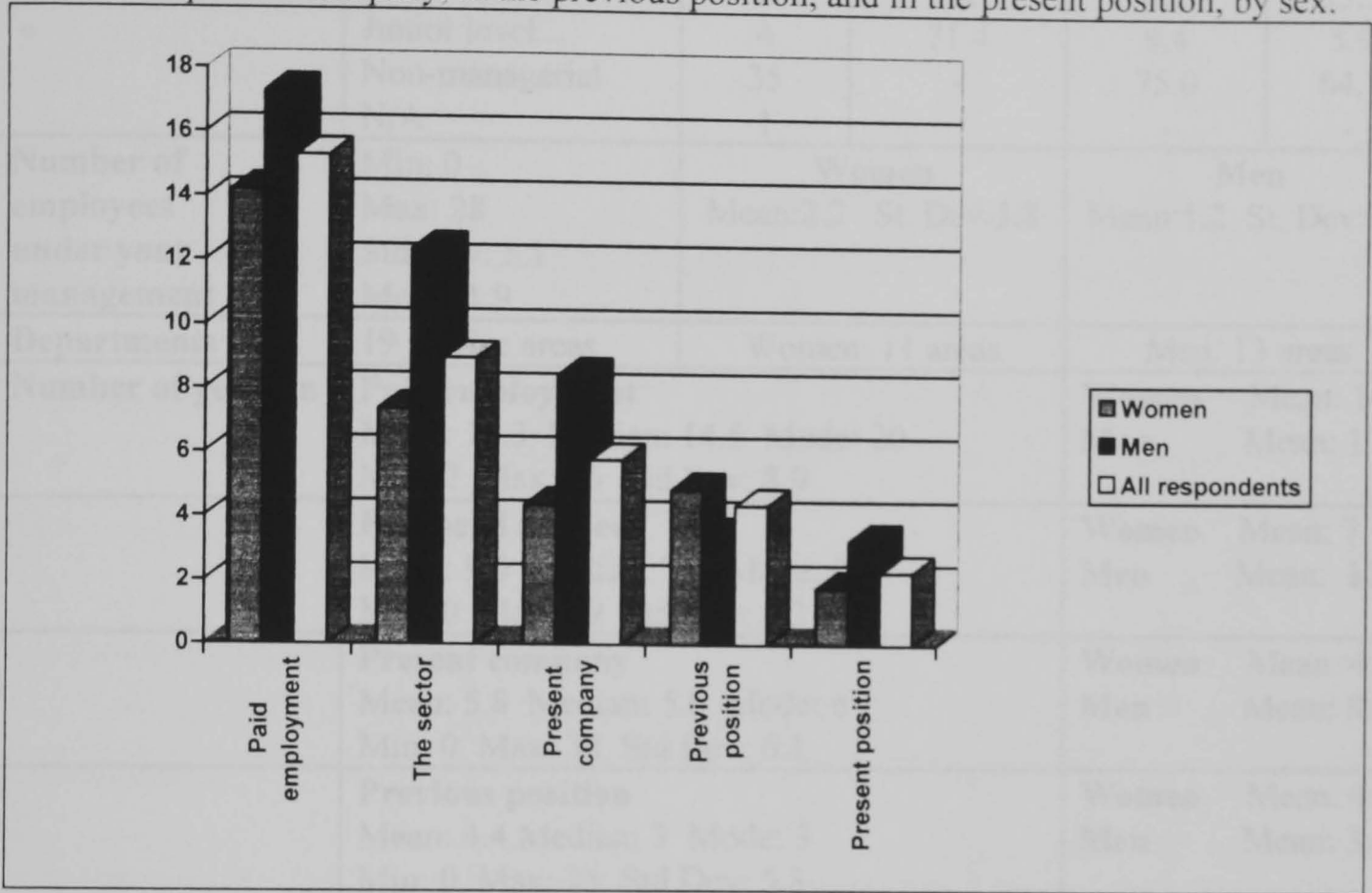
Figure 8.3: Occupational grade and average number of work days and hours of work for both sexes
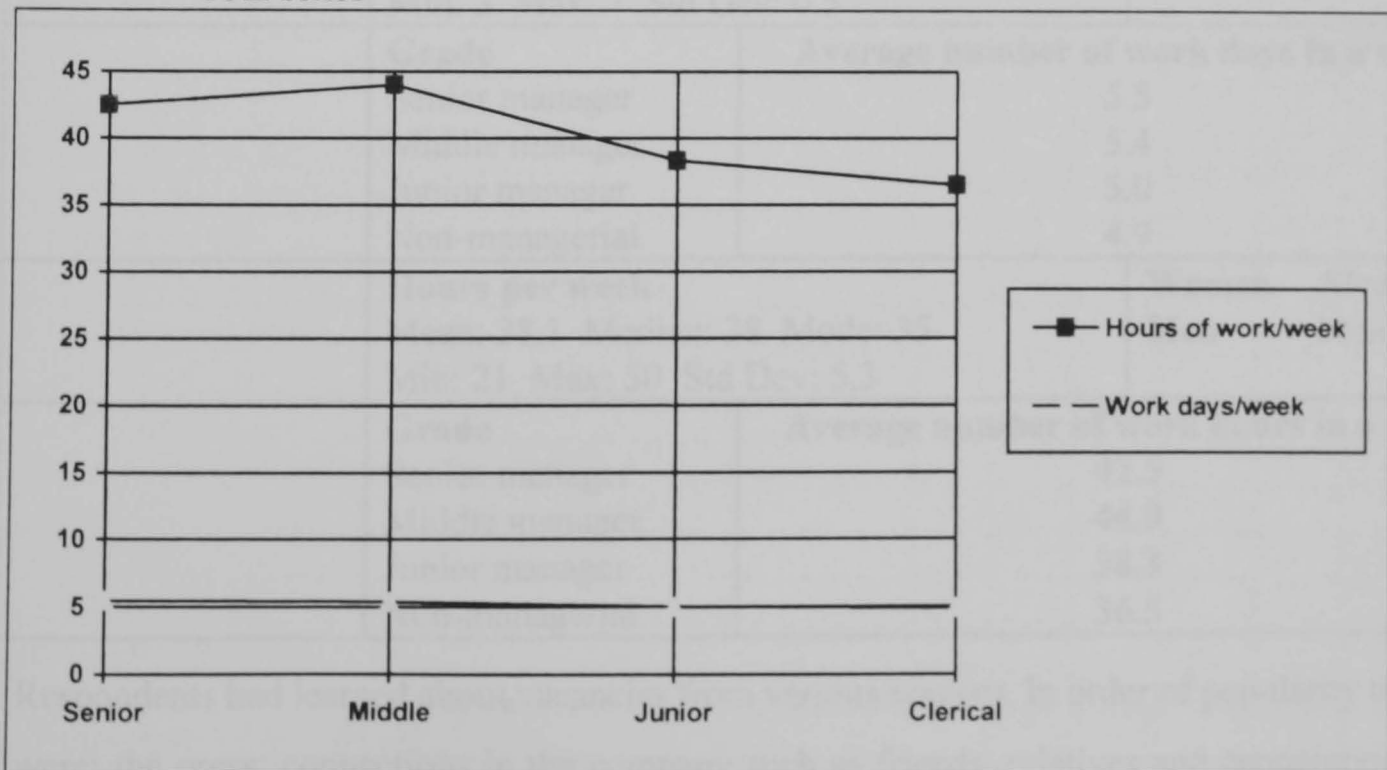
Table 8.3: Occupational Profile of Questionnaire Study Participants in Britain

	Managerial grade	count	per cent	Women per cent	Men per cent
			4.1		
	Senior level	2	16.3	3.1	5.9
	Middle level	8	8.2	12.5	23.5
	Junior level	4	71.4	9.4	5.9
	Non-managerial	35	-	75.0	64.7
	N/A	1		-	-
Number of employees under your management	Min: 0 Max: 28 Std Dev: 5.1 Mean: 1.9	**Women** Mean:2.2 St. Dev:5.8		**Men** Mean:1.2 St. Dev:3.4	
Departments	19 service areas	Women: 11 areas		Men: 13 areas	
Number of years in	**Paid employment** Mean: 15.3 Median: 14.5 Mode: 20 Min: 2 Max: 45 Std Dev: 8.9			**Women** Mean: 14.2 **Men** Mean: 17.3	
	Financial services Mean: 9.0 Median: 7.5 Mode: 0 Min: 0 Max: 39 Std Dev: 8.3			**Women** Mean: 7.4 **Men** Mean: 12.4	
	Present company Mean: 5.8 Median: 5.0 Mode: 6 Min: 0 Max: 38 Std Dev: 6.1			**Women** Mean: 4.4 **Men** Mean: 8.5	
	Previous position Mean: 4.4 Median: 3 Mode: 3 Min: 0 Max: 25 Std Dev: 5.3			**Women** Mean: 4.9 **Men** Mean: 3.5	
	Present position Mean: 2.3 Median: 2 Mode: 1 Min: 0 Max: 10 Std Dev: 2.3			**Women** Mean: 1.8 **Men** Mean: 3.3	
Work load	**Days per week** Mean: 5.0 Median: 5 Mode: 5 Min: 3 Max: 7 Std Dev: 0.5			**Women** Mean: 5.03 **Men** Mean: 5.00	
	Grade Senior manager Middle manager Junior manager Non-managerial	**Average number of work days in a week** 5.5 5.4 5.0 4.9			
	Hours per week Mean: 38.1 Median: 38 Mode: 35 Min: 21 Max: 50 Std Dev: 5.3			**Women** Mean: 36.5 **Men** Mean: 41.3	
	Grade Senior manager Middle manager Junior manager Non-managerial	**Average number of work hours in a week** 42.5 44.0 38.3 36.5			

Respondents had learned about vacancies from various sources. In order of popularity these were: the press; connections in the company such as friends, relatives and acquaintances; personal inquiry; recruitment agency; previous in-company work experience; and head-

hunting. While only male participants had used recruitment agencies or were head-hunted, only women participants reported receiving information through their previous work experience within the company.

Table 8.4: Where did you learn about the job vacancy before applying to work for this company?

	Total	Female (per cent) rank	Male (per cent) rank
1. Press	23	17 (51.5) 1	6 (35.3) 1
2. Connections	13	9 (27.3) 2	4 (23.5) 2
3. Personal inquiry	8	5 (15.2) 3	3 (17.6) 3
4. Recruitment agency	3	0 (0) 5	3 (17.6) 3
5. In-company work experience	2	2 (6.1) 4	0 (0) 5
6. Head-hunting	1	0 (0) 5	1 (5.9) 4
Total	50	33	17

Table 8.5: Why did you choose to work for this company rather than others?

	Total	Female	Male
1. Close to home/ local	8	7	1
2. Better than average career development prospects	6	3	3
2. People oriented company, friendly	6	3	3
3. Coincidence/only job available	5	1	4
4. Financial benefits	4	2	2
4. Reputation of the company	4	4	0
5. Institutional stability and security	3	3	0
6. Interesting job	2	2	0
7. I wanted to work as....in this sector/company	1	1	0
7. No better, no worse	1	1	0
7. Size	1	0	1
7. Varied work	1	1	0
7. Challenge to set up a new department	1	1	0
7. Best offer	1	0	1
7. Great job	1	1	0
7. Previous experience	1	1	0
7. Retirement income	1	0	1
7. Big fish, small pond	1	0	1
7. Recommended by a friend	1	1	0
Total valid cases	49	32	17

While four male employees stated that they have not made an informed choice about working in that specific company. but chose to work there because there was a vacancy. only one female respondent said this. Seven of the 32 female respondents chose to work in their companies because of its proximity to their homes. while only one male respondent said this.

8.3 Organisational culture and equal opportunities by sex

In this section the findings of the study will be presented in terms of the three conceptual frameworks offered in the literature review chapters. These are 'belonging' and 'otherness', occupational closure and equal opportunities ideology. Like the previous chapter. I have chosen organisational culture as an over-arching 'site' for the social processes I will be describing.

8.3.1 'Belonging' and 'otherness'

The standardisation of recruitment. career development and progression procedures in the late 1970s in this sector has not prevented managers and employers from continuing to recruit and promote employees who share their own characteristics. It will be argued that. rather. these changes actually helped to legitimise gendered employment practices by cloaking them in spurious 'objectivity'. The subjective judgements rooted in traditional sex-stereotypes in the formulation and application of these standardised employment procedures were grossly disregarded by the institutional policy makers. When these new 'objective' measures which promised equality were introduced. in practice they merely served to reinforce traditional sex stereotypes. and subjective sex bias in employment practices merely became a more subtle phenomenon, as several respondents noted:

> *Equal opportunities is a very subtle thing. There is certainly no overt discrimination that I have ever heard of. I think the only barrier is that, and I believe men and women can fall into the same trap, you tend to recruit in your own image. You like people that are like you. So it is natural that if a man is looking around for somebody who is like him, he is going to see it in the men than the women. But I think that women also do feel that, too. GB3ZF*

Although recruitment and career development practices in the sector are geared towards employing and promoting 'the right person for the job'. gender bias in the construction of these jobs often went unquestioned. The notion of 'the right person for the job' was assumed automatically to bring forth equal opportunities for women and members of other social groups who were traditionally underrepresented in positions of prestige in the sector.

One senior female manager from Company X described the recruitment training process where managers were taught to select candidates irrespective of 'irrelevant' attributes:

> *The only thing that sort of touches on equal opps at all is when you do recruitment training with managers, just to make them aware of the things that they can or can't say, you know, in an interview situation. We are trying to go back to the point that we need the right person for the job. Don't look for a male or a female, don't look to see if they have got kids or not or whatever, make sure that your selection is correct for you, not because of the height, colour, size, age or sex or whatever. But apart from that, we have no other formal training on that front. GB10XF*

This view of equal opportunities assumes that the philosophy of the 'ideal worker' or the 'right person for the job' would *sui generis* generate equal opportunities. However, this approach ignores the historical role of dominant groups, such as white, middle-class men, in devising jobs and recruiting into them to serve their own interests. The financial services sector as a whole, and the occupational and hierarchical categories within it, were devised by men, to cater for men's needs, lifestyles and expectations. In this section, the way in which definitions of 'the ideal worker' or 'the right person for the job' are gendered will be identified and the assumption that these categorical definitions are gender-neutral will be questioned.

8.3.1.1 Attitude

Employees' attitudes and the image of its staff which is promoted in the financial services sector have been transformed since the 1970s. Then financial service employees were portrayed as trustworthy, hard-working, family-figures, and both the stereotypical and the actual 'bank manager' figure was as a white, middle class, middle aged married man. This was replaced in the 1980s by a new image which emphasised dynamism and assertiveness and 'the ideal worker' stereotype has evolved since then to capture the changing socio-economic conditions of the 1980s and 1990s. A female clerical employee described the two contrasting types of the ideal worker associated with managerial and clerical posts, respectively. Her description captured the differences in the attitudes sought in clerical and managerial staff:

> *The image that financial services has is of a certain sort of person, I suppose, either sort of a bright, go-getting, yuppie type or somebody who just wants to go to work. GB2YF*

Most respondents acknowledged that management is a male preserve, whereas there are very few men in clerical positions. Most respondents used the word 'man' as synonymous

with 'manager'. including this female interviewee:

Q: What sort of person's face fits management here?
He must like sport. He must be very very sporty, cricket. Oh yes, the corporate days out. Women are not excluded, they are just not invited to start with. So yeah, I suppose it is excluding. But would anyone want to go with them in any case? Other than as a matter of principle, somebody might do it, decide to do it, purely and simply because there are no women. I don't know how they get on with them. Very showy, pushy, making a lot of noise, wore sleek suits... They are very much men's men. They are all cricket, Porsche types. The executives do like pushy, showy people. The males mainly being managerial, I don't really want to deal with it. The ones at the clerical level, they are all fine. GB13XF

The prevailing ethos in the managerial grades promoted and supported the kind of men who dominated these ranks in the hierarchy. Several respondents noted that one has to conform to the norms for the ideal manager, with its characteristically male work habits and life-styles, to achieve career success. The 'ideal manager' stereotype suggested dynamism, assertiveness and aggressiveness. Although these characteristics were assumed to be gender-neutral, in practice they were not. Several participants debated the effectiveness of the personality type being promoted here. GB2YF recounted how a male manager made a promotion decision based on the relative aggressiveness of two applicants for a job.

She was too nice to do the job. She needed to do more attacking, I suppose, and be less pleasant to people. They expect women to behave in that way and it has nothing to do with their effectiveness. Because quite a lot of these go-getting people at Company Y are not terribly effective GB2YF

Several participants have argued that while assertiveness and aggressiveness were the acceptable behavioural norm for men, these criteria did not apply equally to women. Several examples were cited of women whose behaviour of comparable assertiveness to the men's in the company was not tolerated. One female executive manager at Company Z, left after the 'masculine' aggressive attitude she adopted was not welcomed by her male colleagues:

We have had two women directors recently. (name withdrawn) was one... I mean, they've chosen to leave. I think... I think she is an interesting person. You can't, it's very hard to generalise about one person and their reasons. But definitely the term that we would use is that 'her face didn't fit'. I don't know if you know that expression but we use it to mean... 'Her face doesn't fit' means 'can't fit into the culture'. Her style was not compatible with the men that she was working with. Very, very assertive woman... A very macho woman actually, and very revolutionary with her ideas... And she was asked to set up a pilot to see if we could do this as well as our sales force a few years ago. For some reason it just never got off the ground and yet I came to

work along on that project a few years later and I have read all her material and we were doing what she thought what we would be doing, you know, a few years later. So she didn't achieve buy-in from other people. She didn't buy them into her ideas. GB3ZF

Moreover in Company X, several participants reported that certain personality traits and attitude modes, which differ from the male norm, influence women's promotion prospects. Like male managers, women managers were viewed as overtly confident by several respondents. However, their descriptions of female managers carried strong sexual elements:

They like pushy, very showy females here. They like lots of lipstick, lots of cleavage, lots of tight skirts. They are definitely the ones that get on. They are the very sociable ones. Quieter ones do just as much work and are just as productive or even more productive in their own way, but they wouldn't even be considered for promotion. GB13XF

While several female managers have been promoted to managerial positions, some criticise the way they are perceived by their male manager colleagues. One female manager realised that her male colleagues found her assumption of a mother role to be amusing, as this did not fit the stereotype of the female manager.

It was my daughter's birthday in March and I was with some of the ladies that had done some food for me. They brought it in with my manager and another manager. He said, 'What are you doing?' Friendly, you know. I said, 'I am getting some food for my daughter.' He said 'Why would you be doing that?' I sort of jokingly said 'I am a mother'. And the other one turned around and said 'Do you think that your responsibilities of motherhood left a wound?' And I had a good laugh about it. They are two friends of mine, you know. It is what it's like if you are a woman and you work. Neither of their wives work. Both of their wives stay at home, make them sandwiches, as if they are children. I thought, I am at work, they like me but I am obviously a hard cow, why should I care about giving my daughter a birthday party? So you do start to... You can't get hurt by remarks like that. They are not meant to be hurtful. It's just the way they see it. You do sort of start to conform to what they expect you to do. GB16XF

While male managers' typical personalities and attitudes were defined as assertive, aggressive, sporty and dynamic, women managers were defined both similarly and also in relation to their sexualised and familial roles. From these accounts, it seems that the norm for the female manager was not only to fulfil the requirements of the managerial post, but also to be liked and appreciated by the male managers, before they are welcomed into these male-dominated fields of employment and management.

8.3.1.2 Race

Some respondents noted both the under-representation of employees from ethnic minorities. coupled with the absence of any recognition of this situation as problematic.

> *Racism isn't something quite that comes up here because we quite simply don't have enough non-white staff for there appear to be an issue. really. So when you talk about equal opportunities, we are usually talking about men and women. about sexism not racism. GB3ZF*

Sexist employment practices, compounded with racist employment practices. excluded ethnic minority women from the ranks of employment in the sector. However. the managers in Company X, Company Y and Company Z have all emphasised that they do not tolerate racism within their organisation. Despite these claims. their companies offered very limited scope for ethnic minority women's employment. as 'they simply did not have enough non-white staff' even to place racism firmly on the equal opportunities agenda. There was no indication of any debate about this or planned action to redress this situation. The non-representation of the non-white employee signalled the 'otherness' of the ethnic minority worker in these white-dominated companies.

8.3.1.3 Disability

Few disabled workers are employed by these companies. One disabled woman working as a receptionist used a wheelchair. which she put behind a screen out of sight when she arrived at work. Once at the reception desk. her disability was invisible. One interviewee commented that she had not realised that she was disabled for two years. Another disabled employee was a courier with Down's Syndrome.

> *You probably found most of what I said fairly negative. I would mention one point. there is a young chap who works around. He's a Down's Syndrome. The company employs him just three days a week. But that is a nice touch. on the other side. GB15XM*

Both disabled employees were worked as part-time workers in junior posts. There were no disabled employees at supervisory or managerial level. Their employment was considered as 'a human touch on the part of the organisations'. almost accepting that being able bodied was the norm in employment here. and so being disabled was 'the other'. whose right to employment was perceived in terms of a privilege to be granted but not gained as a right.

8.3.1.4 Age

These companies provided employment for a range of age groups. However. Company Y

had recently been through a restructuring programme where the older generation of employees had been replaced by younger ones. This was in line with a culture change which was supposed to promote youth and dynamism in the company.

> *There have been a lot of redundancies recently and certainly anybody over 60, I would think is urged to look for early retirement. Some people want it. But it is very noticeable that there aren't many older people. GB2YF*

The construction of this new youthful and dynamic image of companies in the sector was not free from gendered assumptions. Some female participants, especially older women, often felt that they were considered less worthy of employment compared with men of similar age. For example, several older respondents identified an institutional reluctance to provide supervisory and managerial training for older employees who do not have previous experience in these fields. This policy effectively discriminated against woman, who constituted the majority of older employees who aspired to supervisory or managerial posts. This women interviewee described her struggle to secure the training she needed to equip her for promotion:

> *You got the youngsters who've just come in from school, they were given the opportunity. You've got the older fifty plus men who are working here waiting for their retirement. So they are not particularly bothered about actually taking on a challenge at work. When I wanted to do it, it took eighteen months before I was allowed the facility to do it. Initially they just ignored my request to do it. It was then a case of saying that you've offered it to youngsters and then written requests. There was reams and reams of paper work that they've invented, had to be filled in and had to come back because I haven't answered a question. There was the finances of it that had to be sorted out. They've given all the youngsters the opportunity to do it free. To start with they expected me to pay it for myself and 'oh, if you pass we'll give you the money back'. So I asked for a preferential staff loan to be able to do it. Because obviously I couldn't come up with it. It was only about £400 but I didn't have £400 at the time. They said 'oh no, you couldn't have that'. In the end, we came to the agreement that it was deducted from my salary. GB13XF*

Several women faced Catch-22 situations, where the precondition for managerial training was to be a manager already. Therefore if you were not already a manager, you could not qualify to become one.

> *We all get trained. You don't get managerial training until you are a manager, which is ridiculous. That's one of my problems because I was told to go and get supervisory training, but I couldn't get it because I wasn't a supervisor. So you have to be in the position to get the training, which is illogical. GB11XF*

Other respondents noted gender differences in the way employees' ages are perceived:

In Company Y, there are not many people over fifty. Very young company. I felt that being 48, my promotion possibilities were limited. Women in their fifties are considered to be really old, but men are not. GB2YF

Although the practice of denying older clerical staff access to management training before they become managers appears gender-neutral, it affected more women than men, contributing to the 'otherness' of older women.

8.3.1.5 Family and children

As in Turkey, the women respondents undertook more domestic and child-care work than their male partners and therefore experienced more problems in combining their domestic and work responsibilities. The major difficulties expressed by the female participants were their high work load, at both home and work, and the lack of time to manage both.

> *I think it is juggling with the time. You know, just trying to make sure that I enjoy the work I do and, you know, I see it as a career so therefore I want to invest quite a lot of time and energy into it. But on the other side, I do have a young family, you know, which I made a decision to sort of have. Therefore I want to spend time with them and devote energy and time to spend with them. But it's sometimes just that balance. I am sure all working mothers find that. GB4ZF*

The difference between women's experiences before and after marriage or cohabiting mostly involve a reduction in time for sociability. They used their leisure time to accommodate the additional domestic tasks incurred by these relationships.

> *I am not socialising to a great extent because I've got other commitments at home, really. I think before I was married I'd probably socialise more. GB1YF*

One woman felt that her domestic responsibilities were no different from those of a lone father:

> *I haven't got a problem in my area, you know, both my managers know the situation that I am in. They know that I was only trying to accommodate any request to attend meetings outside my hours when I can. But what I cannot do is to have somebody to say to me at four o'clock this afternoon 'I want you to go to Manchester tomorrow'. I can't do that because of my arrangements at home... I think a single parent that is a man would have exactly the same problem. GB4ZF*

However, this is not a genuine comparison as some nine out of ten single parents are female and, as we have already seen, these companies' male staff did not shoulder their share of domestic labour on the whole. Whatever 'support' they received from their male partners, no women respondents enjoyed parity of domestic and child-care duties with their

male partners. Two women were earning higher wages than their partners. who were employed in part-time jobs and had time to stay with the children. However, even they explained that they do not receive enough support at home. GB17KF strongly argued that children and careers are either mutually exclusive or certainly extremely hard to combine.

> *I recommend that you have got to accept that it is going to be very hard and that you're going to have to give up a lot, certainly give up any leisure time, certainly any time for yourself. I mean. The most time I get to myself is when I go to the hairdressers, that's about it, and even then I normally take one of them with me. If you are not really prepared to do it, then you going to have to really reconsider whether you want children or want a job. It is hard to have both, very hard. GB17KF*

The women's contribution to child-care was greater than their male partners', yet they identified different attitudes at work towards female and male employees' child-care responsibilities. They reported that for women child care responsibilities were seen as 'natural' and in conflict with their careers. whereas for men it was often glorified and celebrated. A successful female manager expressed her bitterness about her colleagues' perceptions of working mothers' and fathers' roles:

> *I can't imagine how anybody feel if I said 'I've got to go home now because I've got to pick up my daughter early' or 'I've got to... she is not very well', or something. I can remember coming into work when she was in hospital and I've been sitting up with her all night. I was absolutely knackered and it was about the third day and, my manager-to-be at that point, his daughter fell over in the playground. She was eight. She was in hospital and he rushed home to see her and I can remember saying to him how unfair it was that he rushed home and everybody had said 'what a wonderful father, he dropped everything and rushed at home.' If I'd have gone, then everybody will say 'oh, she can't cope'. He said 'oh, yes, you are absolutely right'. GB16XF*

GB1YF also recognised the assumption in the predominantly male culture of Company Y that child-care is women's work and their responsibility. She argued that men would be discouraged from permitting such responsibilities to intrude into their work lives:

> *There is still a traditional attitude that women look after children... So therefore if a man approached a manager and said 'I need to take few days off', it would be frowned upon... I am sure. Although we don't actually write it anywhere. I am sure that people do think it is women's responsibility... I think women in general, if you have domestic arrangements with child care. or... that could apply to single men with children as well but it does tend to fall the majority of the time to women... there aren't any special provisions or time off for a sick child or something like that. And again it is reliant on your manager, how flexible he can be. There is no policy to say you are allowed so many days off for a sick child or care. GB1YF*

Unlike their female partners, few men complained about experiencing difficulties in combining domestic and work responsibilities. Two male participants expressed their desire to spend more time with their families. However, they felt that their workload and overtime work made this impossible. Most male respondents were content with their work and domestic arrangements. While women experienced difficulties in meeting all their domestic responsibilities, men seemed to receive the support and admiration of their peers for their lesser contribution to child-care. Any evidence of behaviour associated with the mythical 'New Man' was applauded. However, the nature of this support and men's contribution to child-care work was limited to sporadic and occasional events, rather than the daily burden of such work. One male manager reported:

> *Children's sports days, carol concerts and those sorts of things, I never have any problems. They know I am going to be out for an hour or two. I think it is generally appreciated. I put in more hours anyway probably than necessary. I've never spoken to anyone that expressed concerns. GB14XM*

From an organisational perspective, there was still a tendency not to regard family-friendly policies such as providing crèche and child-care facilities as equal opportunities issues. It was often assumed that a family-friendly approach will benefit both sexes, therefore it was not a matter of sex equality. However, this approach naively equated women's and men's current contribution to domestic life and did not acknowledge the ways in which these policies could promote the quality of women's working lives. A male manager in Company Z tried to explain the sacrifices a woman was expected to make in order to succeed in the company. However, he also failed to see that family-friendly policies, which were assumed to have gender-neutral effects on women's and men's careers, would in practice have a disproportionately positive impact on women's careers:

> *I think we have good equal opportunities policies. I don't think that they are implemented very strongly. I think women who want to compete hard with men can get ahead in this organisation but I think they have to make a certain sacrifice in order to do so. I think they have to sacrifice domestic life in order to succeed in this company. But so do men in a sense. I think the opportunities are equal but they are not sort of very family-friendly. GB5ZM*

Marriage often brought disadvantages for women more than men, in these organisations. Women were still expected, in both the wider society and by the kinds of men employed in these firms, to perform the larger share of domestic duties and child-care work. Therefore they were often subject to the negative perceptions of their colleagues who persisted in believing in those traditional family values which identified women's primary

responsibilities as within the domestic sphere. Thus marriage and the unequal sharing of domestic labour continues to contributed to 'the otherness' of women in employment.

8.3.1.6 Religious affiliation

Christianity is the predominant religious affiliation in the sector. Although practising Christians did not constitute a majority of staff, several participants noted that many of their senior managers have close affiliations to the Church of England. GB7XM explained the intricate links he observed between men-only networks like the Freemasons and in the Church of England.

> *This place is Masonic and Masons are like Quakers, they are church-goers. Very, very high morals actually and these sort of things [referring to sexual harassment] are frowned upon... The Masons and the church work hand in hand with each other. So you find most of vicars in the Church of England are Masons. I think they are very open minded though, after saying all I said. Probably one of the most open minded companies I believe. GB7XM*

The dominance of the Church of England and its links with other powerful male networks served to disadvantage women from entering and advancing in the higher echelons of these companies. This situation was subtly exacerbated by the Christian tradition, which fundamentally assigned women a socially subservient role to men, and upheld values for them of chastity, obedience, service and subordination, which were diametrically opposed to the values imputed to managers.

8.3.1.7 Social activities

Social activities were carried out through both friendship networks and also institutionalised channels in these organisations. Informal activities organised through friendship networks included lunches, birthday parties, cinema outings and single-sex or mixed group nights-out. Formal institutionalised activities involved events run by the sports and social clubs, and also social events organised on scheduled corporate days.

Many respondents felt that although the social activities initiated through friendship networks were mostly done in single-sex groups, there were now more mixed-sex social activities compared with previous years. Most respondents said that they did socialise in mixed sex groups, yet the sex composition of the social activities they described suggested otherwise. The majority of respondents had lunch in single-sex groups, or went for drinks after work in single-sex groups, whereas other activities such as cinema and meal outings were more likely to involve mixed groups. The reason why the participants often objected

to the classification of such activities as single-sex was because they denied any intention of exclusivity. Some men and some women would occasionally join in the other group's activities, but the disproportionate participation of either sex caused them to be sex-typed as women's and men's activities. The role of women or men in activities where they are in minority was diminished to 'the other', where the majority was perceived as the norm. GB2YF described the meals they used to organise where 'men would come along as well'. The men clearly did not constitute the norm in her description. However, she also identified a hierarchical dimension where male managers sometimes joined in as 'the powerful other'.

> *Some of them were men. Yes, I mean men would come along as well. That was part of this feeling of equality in the work, so male managers would come and socialise too. But they will not be very keen with the criticism. Big guy, you know, goes to sort of see how his minions are enjoying themselves. GB2YF*

It is interesting to note that while male managers sometimes joined in female-dominated social activities for the sake of demonstrating a sense of equality, the activities such as golf matches between departments organised by men were not challenged in the same way, as women were rarely invited to participate. The use of equal opportunities by the male managers as an argument to justify their penetration of the social activities of their female staff was not accompanied by any parallel efforts to integrate women into male social networks. Women were therefore denied the same opportunities as aspirant male managers to benefit from single-sex friendships, networking and mentoring.

Sports and social clubs have been formed in these financial organisations to provide employees with places where they can relax and enjoy recreational sports activities. These facilities were also considered a matter of prestige for the organisation, as they involved substantial amounts of financial and human resource investment. Sport for British firms provided a well-established basis for social interaction and corporate pride, dating back to the philanthropic provisions of industrialists, earlier this century, who invested in facilities of these kinds for their staff. Many respondents argued that the sports culture was excessively promoted in the sector, to the extent of marginalising and excluding non-players.

> *The sports and social club is a huge building with a lot of ground... So they do a lot of football and it is skittles. A lot of women play... They have tennis and squash. So in the past I used to play tennis and you had a ladies team and a man's team. So there are games... I mean, if you are not interested in that, perhaps you'll be quite excluded, if you are not interested just in those particular games. GB11YF*

The gender dimension of sports culture was often ignored in considering employment practices in relation to equal opportunities. Participants noted that while men mostly played football, cricket, golf and tennis, women played netball, tennis, and skittles. Although women's and men's sports activities were organised within the sports and social clubs, only men's sports activities were recognised as institutional sports which are represented in external tournaments. Although these activities were distinctively men-only, the teams were called company teams rather than the company's men's team. This attitude reflects an ideology which accepts men as the norm in social activities. Another significant feature of these sex-segregated sports activities was that they provided an important opportunity for employees from different grades and departments in organisations to meet and mingle. This networking enabled junior staff to meet those in the higher grades of management through these sports activities, where they were ostensibly participating as equals, in a context which reduced the social distance between them which would operate in the office environment.

Cricket is an ad hoc thing. Somebody sends around a memo looking for players. There is no organised thing... I think it is the only sport that the society plays as the society. On occasions I played football, but that's more on informal basis, just a gang of us get together and play. We have entered a tournament as the company team. Also a few of us entered the quiz representing the society. But the only one I know is cricket and oh we do golf. A few people play golf here, but I don't play golf so... Cricket is the main thing. We have about 20 to 30 people playing... I would say one or two clerical but predominantly management. But there are some younger lads coming and possibly play cricket regularly elsewhere for the teams at the weekend and that sort of thing. If they get to know they play, then usually they are more than welcome to play but quite a few of the managers play cricket as well. It is not much that they are picked because they are managers, it is because they are cricketers, if you know what I mean. I played cricket for years so they didn't pick me because I am a manager. But I would say that generally speaking the team is mostly either managers at head office or branch managers. GB14XM

Although men's sports provided networking benefits to participating men, there were newly emerging women's sports such as netball which foster networking between women. However, considering the low proportion of women in positions of power and authority in organisations, the women's sports-based networks could only provide marginal benefits to their participants. One such exceptional case was GB12XF.

I knew the personnel manager [name withdrawn] from netball. So I started working six years ago, coming in. I didn't know what to do really. GB12XF

Where the managerial elite of the organisations was predominantly male, single-sex networks built around sports activities contributed to the 'otherness' of women. GB16XF

explained the organisational joke that evolved in Company X which explains that playing cricket and career success were mutually exclusive phenomena.

It is a joke in the Company X, you know. You've got a problem if you are not a man, because you can't play cricket, so you can't get on. GB16XF

Single women and men participants displayed similar levels of interest in sports activities. While none of the male participants and a few of the female participants reported difficulties in finding time to do sports activities, most women with child-care responsibilities faced far greater problems in finding the time to engage in such activities.

I just don't have time. It would be horrendous trying to find someone to look after the kids when I play sports. I take them swimming. That's the sport I do, we go swimming together and they are quite good now. They can splash and they know how to swim. So now I can swim up and down, whereas before I could just stand in a spot. So it is getting better as they are getting older. GB17KF

Some of major events such as international football matches viewed on a big screen attracted large numbers of men to the sports centres. While it was mainly male workers who attended these viewings with their families, there were no equivalent events that attracted high numbers of women who brought along their male partners.

I never used the sports and social club. But my partner used to work for Eagle Star, used it an enormous amount and I went down there a few weeks ago. It was one of the World Cup matches and it was full of men. But because it was the World Cup actually, had it up on the big screen. But they all brought their families with them... But that would be interesting to see who actually uses it. I dare say it's probably for men because it's very sports-based, obviously. It's a big playing field and the bar. They do have things like keep fit, though, there. So a few women probably use that. I think in general we probably find more men use the facilities down there than women. But they do bring their families with them, as well. GB2YF

Such use of the sports and social club signifies an organisational ideology which promotes the 'otherness' of women. Again, it is another aspect of the same ideology which disguised the male norm in sports and social provision by claiming only the men's sports for institutional representation, not acknowledging that such a norm was an exclusionary practice.

8.3.1.8 Sexuality

Heterosexuality was the unpronounced but heavily rooted assumption in the financial services sector, as it was in many other segments of the society. Lesbians and gays did not constitute a visible minority in the sector, although there were efforts to increase their

visibility. For example, BIFU has a Gay, Lesbian and Bisexual Group which aimed to attract members from these groups. However, this initiative only provided networking between self-identified and already marginal individuals, rather than working towards substantial change in work cultures. Even managers responsible for equal opportunities were not knowledgeable about sexual orientation issues.

> *I don't know any gays or lesbians here. The financial service industry is not exactly the sort of place you can find them, is it? I am sure there must be a few in this company. I wouldn't know. GB23NF*

One of the study's participants was a lesbian clerical worker at Company Y. She has not disclosed her sexual identity to her colleagues as she considered that they may change their attitudes towards her if they knew. In the presence of legal restrictions and in the absence of any protective mechanisms against homophobic attitudes, GB20YF was only one of the many gays and lesbians in the sector who were forced to disguise their sexual orientation. She explained her fears that the other employees' stereotypical perceptions about her sexual orientation may override her work relationship with them if she 'came out'.

> *I never ever come out at Company Y. There are open people that are gay that are already out. So you know, I mean couple of people make jokes of it. I just say there is no need for that, you know. I like keeping myself to myself. I don't want people to judge me. I want people to judge me with my personality, you know, rather than 'oh, she is a lesbian'... There is [name withdrawn] who works in our section, he is gay, open. He's been in the company for twelve years and he is still at a low grade. I don't know whether it is to do with his work or it is because he is gay. I really don't know. GB20YF*

Jobs in the financial services sector were highly sexualised. Women and men were expected to display overtly heterosexual behaviour and women's dress and attitudes were expected to conform to normative heterosexual femininity.

> *I know that there was a manager in one of the branches, I mean, every woman he employed is blonde. He just liked blondes. I had to go and work over there. I was supposed to be there for six months. We didn't get on... Lots of lipstick, lots of cleavage, lots of tight clothes. That's the sort of woman that gets on around here. GB13XF (the latter sentences were quoted earlier)*

The heterosexual dress code in these firms, which was implicitly mandatory, forced employees to comply even if their sexual orientations and cultural backgrounds were different. This could be understood within the broader context where the heterosexual norm was reinforced, at the expense of alienating members of sexual minority groups who could not observe their own cultural norms, where they diverged from this norm.

8.3.1.9 Exceptional women and men

Despite structural inequalities, some women did achieve exceptional success in these male bastions of employment in the sector. As a successful female manager, GB3ZF explained the personal factors such as education, class and race that contributed to her success:

> *I think that I have many advantages. I have had a good education. I am middle class. I am white and those all help my status. So like 'woman' is a bad thing but these other things, class, education and race, offset the fact that you are female. If those were down there with that, then I would have a hell of a lot working against me. It would just be one more problem. I mean, the worst thing must be to be a black female, poor, working class woman. GB3ZF*

Although there were women like her who achieved career success and attained the status of belonging to the ideal worker category, this section has identified that factors such as age, marital status, children, sexuality, education, race, disability status, socialisation, religious affiliation and the attitudes of other employees had different gendered impacts on the 'belonging' and 'otherness' of women and men in employment in the sector, often to the disadvantage of women who could not satisfy the employment criteria which were traditionally formulated by men, to their advantage.

Although the gendered impact of various social attributes on women's and men's career prospects have been examined here, a more detailed analysis of sex segregation should reveal the processes by which the gendered definition of the ideal worker is negotiated. The examination of empirical evidence in relation to occupational closure theories in the next section may indicate how the process of sex segregation operates, which leads to gendered definitions of the ideal worker norm.

8.3.2 Occupational closure

There were still many occupations, service areas and positions of authority which were persistently dominated by men or women in the financial services sector. There were also new areas of employment which were becoming sex-segregated. The dominant and subordinate gender groups implemented different strategies to gain control over employment practices in the sector. This section first outlines the departments, positions of power and service areas in financial companies which participants identified as being dominated by women or men. Next, the gendered strategies used by dominant and subordinate groups to gain and retain control in various areas of employment are examined, with reference to the financial services sector.

Service areas such as personnel, customer liaison, reception, administration, and branch management were cited as those where mostly women are employed. Respondents identified surveying, security, arrears, maintenance, information technology and most of the managerial posts as male-dominated service areas and grades.

> *There are parts of the organisation, particular functions, in which there are more men or women. I don't know. I don't know why that is. But, you know, also off the top of my head, I don't think that... haven't heard of that many statisticians or actuaries being women... You know, it tends to be men. But it may be that women don't have those kind of skills. There aren't so many women with those sort of skills. It attracts men. Personnel, we have lots of women in personnel, and I think some of the jobs we have, like claims inspectors, they go round investigating claims of insurance, they tend to be men. GB1YF*

Both GB1YF and GB3ZF identified certain service areas as sex segregated, and offered tentative explanations. Most participants chose to explain sex segregation in their organisations in terms of the supply of women and men employees who possessed the requisite skills, qualifications and experiences.

> *I've noticed that in the finance department there are not as many women proportionately and then the legal department, there aren't either. But that may reflect their industry, also. It is very hard for me to know if there are women lawyers out there anyway for us to hire. GB3ZF*

While horizontal sex segregation in the service areas of the sector was explained in terms of the supply side of the labour market, few employees were critical of vertical sex segregation in their companies, where women were typically working in the lower grades of the hierarchy. Although the gatekeepers to these organisations denied me access to gender composition data for their firms, interviews with both clerical workers and managers revealed that vertical sex segregation was prevalent. GB15XM noted that he was one of the few male clerical workers in Company X.

> *In the clerical grades, they outnumber men a lot. In this floor, apart from me, there are only young chaps who are still living at home, mainly. GB15XM*

GB6XF explained that there were no women in management grade one (the highest) and men outnumbered women in all grades, except for the lowest grade four, where there was an equal distribution.

> *They've all got female secretaries but there is no actual executive member of the team which is a female. There is executive management, then there is four management grades, one, two, three and four, one being the top. Then there is the supervisory grade and three grades. I must say there is no women in management grade one, there is two in grade two out of eleven. Third grade is fifty/fifty. GB6XF*

GB1YF noted that in Company Y women were represented equally with men in the lower management and supervisory grades but were underrepresented in the traditionally male-dominated senior grades.

> *There is evidence that there are quite a number of women in supervisory and lower management. And again, there is a lack of them in some of the more traditional areas that are men's jobs. You know, these popular jobs seem to be traditionally male-orientated. But across the board and particularly some in head offices and in areas of information technology, perhaps more newer fields, if you like, that have more of an equal spread, seems to be more of an equal spread. GB1YF*

In Company Z two managers had a strong perception of vertical sex segregation. GB3ZF suggested that company statistics (which were not, in fact, made available) would confirm this:

> *I don't know who else you are talking to, but you will be able to get some statistics which show that proportionately the work force, we don't have enough woman managers. GB3ZF*

GB5ZM described a similar situation in the gender composition of the hierarchy in Company Z, asserting that although women constituted the majority of staff in the company, they were underrepresented in positions of authority.

> *If you look at the company, we've got roughly about ⁻2 per cent of the entire company are women. If you look at first level of management, supervisory level, you will find that 40 per cent of those are women, just under half. Almost three quarters of the company are women but only half of the supervisory management levels are women, which is not bad. If you look then a next level up at middle and senior middle management you probably find that only about 15 per cent of that population are women. And if you look at our very senior management, zero per cent, board directors and people reporting directly to board directors. I don't think there are any women amongst those at all. Certainly among board directors I don't think there are any women at the next level down. So no senior managers, about 15 per cent of middle managers and 40 cent of first level managers, that of a population which is 72 per cent women. GB5ZM*

Although a majority of respondents attributed both vertical and horizontal sex segregation to 'natural' reasons or arguments about the supply of human capital, others were less naive. GB2YF offered several reasons that might have contributed to the sex segregation of Company Y's staff:

> *There obviously are barriers to women's promotion. Because women aren't up there with the men, but there are veils. It's all very difficult to see where the barriers are, really, and as we spoke before, it could be the composition of the interview panels, it could be individuals' prejudices, and it could be women themselves who are not wanting to be promoted. Perhaps another perspective on life then working for Company Y... It is a very interesting*

company in that I would think that it is predominantly women in Company Y. But the managers are all men there, still. People have very traditional views within the company. GB2YF

Few acknowledged the role of female and male employees in creating and sustaining these sex-segregated occupational boundaries. This section aims to reveal the gendered aspects of exclusionary, inclusionary, demarcationary and dual closure strategies which contribute to the segregation of the work force by sex.

8.3.2.1 Exclusionary strategies

Exclusionary strategies were explained in Chapter Four. Section 4.4.2.1. Exclusion has a specific meaning when used in relation to equal opportunities in an organisational context. The concept of exclusion will be used in this section as referring to the gendered strategies used by dominant groups in employment to bar women from entry to male-dominated areas of service as equals. These gendered exclusionary practices will be examined in relation to several cultural and employment practices in the participating organisations.

The strategies used to exclude subordinate groups in employment, such as women, from managerial grades and prestigious occupational groups included activities such as structuring managerial jobs to suit men's lives, building men-only networks, reinforcing a long-hours culture, failing to provide adequate provisions for maternity leave, child-care and returners, and also ignoring sexual harassment at work, or tacitly condoning it.

8.3.2.1.1 Management and exclusion

Several participants argued that, although there were exceptions, the gendered prejudices of the managerial elite influenced their decisions to promote or prevent an employee's entry to managerial posts. GB1YF said that, although procedures and policies seemed to be gender-neutral, managers' beliefs might undermine the company's stated intentions:

> *Well not on the surface, there aren't any barriers, as I said, in the policies and procedures. But if there are any barriers, they are going to come locally. They will be at local management level. That person reports to somebody who doesn't believe or doesn't have a commitment to career development for either sex, not just women, than that could be an obstacle. GB1YF*

Although gendered exclusionary practices could be directed towards either sex, there was strong evidence that the managerial elite, which consisted mostly of men, displayed more negative attitudes towards women's inclusion in managerial ranks. Many participants reported that some male managers particularly favour men's career development.

I don't think there is a directive from the company itself, but I think certain recruitment is handed down to departmental managers or branch managers, and they may have their own prejudices or whatever. For instance, I know a departmental manager that likes working with men. Because he is a men's manager. So he'll probably think he is going to recruit a male, if a job came up. He may choose otherwise but I think he may be looking for a man to work on the side of him. GB7XM

Several other respondents identified some of the prejudices used by male managers to exclude women.

I think that they are the usual ones, that women won't have the same commitment to the job. There is the danger that they all want to have families and have splitting commitments between family and work, or work part-time. They are viewed as inefficient. I think there are the other barriers of just men wanting to recruit in their own image and being more comfortable with senior men than with senior women. So there are certainly barriers to women at senior level. But not at the junior level. We recruit lots of women in at junior levels. GB5ZM

Respondents readily identified examples of overtly exclusionary beliefs and practices such as these, used by a predominantly male managerial elite. Organisational systems contributed to these exclusionary practices by blocking the processes that would enable members of those groups which were currently underrepresented there to enter the managerial ranks. One obvious deficiency was the absence of any mechanisms to prepare and train the members of these underrepresented groups for managerial posts. In the organisations studied, managerial training was not normally provided to employees prior to their appointment to managerial positions.

There is no training to become a manager at a later date. I mean, if you get to management level, you are just given the job and you have to get on with it. Sink or swim. GB14XM

This practice caused managerial posts to be perceived as difficult objectives by employees without previous managerial experience or training. Although it was applied to both sexes equally, it affected women more, who were underrepresented at managerial ranks, as they had fewer role models or potential mentors in senior management posts.

8.3.2.1.2 Men-only networks and exclusion

It was explained earlier in this chapter that social activities are gendered. This section explores how single sex and mixed social activities are used as gendered strategies of exclusion. Most of the women and men participants chose to spend their leisure time in single-sex groups. Although they argued that there were no barriers to doing so in mixed

groups, it was clear that this would contravene prevailing conventions. Although there were events like marriages, birthdays and festivities which attracted a mixed group of women and men, social networks at work were often restricted to one gender.

I mean, certainly men and women in teams do go to lunch together. You will find, anyway, if you go to a party, men talk to the men, women talk to the women, anyway. So I wouldn't say that work does anything to interfere or reinforce that. I think women wanted to talk to other women at lunch time as well. I would not feel that I couldn't have lunch with a man colleague. I would feel perfectly acceptable by that... I think the networks are fairly gender based. I am in a women's network, I suppose, and I am not very tapped into men's networks. GB3ZF

One implication of these gender-based networks was ignorance of the concerns and expectations of the sex which was excluded. The attitude of the men-only executive committee of Company Z towards child-care arrangements was an example of its ignorance of issues which affected women's careers more than men's.

You can't tell men not to network because there are no women, can you?... I don't think that senior people at the company are sufficiently influenced by female employee thinking, if you like. One example I could definitely give was at the company crèche. They decided that no longer do they want to subsidise the places on it. So they gave us warning that that would happen but they didn't actually protect the people whose kids were in the system. I would have been OK if they'd said the prices are going to change for people coming into the system... No, they didn't. They upped the price for nursery places... I ended up paying £80 more a month after tax, which is a lot of money for my kids to keep going to the crèche. And that was a real hit on me. And I complained about it. And me and another nursery mother went to see the executive director of personnel and asked him to take it to the board and a bit higher, because we were not happy about what they were doing, and the outcome was not good for us. I would definitely attribute that to be that there are not women around them. I think that they were probably thinking 'well, working women, their husbands earn money and they earn money. They've got plenty of money we don't need to subsidise them'. They think that we're just earning extra money, pin money, whereas actually some of the working mothers are actually the major breadwinner of the pair. But the men don't realise that. I do understand why they are like that because they have only their wife to compare you with. They don't have any female colleagues to do that. GB3ZF

Of course, women and men did network in the financial services sector, as in other organisations and there were clear gender-based networks in the organisations studied. Some respondents argued that the male networks provided more benefits to their members than the female networks offered their members. Similar to GB3ZF's observations in Company Z, GB7XM argued that in Company X, the men-only executive committee constituted a closed single-sex network.

Executives are very insulated, isolated. You only see them on their invitation at the moment. It is not really like 'drop in' and they don't like to move around the building so they actually stay in their protected suite. I don't know whether that is right or wrong, but that's the way they operate. GB7XM

He went on to explain that the executive committee at Company X had a strong association with the Freemasons, which was essentially a secret men-only exclusionary network.

Is it very confidential, our conversation? It's started to dispel but one time the building societies were very Masonic and they had very Masonic connections, which is all-male, obviously. Perhaps there used to be jobs that the boys gave to certain men. But now it is not like that, but it still goes on and Company X being a very small community, is quite strong in the Masonic circle. They used to get people that you wouldn't necessarily think are suitable for jobs and there might be somebody in the place who is just as suitable or better suited to the job. But sometimes they used to be appointed... You could probably say half of them are Masons at executive committee. But at one time it was all of them, so there is now more chance that you can get into management... It's a secret society. It's a bit like a gentlemen's club but they vow to look after each other and help each other out in business terms. For instance, to supply company cars or building works or whatever, if they have got the chance to put business to a fellow Mason, they will do. Samewise in job, in career work, if they need to take somebody on, they make it preferential treatment to this person because that's the way the secret society works... It's a closed society so you are invited in. I've been actually invited three times, refused each time. GB7XM

Finally, he identified a close association between the senior managers in Company X and the Freemasons. The executive committee used the Masonic Lodge to have their branch managers' conferences. Many executive members were invited in from other organisations through the Masonic network.

This building society was built around the [name withdrawn] family and he was the fourth generation. He is now chairman of the board. He is also chairman of the Masonic Lodge. So you may be able to find out. It is fifty yards away, just down there. We used to have like the branch managers' conferences and that sort of thing in the Masonic Lodge's hall. Because we didn't have facilities here... Like I say I can direct you to [name withdrawn] because he makes no secret of it. He is part of the movement and so, you know. He is the chairman of the building society...I give you this [hands me the annual report] but [name withdrawn], here it is, [name withdrawn] Masonic Hall... So some of our other directors, you may notice, come from different organisations as directors of the building society. But not many come through the roots. They get invited in, which is again another sign of closed networks. GB7XM

Examples of such closed men's networks were not uncommon in the financial services sector. Men did dominate the managerial grades and built closed networks which essentially exclude women. They also implemented strategies to obscure the actual routes

for career progression, which disadvantaged members of underrepresented groups who may aspire to these positions.

> *Nobody knows who is graded what. It's quite secret. I wouldn't know what the next manager is unless they tell me. So it is not publicly known who is graded what... I think it is just a way of keeping other people at grade three saying, oh this person is grade two now, I want to be grade two as well. So the jealousy angle of the competition... I know quite a few people, many by whether they have got company cars or not, the perks they get, whether they have got an office or not, and things like that, are indicators to say what grade they are. So a grade three manager, grade four manager, wouldn't have an office, for instance. Then again, some of the jobs have been advertised and if somebody got successful then you know what grade they've got. Because when the jobs are advertised the grades are advertised also. GB7XM*

These exclusionary strategies which were based on men-only networking practices were powerful ones as they mystified the routes to these senior management ranks while secretly marking women as ineligible. It was difficult to trace the existence of such men-only networks and their effects as some were either underground or secretive to outsiders. Complemented by obscure career development systems and mystified grade systems, women were by and large effectively and systematically kept out of the managerial ranks, but not in a transparent way which was open to challenge.

8.3.2.1.3 Pay as an exclusionary strategy

There was strong sex discrimination in pay in the financial services sector, according to the equal pay report of BIFU, as described in Chapter Two. Lower financial and employment rewards for women compared with men constituted an exclusionary strategy. Most respondents explained the difference between female and male employees' pay rates in terms of differences in the perceived market value of their labour. However, this was largely covert, unlike the published pay scales which operate in many public sector organisations. Remuneration in the industry was largely determined by negotiation between employer and employee, rather than by collective bargaining.

> *Women are paid slightly less then men. I don't think that's a policy but it seems like that. Not only they've got to keep to their own domestic responsibilities but they are paid less... To get a man to do a job might be £15,000. You might be able to offer £12,000 or £13,000 to a woman, she might accept it. In which case, we might then go to the lower end of salary because that woman will do the job exactly the same as a man, but you save a salary of two or three thousand. So employers generally will only pay when they need to pay. GB7XM*

As clerical posts in the sector were almost exclusively occupied by women, their lower pay should be examined as a gendered exclusionary strategy which exploited their relative weakness as a group in bargaining for higher wages.

> *I would think that it is financial... Women often come to work for lower wages, don't they?... Yes, they employ women because they come cheaper. You don't see men in clerical posts. The ones that come here want to move up. GB13XF*

One female manager accepted an annual salary of £9,000 less than her male predecessor, because that was the only way she could get the job she wanted at Company X.

> *I am very motivated by my job. A man was doing it before me, earning £9,000 more than me and he had me and a supervisor, and I haven't got either at the moment. GB16XF*

Similarly, GB17KF was paid £8,000 less than her male predecessor.

> *I was paid less. I don't know if it was because I was a woman but I took the position over. The person who was in the department before me was demoted so I was actually in charge of him and he was on £19,000 and I started on £11,000. £8,000 difference... Life is hard, isn't it? It is unfair and life is like that, so I just accept it. Otherwise you could be very unhappy, really, if you let it bother you. If I let it bother me, I wouldn't have been successful. I would have spent all my time thinking 'I should be earning more money'. If I thought that, I wouldn't accept the job. So I knew what I was doing when I took it on. I just accepted it. I don't say I was happy, but I accepted it. GB17KF*

Both participants asserted throughout their interviews that they enjoyed their jobs, but accepted that lower pay may be the only way for women to move up to managerial posts. While this sex-biased pay strategy both reflected and reinforced the male breadwinner myth, it also hindered women's career aspirations by offering limited financial and employment benefits for women's career success. In the case of women with children, it may well restrict their capacity to purchase adequate child-care, to enable them to reconcile their work and domestic commitments.

8.3.2.1.4 Safety

An effective method of excluding women from sites of employment was to create, sustain or condone environments which threaten women's safety. While it was sometimes claimed that women did not want to work in environments which posed psychological, physical and sexual risks to their safety, this view ignored the responsibility of the organisation to provide safety and security for women as well as men.

[With reference to surveying] It doesn't actually attract women. I don't know whether they get applicants for the jobs in the first place. I think it could be safety, that it is sort of associated with buildings, you go out and you could go onto building sites. Or looking at heavy machinery or something like that. And motor engineers, they tend to be men. So these sort of jobs. GB1YF

These security issues sometimes became myths. For example, women were traditionally considered to lack the physical strength considered necessary for security staff. This stereotype has diminished to some extent as the visibility of women in the police forces has increased in recent years, partly as a result of attempts to recruit more graduates, and a more diverse profile of recruits, and to emphasise a requirement for skill, professionalism and intelligence, as opposed to physical strength.

[Security staff] Tend to be male but there are some women at the gates. Women tend not to go beyond reception side. They do have women. So the majority of the security staff I think, just from seeing them around, are men. GB1YF

Women's exclusion from several sites of employment was attributed by informants either to the lack of organisational initiatives to provide security for women in those sites, or to the lack of confidence in women's ability to provide security services, based on traditional stereotyped perceptions.

8.3.2.1.5 Mobility

There were further barriers to women's mobility out of the office, in comparison with men's. Company drivers, couriers, motor engineers, building surveyors, claims inspectors and business development managers' jobs involved travelling off-site from company premises or between different company sites. These jobs were traditionally performed by men. In the participating companies, women's penetration of these posts has been minimal. This issue paralleled the exclusionary practices based on notions of women's security. So long as organisations did not promote the security of women field staff who were working off the company premises, this practice tended to drive female labour out of this segment of employment.

Another consideration for these areas of service which involved mobility was the prejudice which assigned women roles close to her home, or assumed that this was what women themselves preferred. However, this was changing.

Motor engineers, probably building surveyors, claims inspectors, that type of work. In fact, all those sort of work what we called field staff, are mostly men... People that are not office based, and driving. Although the sales staff

they have the cars and they go out, but I get the impression that there are an increasing number of women getting into that role. GB1YF

Despite this shift in the sales staffing profile, change in the more traditional areas of service has been marginal and little attention was paid to the exclusion of women from those areas. It was widely assumed in the participating companies that the under-representation of women in these areas was not as a result of deliberate exclusionary practices, but was merely the outcome of women's own choices.

8.3.2.1.6 The long hours culture

In the financial sector a long working hours culture existed in which overtime work was equated with commitment and effectiveness, and flexible hours and part-time workers were considered as indolent underachievers or as people who were enjoying too much leisure while others were 'working'.

> *You know, there are always people that may be coming in at the crack of the dawn and working straight through till night. The question we ask is 'how effective is that person here?'... I think, you know, there still is some education to be done in terms of it is not the time people put in necessarily, it is how effective they are with their time when they are here. But our culture is very much, you know, you seem to be working a lot longer. GB4ZF*

Most respondents identified differences in the extent of the long hours culture at different levels in the organisational hierarchy. As illustrated earlier in the questionnaire responses, the long hours culture was stronger at the higher levels of management.

> *I mean, nobody [at lower grades] would stay at work very long. Managers do stay until six, seven o'clock, sometimes eight o'clock. GB6XF*

At the executive managerial level, the long working hours culture was well established in Company X.

> *I mean they [executive members] say they work and expect everybody else to work. That's right. They work hardest. Then again, they are paid well. They leave at seven o'clock, eight o'clock in the evening. But they live ten minutes away from here so that is rather different to me. I haven't chosen to leave Swindon. I suppose it is not the company, it is me that's saying 'this is what I want to do' so if I work here and live in Swindon... But they still expect you to work the same, they make no allowances for you...Take my own personal situation. I leave Swindon at eight o'clock. I won't get home till half past six in the evening. So I might see my children maybe two hours a day. I am expected to work till at least half past five, if not I should be working at six o'clock. Yes, the expectation level when you get to a certain grade is that you should work overtime, any time really. If you are not doing extra hours, you are not putting in the commitment you should be. GB7XM*

This observation was supported by comments from managers themselves, that managerial posts required their incumbents to stay at work longer hours than their subordinates or other non-managerial workers. The long hours culture was accepted as the norm, and it was reinforced as a common method to survive selection for redundancy or to qualify for career development opportunities. Thus, for many employees, to work long hours was a way to display their commitment to the organisation and to their job.

I think it's a culture that's growing up in this country recently... There's been a lot of redundancy at [name of the company withdrawn] recently. People feel that if they want to keep onto their jobs, if they want to get promotion, they have to show that they are willing to work long hours. So if they are really keen, they'll probably work quite long hours. GB2YF

The long hours culture often involved gendered assumptions about domestic and work life. Although it may appear to be gender-neutral, it effectively disadvantaged women in relationships with partners or those who were parents or who had caring responsibilities, who were traditionally expected to balance the time demands of a career and a family, whereas men's overtime work was tolerated and even perceived as a positive contribution in financial terms to the welfare of their families. For most of the male participants, the long hours culture did not constitute a difficulty and thus they were not sympathetic to other employees who left work immediately after their contracted hours.

Well, the first thing I noticed here was that at five o'clock there was a mass exodus from the building. I would think probably ninety per cent of the people go home, which is fine. That's their going home time, and they are perfectly entitled to do it. But [name withdrawn] and myself both tend to stay on longer and talk over things quite often late in the day. So we're very similar and I've never had problems with him as a manager... Most of them go at five, yes. Five or five thirty. I've got used to working till late. Quite honestly, the traffic eases by then, I can go in my car and go straight home without sitting on... I sort of like the hour that you pull together what you have done during the day. GB14XM

However, the situation was different for women. Several male managers noted a difference in the attitudes and experiences of female and male employees, especially in the managerial grades, in relation to long working hours:

I've heard many women saying, 'oh my god, I want to leave at 5:15 or 5:30. I don't want to be a departmental manager'. I know that I have got to work till six thirty in the evening, I just can't do that if I've got to go and see the kids and do the ironing, that sort of thing. If a female was prepared to or was able to put the hours that's expected, I am sure they will get the position. But because the way that the job is, you know, what is expected from the person in the job may be a barrier... 5:15 is contracted. You do it because it is expected of you and from the top, it is. They work longer hours and they expect their

key managers to work the same hours. The chief executive is a workaholic and he gets through so much work. I've never known him being ill. He doesn't take the holidays he is entitled to. He is just a workaholic. GB7XM

All the female managers made reference to their domestic responsibilities and the difficulty of accommodating long working hours and the demands of work. Some female employees noted that they could not accommodate the demands of managerial work without making sacrifices in their domestic lives.

> *Some of the executives, as well, they have meetings into the evenings, sort of things. I mean, a lot of their committee meetings are at night or in the evenings. I mean, if you are a woman, you have to cope with that and go home and do actual work . I don't understand why they have to have committee meetings or meetings which start at five o'clock and go on till seven. Why?... I don't think I could cope with that. My partner is always home and he is very rarely delayed beyond half past five. I don't think if I come home at half past eleven he would turn round and do some housework. GB6XF*

The difficulties experienced by female managers due to the long hours culture were more visible if her male partner had a career of equal or senior standing.

> *My husband works practically every hour god sends. So I just don't go out. So after the kids have gone to bed, then I've time after doing housework and that sort of thing to study, I suppose. So I enjoy reading. I enjoy learning new things. So that seems to be the best thing to do. Once the kids are older, I can start going out. It won't be so horrendous. But at the moment it is very, very hard. We live away from our family and it is difficult. GB17KF*

GB4ZF explained her experiences of striving to accommodate the growing needs of her children, from nursery age to school age. She also identified organisational barriers to implementing flexible time arrangements for employees with child-care commitments:

> *I had a childminder for the first three years. Then I used the nursery here for nine months, then I got a nanny. So I've tried all. But I think it becomes harder as your children grow up. You can put them in the nursery from eight till six and you haven't got a problem. But obviously when they go to school nine till three, somebody picks them up after school and there are all sorts of issues to worry about. We are a very conservative company in terms of working arrangements, flexible hours and I think whilst we have some part-timers and we would encourage people and managers to accommodate people's request to work part-time, we still have quite a long way to go on that score in terms of educating the people, getting them used to working to different working arrangements. GB4ZF*

While some female managers tried to accommodate a long hours culture with their family life, other female employees tried to limit their work to the contracted hours. GB10XF tried to pursue a management career within her contracted working hours.

I really think because my home life is very important to me and I think it gives me that balance... When I go home I can be mother, back to being what is important to me... Between the hours of eight and six, I am purely dedicated to work, you know, in fact it takes beyond. When I get home, you know, I have got on a different hat of mine, the mother. GB10XF

The male partners of some female managers did contribute to domestic work, but their contribution did not equal that which male managers received from their female partners. Among the female interviewees, GB3ZF received the highest amount of domestic support from her partner. However, this was still minimal compared to the support some male managers received, enabling them to stay at work for long hours.

My husband, that's a different kettle of fish. I think if I compare him to most men, I would have to say that he is very supportive. But Company Z is a quite demanding place to work and occasionally, when my hours get bad, he complains that he is having to do too much of the support. The main way that he supports me is that we take turns to wait for the nanny to come in the morning, so if I can come into the office early, then I'll come back promptly by six to release the nanny, so he could stay on and work later than that in the office. Most of us actually work longer than 8 till 6. GB3ZF

The long hours culture operated as an effective strategy to exclude women with family obligations from the higher organisational echelons. GB3ZF experienced similar difficulties in balancing the time demands of work and home:

This company does still equate hours of effort with being a good employee. That's the one thing that women have more trouble giving. I am aware of many fathers who do not behave as if they have a family. You know, a lot of the men work very long hours and I am aware that they choose to do so and they don't seem to be caring about their own kids. I mean, they are here well past their children's bed-time, at that time. So if they change their behaviour to value family things more then it would make life easier for the women, because we would all be caring about our families more. Well, men think that their main role is to earn money and many women want that, you see. That's still the problem, as that many women want a man who is going to be a breadwinner. GB3ZF

It promoted men's normative superiority in employment because socially it was more acceptable for men to work long hours away from their families. Several respondents recognised the gendered impact of this culture. GB2YF noted that women's and men's experiences of the long hours culture were very different.

They [the male managers] miss out on being with their family quite a lot because they work long hours. They perhaps go away. A lot of women don't do that, they don't want to give up that sort of thing. I mean, women would find it very difficult to work long hours. There are certain sorts of women who are prepared to make sacrifices. There are some women, of course, who earn such a lot of money that they can afford proper child care and nannies. But

you have to reach a very high level. It's very difficult to work your way up, you know, within your childbearing years. GB2YF

The experiences of women and men identified so far indicate that the culture of long working hours effectively constituted a discriminatory practice which upheld men's lifestyles, with their lesser burden of domestic labour and caring responsibilities, as the norm within the workplace. An organisation which promoted inflexible, long working hours as the norm, and did not offer adequately reward part-time or flexi-time working, essentially had an adverse impact on women's employment and opportunities for advancement and therefore was operating a gendered exclusionary strategy. It also penalised men who wished to have a more equal share in child-rearing and domestic labour.

8.3.2.1.7 Sexual harassment and exclusion

Getting harassed outside work and getting harassed at work are totally different. At work you are trapped to a certain extent GB8YF

Sexual harassment was one of the main strategies used by men in positions of power and authority to prevent women from entering their domains of control, or to encourage them to leave. It was significant that those sexual harassment cases reported by respondents were not only almost invariably directed from men to women, but also almost always from a male employee in a higher organisational position to a female subordinate. The relative positions and power differential between the parties signifies that sexual harassment was not sexual in nature, but rather was an exclusionary practice directed towards women at junior grades, to keep them in their place or to impose restrictions on their career aspirations.

I have talked to other women and we have all, not every single person but I would say at least 60 to 70 per cent of us, have been harassed at some point in our career. Now that harassment will vary, nobody's raped or anything, you know, because nobody's brought a case, but all of us have had something happened that disturbed us. I have had a case where a male colleague who I was having difficulties with at work and wanted to dominate me. We were out on a social evening with our partners and we were on a barge, on a canal. He reached for something under the chair and he was touching my leg. At first I thought it was accidental so you just move, and then it was persistent. And he was doing that deliberately because his wife was there and my husband was there and he knew that I wouldn't react. I should have, but it made me very unhappy. I think he did something similar on another occasion and so we, a lot of us, women, have had something like that, which is not serious enough that you would call attention to it, because the thing that's stopping you - you are frightened that the man's going to turn round and say 'you are lying' or 'you're mad' or 'don't give yourself that much value'. Every woman would fear that's

what they would do to you. I've talked about this with my boss. Now I would know how to cope with it... What would I do now? I don't really know what I really would do, but I would hope that I would stir up and take him aside or something, or say something, or give him a look... I must say some of the men have nude calendars or pictures. We don't like it. Women don't like it. Do you know what the problem is? I am a woman manager and I don't mind it now as much as I used to, because I have the status now, that it is not bothering me. Maybe when I was that man's peer, it would have bothered me more than if I am in charge of him. It's just funny. I think your opinions change as you get to higher status. GB3ZF

As GB3ZF acquired seniority in management, she found sexual harassment a less likely occurrence. She argued that your opinions change as you reached a higher status, but it was not only the opinions of the women managers which change, but also the number of men who were able to exercise this kind of sexual authority over them decreases. Some respondents also reported that the branch offices were more hierarchically organised than head offices and that sexual harassment was more frequent there.

They would be able to get away with that easier if they were in the senior position. I have heard one or two accusations of harassment from managers which haven't been fired. We are talking about head office here. It is more difficult to get away with that in head office. I think, out in the branches where you've got a very strict hierarchy, you have got male managers, you have got male sales managers, and you have got lots of fairly young female administrators. There is more scope there and that's where it is more of a problem. GB5ZM

While for female managers the risk of being harassed decreased as they acquired more power, enabling them to challenge this behaviour, some falsely attributed this change in their personal experience to an improvement in the equality of sexes generally. Although all these companies had sexual harassment policies, their handling of cases demonstrated that they were not being implemented effectively, with participants reporting that they were rarely resolved to the benefit of the victim. This discouraged women from seeking institutional help, lest it might jeopardise their career prospects. Several respondents noted cases where companies asked the women victims to provide proof or evidence to support their allegations of harassment. This was the product of a popular paranoia that some women employees might attack men in positions of authority by claiming that they were sexually harassed. However, there was little real evidence of this phenomenon and in practice this stigmatised the victim of sexual harassment and helped to conceal the incidence of harassment by silencing victims.

If you are being harassed and if you say you are being harassed, they say 'give me proof'. Show me a woman that can show that she's been harassed. Men don't harass women in front of other people. Men harass women when they are on

their own... I think that if you went up to them and gave them proof they'd say 'my lord, I am horrified'. If you went up to them and didn't give them any proof, they'd say 'we can't do anything about it'. Women at work get harassment to a certain degree, don't they? Put it this way, I worked at another company when I was younger and I was married, there was a manager there and we went away to London together. He used to drink, and he got drunk and he had our tickets and when we went on the train he started trying to kiss me. I was only about 21, 22 and I was scared and he said 'well, if you don't, then you are not having a ticket home'. I was really scared, this carried on and I had this all the way from London to Gloucester. I was fraught. My husband said 'you go in and tell them, otherwise I am going to go and kill him'. Basically, I was really not very happy about this. I was scared to tell them. I told them. It turns out he'd harassed another young girl once before. That guy left that company that day. That company was very, very supportive of me. I am convinced that this company would not be the same. I am absolutely convinced. I am not saying any more than that, but I am convinced they would not be the same. They wouldn't do it. They'd say 'give me proof'. This other company, they were absolutely wonderful. GB16XF

She also said that women employees did not necessarily support other women who were sexually harassed. This showed that the gendered ideology which stigmatised the victim was adopted and perpetuated by women as well as men in these organisations.

I have been harassed loads of times. I think that most women have. I think that the main reason we live with it is because if you went out there and you said to other women you've been harassed, half of them who wanted your job but who weren't prepared to put the work in to get it would turn around and say 'it's your own fault'. I think that women are women's worst enemies. GB16XF

Although some women did receive support from their companies, this did not reflect general practice in all organisations. GB10XF argued that, although she received support for her case, this has not affected the career progression of the male manager who harassed her.

I mean, I had a boss who suggested that we left the company and go and set up home together, which was a complete surprise to me. I knew nothing. That was quite a big shock from my point of view... I wanted actually to take it to executive level. I took it to executive level and subsequently I was moved out of his line management and he was given a verbal warning or whatever. We are both still working here. I went along to the executives that I sort of know, outside of work anyway, to discuss it with them. I was quite upset about it at the time. I think people would probably go to personnel in the first instance. I didn't know whether I wanted it to be recorded or what I wanted done about it. Maybe sometimes it is the mental barrier of reporting it. Because you think that they will think that I am being a trouble maker. Will it affect my career progression? So it is perception rather than the reality. Maybe being a woman, you think you have got to be 150 per cent what a man knows to get on. Yes, I think that is something that we put on ourselves. I certainly feel that I put on myself. I've got to be better than anybody else because I am a woman. I don't think they see that. Women have to be assertive enough to think this is not going to affect my career.

it will be taken seriously and then go and talk to somebody that it will be taken seriously. But it is the thought of what is going to happen to my career. I have gone from pillar to post since then. So has he. So it hasn't affected him either. GB10XF

Some of the sexual harassment cases did not appear to be sexual in nature, however they might also involve sexual elements where the victims were mostly women. The masculine managerial culture promoted employment practices which involved and reinforced aggressive and domineering attitudes. In some cases, male managers routinely exercised such aggressive authority over their mostly female peers and subordinates.

I've got no respect for the manager. He has got no knowledge. He doesn't listen when I speak to him clearly. He'll ask a question and he doesn't like being answered. He goes mad... The man is a bully... He is a sort of pervert who would dominate women more than men... If something is wrong, then I'll say it is wrong. He can't put up with it. So we never ever would get on... He can often be abusive. He will frequently tell me 'I don't want to approve it'. Even when subsequent events prove that what I was saying is correct, he doesn't apologise, he doesn't know how to apologise. I just have no respect for the man. I think it is quite a long time to try and make a relationship work...He's been given a target and he's blinkered at that target. He is being an absolute jerk... He shouts if you are not saying what he wants to hear or if you are saying you can't make that work in that way. He is very short-tempered. He raises his voice and be more determined than is necessary. A command of the English language is far better than having to shout something. I don't keep mental records or individual instances of bullying... But there is nothing that you could actually put your finger on. You couldn't actually say. If I am going to say something, I need evidence behind me to substantiate what I am saying. In this institution he would be listened to, I won't. Classic case. GB13XF

There was a clear perception from informants of lack of support for the victims of sexual harassment in the organisations studied. Furthermore, several respondents reported that some forms of sexual harassment were tolerated, condoned or even accepted as a normal part of a work life.

I work on projects abroad. There are some guys who are married or with girl friends. They are thinking, as we are away, we can get together. It is very difficult to get out of it... I manage by having to be on my guard all the time... There was this guy, he wanted to get together. He was horrendous and abusive. He did it in front of the [nationality omitted] people we are working with. He was totally unprofessional, dreadful. I did complain about it to my manager. I was very upset. He laughed at it and that was all. GB8YF

The politics of what was considered to be sexual harassment were often determined by the prevailing popular culture, which may promote certain sexist and racist practices.

It is not to say that there haven't been, but if I had been a different personality, I might have got a little upset by some things. Sexism is endemic

in office talk. When I was there, in one of the temporary positions five years ago, they had a survey, 'tart of the week'. They used to put people's names up, people they considered to be particularly flirtatious. I mean, that could upset quite a lot of people. If there'd been anybody in that section who had objected, I don't know how they'd be treated. Nobody did object. I didn't object, I was only temporary. I didn't feel that I had the right, even, because everybody seem quite happy with it. But I understood if I'd been there for a length of time, I might have got quite annoyed. GB2YF

This research identified a lack of both effective mechanisms to provide support for the victims and also clear strategies to train employees about sexual harassment, supported by grievance procedures with which to tackle it. However, most tragic of all was the lack of institutional recognition that sexual harassment even exists in the work place. Thus sexual harassment in the workplace continued to be one of the strategies which could be used by perpetrators with relative impunity to prevent women's inclusion in those occupational and managerial ranks which were currently dominated by men.

8.3.2.1.8 Maternity leave

Women's maternity leave has long been cited by employers as a valid reason to exclude women from certain occupations and roles:

I don't now how it is in other countries but in this country there is a reluctance to employ women, because of the time they can take up for maternity etc. It is understandable with some employers, with a youngish woman this could happen three or four times, you know. It must affect, if it is at a high position, for somebody to take over those duties, right or wrong, I think it does happen. In Turkey, do the ladies take time off? GB15XM

Another informant acknowledged that maternity leave was a stigmatised concept in employment. Thus, she argued that by only providing the state minimum requirements, which were not regarded as sufficient by many women, companies displayed their negative attitude towards women taking maternity leave.

I took the full amount, which was 29 weeks after the birth, and for me it wasn't enough. I would like to see career breaks or flexibility in the time offered for women to come back. The new legislation now gives 14 weeks. If you have two years of service, you have this full amount. If you don't have that length of service, you have in fact the right to work but you get 14 weeks. I don't think that's enough. Especially some people may have more difficult births. You feel particularly tired after 14 weeks. GB1YF

Her argument was supported by other participants who argued that retaining women staff would actually benefit companies, in terms of reducing the cost of recruiting and training new staff, lower turnover ratios and promoting staff members' satisfaction and motivation.

I wouldn't say that we treat maternity leavers very well. On the other hand. I think that is very normal in business. I don't think [Company Z] is any worse. It is very common practice. Yes, I mean and I can understand that. It is very hard to remember somebody who is not there. I will tell you that there are state minimum benefits that you can get and a company could pay more than the minimum. Because what you get is 90 per cent of your salary for only six weeks then you are on just the same minimum money as the state will give you. So there is an opportunity there to pay more if they wish to. Now I have a feeling that if we're not in a recession and the company had to attract these women back. they would maybe do something extra. But at the moment, they don't need to. so they aren't. And I can't blame them for that, because that is business sense. Business is not there to.. It is not a state provider, is it? It is there to make money. I think that when the woman comes back and she has kids. it is now bit of a liability because the boss will know that you cannot quite work the same hours. That is a very short term view of things. Because, over time, like me, you get to a position where you have the nursery sorted out. you have a nanny and life will carry on as usual and I do as much or more than many people around me. So it is not as much of a problem as they think it will be. I think they think that they will have to own women's problems, whereas actually it is down to the woman to sort out. We are talking about the woman but actually it should be the two parents. GB3ZF

Whatever the arguments in relation to maternity leave. present provision in the sector was generally limited to the state minimum. This caused difficulties for women in the lower grades who, as they could not afford private child-care. might be forced to terminate their paid employment.

I think women are not generally were taken much notice of. I think they work harder for everything. still. It is a myth that actually equal opportunities is here. I think women have the hard life because they have the children and in general women give up work when they have their children, which means they lose out on so much. they lose out on their pension, they lose out on seniority when they get back to work. GB2YF

This research has identified that current maternity leave practice was experienced as inadequate and, as operated by certain companies, effectively served to exclude many women from remaining in or returning to employment after having children.

8.3.2.2 Inclusion

In response to the exclusionary strategies explained earlier. women in the financial services sector have adopted inclusionary strategies to secure entry to certain occupational ranks from which they have been excluded. This was explained in Chapter Four. Section 4.4.2.2. Many employees are unaware of women's historical struggle to gain entry to the sector. Several inclusionary tactics used by women in this sector have been identified by this project. which will now be examined. These are sacrifice. over-achievement. initiation.

pioneering, struggle, assimilation, strategising, and institutionalising. However, these strategies are not necessarily effective in promoting change towards equality in the context of firmly male-dominated work values and practices, as the following discussion demonstrates.

8.3.2.2.1 Sacrifice

One of the common strategies used by women to overcome exclusion was to make greater financial, social, domestic, emotional and other sacrifices than their male counterparts to secure inclusion. Some female employees made financial concessions, as has been seen in Section 8.3.2.1.3., by agreeing to work for lower wages than their male colleagues, to seek inclusion in the face of male managers' lower pay tactics. Several stated that they also sacrificed more time from their social and domestic lives by working longer hours and spending less time with their families. GB16XF employed this kind of a sacrificial inclusionary tactic:

> *I went to work when my daughter was five weeks old and a week later she was in hospital because they thought she had meningitis and I was coming into work and it was bloody awful. It's hard, you know, having a career and being a mother. There are a lot of women who don't want to do that. So they just want those jobs which offer limited career prospects. GB16XF*

Although such sacrifice might secure women's inclusion in the male bastions of power in the sector, it often involved further complications as the extent of sacrifice required may exceed the level of their desire for inclusion.

8.3.2.2.2 Over-achievement

Many respondents identified a traditional type of inclusionary strategy, that women performed or achieved skill and qualification levels superior to their male colleagues, in order to be accepted into the ranks of employment, especially at higher levels.

> *I think it is still true in this country that for a woman to get to the top, she probably has to be a lot better. It is that general feeling here. They've got to work that much harder to get it than a man has. GB15XM*

However, although numbers of female participants noted that women were expected to work harder and achieve higher standards than men, few of them acknowledged explicitly adopting this over-achievement strategy themselves.

> *If you are a woman, you can be pregnant and on a same level with a man in the company. You got to work hard for them. I think they expect a lot of you. I don't mind that. I enjoy that. I think that is the challenge. GB9XF*

Although this strategy may enable some women to seek inclusion. work performance was not only related to personal motivational factors, but was also affected by many others. Therefore although over-achievement might enable some exceptionally successful women to seek inclusion, it did not promise this for women whose capacity for achievement was undermined or restricted.

8.3.2.2.3 Innovation

Several respondents reported having sought inclusion through initiating or proposing creative employment arrangements which accommodate their needs. Some examples of this strategy came from women taking maternity leave who did not want to lose contact with their jobs during their career breaks.

> *Well. the lady from personnel is going to go on maternity leave shortly. She is going to be forwarded monthly reports of what is happening, so she can keep up-to-date, and she wants to call in a number of times again to keep herself up-to-date with legislation. People are kept in contact. it is up to them to organise it themselves. So the company very much relies on the person to do whatever they think is necessary. GB17KF*

However. this particular strategy was not well established or known in these organisations. Innovatory strategies may be set up by individual women, but they carried a high risk of rejection in the inherently conservative organisational decision-making systems which characterised the sector. which tended to reject most new proposals or initiatives.

> *It hasn't been offered but it was something I was going to ask about. It wouldn't worry me coming back perhaps half a day or something, every few weeks just to see what's been going on. I would definitely like to receive some bulletins and what's happening. Perhaps staff might change or somebody gets married within my department, because there is quite a lot of people. Obviously there's going to be changes and things, yeah. So I like to be updated with it. GB9XF*

Some women at managerial level used this strategy, both to secure their own positions and to open up career opportunities for other female employees.

> *Things are getting easier since women have started fighting their way up through to management. Yes, things are getting easier. They are planning to look at maternity leave compassionately, whereas when I first came here there was no such thing as maternity leave. If you had a baby you left, full stop. Whereas at least now you can take the leave and if your child's ill and yes they will allow you time off to look after them. It is getting easier but very slowly. GB13XF*

Such innovation strategies were rare and limited in their scope. as they mostly appealed to those women who already had the influence to propose and carry out effectively initiatives

that could secure their inclusion in employment.

8.3.2.2.4 Pioneering

Those women who employed pioneering strategies sought inclusion in the male preserves of power, authority and employment by becoming the first female employees in these positions. In doing so, they provided role models for other women in posts which were previously men-only.

> *Women are given the chance purely and simply because one or two spear-headed women came in. Those who have chosen management, they are encouraging others to follow where they get. GB13XF*

However, the pioneer woman's struggle was often very hard. Explaining her observations about women who fought against sexual harassment in the company, GB3ZF argued that pioneering was often a stressful strategy for the pioneers, as it involved a sense of isolation and individual struggle.

> *This is really sad when I would say, where women are on the cutting edge of a change, and it is very hard to be a pioneer. It is very stressful on that person, you know. GB3ZF*

8.3.2.2.5 Assimilation

Some participants argued that women's inclusion in the sector required them to learn and adopt male ways of working. GB4ZF explained that to become fully accepted within these male domains of employment, women may need to adopt some uncongenial ways of working:

> *I don't like the values that some of them have, as regard to their own families and I don't like to be like that. But it is interesting, when you get equality, of course, there are bad things and good things about that. For example, with relation to voluntary redundancy, managers had to influence their subordinates to either apply for it or not. And that is a tough thing to do. So it does mean that when women find themselves in these positions, they are going to do things that men have to do but are not nice. In other words we fail to realise that if we want our share of the rewards, we have to have our share of the hard parts of the work. If the equivalent of, do you remember that I said that my husband does the dirty stuff at home like the rubbish, you know, it is the equivalent at work. There are some jobs at work which involve getting your hands dirty and we have to push ourselves to do those so that we understand how men are thinking, you know. GB4ZF*

However, there were several examples of unsuccessful attempts to use this assimilation strategy, several informants noting that men tended to behave negatively towards women whom they perceived as having masculine traits. Therefore although some women

succeeded in attaining inclusion through adapting to the male work culture, others faced punishments and further exclusionary practices for being perceived as masculine. Although the executive culture at Company Z was described as overtly masculine, in an earlier quote in Section 8.3.1.1 , GB3ZF described how a female executive manager failed to secure her position in the executive committee, although she behaved like one of the boys.

8.3.2.2.6 Strategic planning

Some interviewees adopted strategies where women identify the gendered barriers that block their career prospects and follow a systematic approach to tackle these exclusionary strategies. These strategies varied, according to the ideological stance of the women concerned. These ideological approaches will be explained in the subsequent section on ideologies of equal opportunities (Section 8.3.3).

> *I think that the power is coming from the women to actually influence how the men think. Then we must be careful how we are doing it, to do it in a decent human way, not attack men, not make them inferior because they are part of the same brainwashing that we have. So it's about doing it in a kind way, you know. Sometimes when you are oppressed it comes out too aggressive, when you fight back. We need to learn to manage it. GB3ZF*

As a manager, she explained how she would solve the problem of sexual harassment in her department.

> *You know, these things are about power, aren't they? I think it is down to the individual to choose what they are going to do about it. I would advise them on how serious it was. I certainly would tell her 'you should have made a complaint at the time'. You know, because he is just calculating on the fact that you won't make a fuss, you know, so. My boss is a more aggressive woman. She has told me in the past when she was interfered with in her company, she just hit him physically in front of a lot of people. She didn't even slap, which is a female thing to do. She just hit him like that and she says she never had any other trouble. GB3ZF*

Although this kind of strategic planning was common, especially for women in management, as the exclusionary strategies pitted against them were persistent, their effective use required an acute awareness of organisational politics and the use of well-marshalled arguments.

8.3.2.2.7 Institutionalising

Institutionalising strategies were those activities adopted by women to institutionalise good practices which promoted sex equality. Like strategising, their successful deployment required high levels of analysis, critical thinking, planning and implementation.

> *I came back part-time to begin with, to get into it. After two weeks I realised that 'No, there is no point in working part-time' because I do three days here and three days at home. So I might as well be paid full-time and do a full-time job. But I think it has to bend. I suppose in my area as well it is leaning itself even more towards that. Maybe we are not as flexible as other organisations in the rest of the place, because people do work flexi-time and we are beginning to look more in that area but I certainly wouldn't say we were good. I would say we are not as good as other organisations. GB10XF*

GB3ZF described another organisational initiative to establish an anti-harassment policy through publications and awareness raising. She argued that these efforts were successful to some extent, but acknowledged that they raised concerns among some male employees.

> *I do know it [sexual harassment] happens. I think that women are increasingly more able to deal with this. I know that the company has tried hard, has issued a booklet to everybody of our employee code of conduct, or something like that, I think, in which there was a section covering harassment. And it was very good, very strong. Some of the men found it too strong because, in fact, some of the men worried about it. It did say it was not just talking about physical touching, it was talking about suggestive comments. Now the thing is, when we are all in the office, we all want to be comfortable and to be cheeky to somebody and I think men might have worried that something they said be taken the wrong way. I, as a manager, did have to reassure people in the team that their behaviour was not expected to change the day this booklet was issued. It's just an awareness thing. GB3ZF*

Institutionalising strategies might be difficult for women to initiate and implement as they rarely enjoyed the same seniority and influence in decision-making mechanisms in organisations. They were therefore most readily available to women at senior levels of management and authority.

8.3.2.3 Demarcation

Demarcationary strategies were implemented by dominant groups in employment to restrict the employment rights and benefits of female employees in an adjacent occupation. This was explained in Chapter Four, Section 4.4.2.1.

8.3.2.3.1 Organisational restructuring

Organisational restructuring efforts might affect the gender composition and sex-stereotyping of occupations. Company X went through a restructuring programme where the formerly prestigious branch manager's role was separated into the two different functions of branch management and business development management. Branch managers were traditionally responsible for both activities. However, following restructuring, the role was diminished to mere supervision of the daily branch transactions, and their salaries were reduced considerably, whereas the business development managers performed the more prestigious task of creating and developing business accounts with salaries to match.

> *They seem to prefer women to be the branch managers, you know, in the network... I don't know if you are aware, the company went through a reorganisation. They went to a meeting and came back to the branches and said that 'you have all lost your jobs' and we've all been offered them again. They are reorganising the company and this is the structure it is going to be. Say, my boss then, branch manager, he said 'I can't stay being branch manager at [name of town withdrawn] because they are not going to pay me enough to do it'. So he had to, whatever he did he couldn't stay there. So they read that there were better jobs available which paid more, so you had to really go for selection of one of those. GB9XF*

GB6XF explained that when the previously male-dominated grade of branch management became female-dominated, following restructuring, it lost its strategic importance and was reduced to an immobile post with limited responsibility and influence, and on a far lower salary.

> *I think the branch manager's role changed. They are restructuring. The branch managers really sort of manage the staff, sort of look after the office and they got people who are business development managers which go out on the road, go out selling and we've got two women there and six men. As I say, the majority of the branch managers are now female whereas before they were more men... Business development managers, most of the people who are doing that are. branch managers, whereas they used to look after an office and the staff and try and sell our business. They are now literally going out and trying to sell our business... Branch managers look after the staff, look after the office, processing mortgages, essentially they are there all the time actually, not out and about as well GB6XF*

Another example of a demarcationary strategy was reported at Company Z, which was going through a process of 'voluntary' redundancies. Redundancy decisions were made at senior executive level, where there were no women executives. Although there were numerous applicants of both sexes for the voluntary redundancy programme, GB3ZF noted

that the proportion of women, and especially pregnant women, whose proposals were accepted by the company appeared disproportionately high.

> *I think there are a significant number of women there but one thing that I should bring up is, you know this voluntary redundancy programme that has been announced here. It is the first time it's happened in Company Z. But for management services there were 120 applications and most of them were denied. Because we knew that we didn't want to get that many people out but it has been noticed that there is a significant number of pregnant women, a higher proportion of pregnant women leaving in voluntary redundancy. Well, you can interpret that in two ways. Either the company considers them a liability and is happy to shed them or in another sense, that is true equality because the company is letting them walk away with a bag of money. So I don't quite know. A lot of men are jealous at the moment. Some of the men wanted voluntary redundancy and have been refused and some of the women have got it and they are mostly pregnant women. I just think that that is a sad trend because it does actually mean that we are losing. GB3ZF*

She recognised the redundancy programme as threatening women's future representation in the company. She also reported that the redundancy application was accepted of one of the few women in senior management in the company.

> *I can think of one person, Mary Brown, you could mention this. Mary is seen as a very good female manager and she has been attracted to this [redundancy] package and has taken it and they have accepted her. I think that's is very sad. Because there will be one less mentor. She was the only female manager of the bunch of people that left or that are leaving. She is the female manager closer to my status and she is leaving so that is one less person available for mentoring. One of the women that works for me in my team, I have suggested that she approach Mary to ask her to mentor her. I suggested it last month, before we all knew about this. So she admired her. It is not good to be necessarily mentored by your immediate boss, because she is much better to have a mentoring relationship, as you know, outside. So I thought all this would be a good relationship and then the next thing I found she is leaving, so. GB3ZF*

Both the restructuring of the branch manager's role and its gendered repercussions and this redundancy case at Company Z suggest gendered demarcationary strategies that aimed to confine women to the lower echelons of employment.

8.3.2.3.2 Male managers and female administrators

Flexible working arrangements mostly operated at the junior grades of employment. GB4ZF worked in a managerial post, although she did not have direct supervisory control over employees. She lost her supervisory authority when she was allowed to pursue a career with a non-traditional, flexible working hours system. She identified managers' resistance to working with flexi-time arrangements, reinforced by a culture which deems

part-time or flexible work as secondary and its beneficiaries as certainly not as worthy of career development as their full-time peers.

> *We haven't got flexible hours. You don't work flexi-time. We don't operate that in the company. We have got people working part-time in various different arrangements or some people work at home and do some work at home and some work here. The bulk of these people would be at above junior level, I suppose. The number of people at my sort of level would be less...I think whilst we have some part-timers and we would encourage people and managers to accommodate people's request to work part-time, we still have quite a long way to go on that score in terms of educating the people, getting them used to working to different working arrangements. GB4ZF*

The relative value of employment and the career prospects for each position in the sector was determined by the managerial groups who ran these organisations. Nearly all the administrative positions in these companies were occupied by women. Women's jobs were typically underpaid and did not offer promotion prospects.

> *With our switchboard, for example, downstairs, now I can't remember seeing a man in there but I don't know whether we have ever employed a man. They are all women. It is not a policy decision. It is just the fact that it is only women that have applied for these jobs. GB4ZF*

Similarly, GB5ZM reported that women employees were preferred for administrative work, due partly to a self-selection process but also male managers' desire to have female administrators under their authority.

> *Well, women are preferred to men as administrators in client services... Probably because that is seen as woman's work and more women apply for administrative jobs than men. So there is some self-selection going on, anyway. But also young men managers recruiting in may have a tendency to prefer to recruit in women for administrative jobs, because they find it easier to take an authoritative position, I think. GB5ZM*

While male managers might seek to resist the inclusion of women as their equals within the managerial ranks, they also restricted the employment benefits offered to female administrators by undervaluing their work in both financial terms and career development prospects. It was demonstrated earlier that men enjoy better wages than women in the sector, both generally and within occupations and grades. These pay differences constituted an exclusionary strategy which discouraged women from seeking entry to male fields of employment as the financial benefits were limited for women, even when they were doing the same job. Thus pay differences could also be considered as a demarcationary strategy. By keeping the financial rewards for female-dominated occupations lower, the relative worth of male-dominated occupations was promoted. This divide was very visible between

managerial and administrative jobs in the sector, where the market value of the administrative jobs which were mostly performed by women was debased by the actions of members of the male-dominated managerial grades. GB15XM explained that administrative jobs were assigned lower wages, which would not be considered adequate for men.

> *I retired from a bank. I am sixty two. If I didn't have a bank pension I am not sure if I would work here. You might have noticed that the salaries for the lower grades wouldn't be sufficient for a young man to get married and have a family etc. It just wouldn't be sufficient for that. This is not discriminatory because it is same for both sexes...With me especially, I am at the end of my working life, there is not much point in me going somewhere for a couple of thousand a year. It might be a year or two. It wouldn't be worth the hassle, you know. I am in a pension scheme. I pay an addition to the pension because that will all help. My circumstance is most unique compared with many other people here. GB15XM*

Pay was an important indicator of organisational rank. By keeping the wages of administrative workers at lower levels, male managers both restricted the occupational control and power that female administrators possess, and widened the occupational gap between themselves and female-dominated administrative grades.

8.3.2.3.3 Personnel and human resource management

Personnel services was identified as a female-dominated service area. However, despite its high numbers of women staff, most of the managerial posts were occupied by men.

> *Personnel is traditionally the one that attracts women... The problem is though they are all typically at the lower grades. Across all departments, as you get up into the managerial grades, it's men. GB3ZF*

Although personnel services was identified as a female-dominated service area, the human resource management field (which evolved out of personnel functions in organisations) did not share the same gender stereotyping and was mostly identified as a gender-balanced department. However, in human resource management, too, men typically occupied the higher grades of management. In most financial services organisations the traditional personnel function has been separated into personnel and human resource functions. While the personnel function was assigned limited transactional roles within the organisation, the human resource function was expected to contribute to strategic decision making in relation to employment practices. This division in most companies was gendered, as the personnel function was identified as more female-orientated than the human resource function. Although this research could not chart longitudinal change in these occupations,

there were indications that women in personnel services had been subject to demarcationary strategies from male employees in the human resources area.

8.3.2.4 Dual Closure

Dual closure strategies are more complex than the other occupational closure strategies described, as they involve both usurpationary strategies which seek to further the employment rights and outcomes of the subordinate group, and also exclusionary strategies which seek to bar members of the dominant group from entering their ranks.

Although women, like men, commonly established close single-sex network groups in the workplace, their networks, unlike most men-only networks, had not traditionally brought career advantage and other instrumental benefits for their members.

> *I think as with all institutions women are far closer in their work, socially, than men are. They'll make the effort to arrange meals out and they'll be close together at work, they'll bond together much more than the men do. And men tend to be much more career-orientated within the workplace and their social networks revolve around work GB2YF*

Some women respondents criticised the lack of effective female organisation to counteract male authority in their companies.

> *In the company, if four or five of us come together, we can really resolve some issues, but we don't do that. People keep their heads down. GB8YF*

However, there were also women's groups, networks and activities which did seek to promote women's employment rights and status. While these groups were trying to secure women's rights, they excluded men from their ranks to prevent them from gaining further networking benefits.

8.3.2.4.1 Usurpation

The basis of such women-only occupational networks was the awareness that men-only networks were both excluding women and also demarcating women's employment status and rights. Some female respondents gained this awareness through personal experience and of distress from being female and working in male-dominated environments. GB13XF expressed her concerns about working with some male employees:

> *The vast majority of women managers are very good at doing it. The women that have come through in managerial positions, they are very good at their job, they are very nice. They do their jobs well. They are easy to deal with. When they've got a problem, they'll acknowledge that they have got a problem and you have got the answer to it. Whereas some of the men, they've*

been in the job for years, and they will disregard what you are saying.
GB13XF

Some individual women who become aware of women's inferior status at work did their personal research to document sex discrimination in their workplaces. For example. GB6XF's project on work motivation identified women-related issues:

I actually have done a motivation questionnaire on one of my college courses I have done, and that was one thing that came up. They would have liked flexi-time and from that, again, it highlighted that it would be nice to have crèche facilities if it is possible. GB6XF

Some women chose mentoring other women as a means of creating awareness and promoting equality. However, women-only mentorship was not an established practice in these organisations. Seeking mentorship for oneself or providing it to other women was one of the usurpationary strategies that women may adopt to counteract the demarcationary strategies of men. However, as this research identified, women seeking mentorship might face additional barriers. It was noted by some respondents that, while men mentoring men was not questioned, women mentoring women was questioned as an exclusionary strategy by employees who failed to recognise the sexual politics of women's underrepresentation in management positions.

I can think of one occasion where a man colleague of mine made some reference to the fact that my boss drinks with me outside of work. He made some reference to us going to the pub and she said we didn't go to the pub. He said, 'Oh. I just see you going to the car park with [name withdrawn]'. Because she sits quite near me and we work late, there is not many of us, so we go to the car park together - sometimes, not every day, maybe once or twice a week - and he was assuming that we were going for a drink. Now, I find that funny because he could equally go with a male boss for a drink and nobody would be commenting on that. If I said to him 'I see you going out with the boss', he would just sort of say 'well, you know, that's very normal!'. So I know one person who made a comment. I don't think there is a real barrier to any determined woman who wants to mentor other women, there will not be a barrier. GB3ZF

8.3.2.4.2 Exclusion

Some women-only networks and activities which are carrying out dual closure strategies also employ exclusionary strategies against men. aimed at creating women-only groups. spaces and activities where they can seek to promote their social or work status. Examples of such women's networks included women's groups. glass ceiling groups. women's netball teams. women in financial services and banking professional networks. trade union women's groups and external equal opportunities networks such as 'Investors in People'

and 'Opportunity 2000'. GB3ZF refered to a women-only glass ceiling group which tried to promote women's status in Company Z. These groups sought equality through awareness-raising by publications and also networking and mentoring for women.

> *There is actually a group which [name withdrawn] is her name, she's got some group, I think that looks at effectively breaking the glass ceiling. I think she looks at that. You can talk to [name withdrawn] about that. See if that was worth you talking to her about it. I think she has a glass ceiling network but I am not part of it. She writes to the company magazine and she's interviewed me before. [Name withdrawn], that's a good name for you. She actually wrote an article and interviewed me as part of that article about women at work. She probably can tell about things that she does. I am sure she has the time to do so. GB3ZF*

Such networks made an important contribution to awareness-raising activities within the organisations. However, some risked losing their critical edge if they became transformed into institutional bodies, from independent bodies which were critical of the status quo.

8.3.2.4.3 Exit strategies

The concept of occupational closure strategies was originally developed by Witz (1994) in relation to health service occupations where the division between medical professionals and other medical workers is strongly pronounced. The application of closure strategies in the financial services sector required further elaboration to include exit strategies which Witz did not discuss due to differences between these two sectors.

> *Hospitals - hierarchies and roles are very pronounced in hospitals. There is a big division between medical workers and administrative staff. But it didn't quite apply to Company Y. GB2YF*

The qualifications required for recruitment to jobs in the financial services sector were loosely defined in comparison to those of the health services sector, where doctors, nurses and other clinical groups had well-defined and differentiated educational backgrounds and qualifications, which were often defined by legal statute. Similar differences could be found between the technical, financial and human resource related areas of employment in the financial services sector, although the qualifications required for employment in these distinct areas are loosely defined, with opportunities for transferring between departments by acquiring further qualifications through part-time study or study leave. Therefore, financial services employees could often make lateral shifts to other service areas, with little additional training. Some companies offered extensive training packages to facilitate these moves, as this flexibility might be useful to them. Career shifts were possible between different service areas such as sales, personnel, mortgages, credits, information

technology, accounting and finance with little further training compared to the exacting training requirements of the health service professions.

The flexibility for making career moves between departments and companies in the sector made exit strategies (see Chapter Four, Section 4.4.2.2 for a definition) become an important issue for women and men who left their current service areas or companies. whether in search of better career prospects or for other reasons.

> *Most of them are coming higher up anyway. They don't start at the bottom. The only man that started at the bottom here, there were three of them here and they all left to move higher up in other companies. Because there's been no vacancies to move up anywhere so there were only three that I know that have started here from school and they all left to go elsewhere. Because they all took exams and got on in what they were doing. GB11XF*

Similarly, women in the financial services sector employed exit strategies to look for better career prospects elsewhere. However, unlike men, women could implement exit strategies also to counteract the exclusionary or demarcationary strategies of men by entering organisations more committed to promoting equality of opportunity.

> *I can think of three or four people, given the opportunity, who would move out of the department into somewhere else if they could. That relates to men as well as women. The manager is a jerk. Yes, he is very good at doing the single minded task he's taught to do. But he can't see what is going on around him. I am the third member of experienced staff to leave in six weeks from this department. The first one to leave had been here over ten years, the next one for six years. This place in some respects is unbelievable in the way it treats staff. They must see that there is something wrong. Whether they are going to do anything about it, I don't know. GB13XF*

Exit strategies deserve attention because they may incur heavy costs of recruitment. selection, training and personnel development for organisations which cannot retain their skilled women staff. Beyond this business case argument, a high prevalence of exit strategies by women staff may signify unethical or discriminatory business conduct. which should attract management's attention.

8.3.3 Ideologies of equal opportunities

The results of the British questionnaire study indicated that a post-feminist, liberal ideology was very widespread in the financial services sector: 68.8 per cent of the participants claimed that there were no factors restricting equality of opportunities for women in their firm. Moreover, a higher ratio of females (74.2 per cent) than males (58.8 per cent) reported this to be the case (Table 8.6). In this section, I will identify the reasons why these

participants might believe that there are no barriers to equality of opportunity, despite abundant evidence to the contrary. I will seek to conceptualise the organisational politics which promoted a value system that mystifies and even denies the structural and cultural inequalities identified earlier.

Table 8.6: Can you think of any factors restricting equality of opportunities for women in this company?

No/Yes: Reasons	Total	Female (per cent)	Male (per cent)
1. No	33	23 (74.2)	10 (58.8)
2. Sexist prejudice of male managers	7	4 (14.6)	3 (17.6)
3. Prejudice against women's domestic lives	2	1 (3.2)	1 (5.9)
4. There are jobs that require physical strength	1	1 (3.2)	0 -
4. Lack of positive action for the disadvantaged groups	1	0 -	1 (5.9)
4. Different salaries for women and men	1	1 (3.2)	0 -
4. Long-hours culture	1	0 -	1 (5.9)
4. Self-imposed difficulties	1	1 (3.2)	0 -
4. Masonic influences	1	0 -	1 (5.9)
Total valid cases	48	31	17

8.3.3.1 Conservatives

Some employees in the sector believed that men should be given preferential treatment in employment, as they falsely equated 'men' with 'breadwinner'. The main proponents of this belief were members of an older age group. Their ideological perspective reflected the functionalist family ideology of the 1950s and 1960s which assigned wage earning roles to men and domestic roles to women. This ideology is based on false outdated premises, as more than twenty per cent of British families are headed by women wage earners. It also ignored the needs of unmarried workers, single parents or those in non-traditional family formations. Their tautological arguments typically associated crime and unemployment rates and economic hardships with women's entry into employment. GB15XM, GB11XF and GB25XF made conservative assertions of this kind.

> Probably sounds rather male chauvinist, my own feeling is that it is in all industries, it would be much better, I feel, to give women more assistance to stay at home with their families. Then it would be, many women do go out to

work but half of their pay goes on paying a childminder to look after her child or children while she is out at work... It seems to me more logical to employ a man... I think one of the dangers in this country is... the danger of children being brought up seeing their fathers not working, when you say you have got to go to school and do well to get a job, they say why? Dad doesn't. It must be very hard to explain. GB15XM

Conservatives were essentially and actively opposed to women's paid employment. It was not only male respondents but also some female respondents who expressed these sentiments:

I think women should stay at home and look after the children. Shouldn't say these things but I think children need it. Children need love at home. GB11XF

Although the feminist movements of the twentieth century have disseminated an awareness of sex equality issues, and equal opportunities language and ideology have penetrated large segments of society, these conservative sentiments still enjoy widespread support. Although many people adopted a language of equality or understood the equalitarian ideology at face value, they failed to internalise these beliefs. The conservative participants in the study used phrases like 'I know that it is wrong to say, but...' or 'shouldn't say these things, but...' to express their active denial of a sex equality perspective.

8.3.3.2 Liberal ideology

Liberals promote an ideological perspective which tries to ensure equal employment terms and conditions for women and men. With slight variations, it was the most commonly held perspective in the financial services sector. Its proponents argued for the 'best person for the job', and were against positive action or positive discrimination practices. This approach was quite common among women employees who did not identify themselves as part of the women's movement. A women manager, GB10XF, and a non-managerial grade female employee, GB6XF, were proponents of this ideology:

There is always one saying that we should be there just because we are women, not because we are actually the right person for the job. If the right person for the job happens to be man every time, then it's going to be a man. GB10XF

Liberals also claimed that, provided that the criteria and conditions of employment and career development were equal for both sexes, equality would be achieved. This argument did not acknowledge the role of men in positions of power in establishing the rules of employment to suit their needs and expectations, to the detriment of women.

Reception haven't got any males but their executive, superiors are male. The mortgage department has got males. The only other department which hasn't got a male is, we have just got a central sales unit which is like telephone sales. Again, there's no discrimination. They've interviewed males exactly the same as females. Just not succeeded in getting the post. I mean, it is not discriminating against them. GB6XF

Liberals also believed that occupational sex segregation was only an outcome of the labour market supply situation, that men and women acquired different educational skills and qualifications and that there must be a shortage of female labour with adequate skills to enter certain occupations.

I think fewer women think of themselves as proficient at information technology then men, so I think it is again to do with the education system, the fact that there are more men available with these skills than women. GB5ZM

This argument led to the approval of occupational sex segregation as a 'natural' outcome of socially and biologically determined sex differences.

Women probably are good at HR, men are probably good at accounting. Maybe we shouldn't be saying 'why aren't there any men at HR?'. Maybe we should be saying 'the right people in HR' and 'right people are in accounts' or whatever. I like to think that we take the right person for the right job, therefore unfortunately women have to be the right people for these jobs and men have to be the right people in that job. In my department, for example, I think since today, I employed a man today, it's been a hundred per cent women. Not because I have any, I have no preference whatsoever the right person for the job every time has been a woman... I just want someone who is sales orientated, bubbly personality, outgoing, is mentally agile, is a good team player, not an individual player within the team but a good team player, can use initiative, is able to sort of flip from pillar to post, and be all things to all people, and always sort of maintain that sort of air of 'I am looking after you as a customer'. Having interviewed hundreds of people, everyone has come out to be a woman so far. Having said that, I have interviewed a very good lad who is actually starting next Wednesday. He'll be the first male in. GB10XF

One of the common arguments made by proponents of the liberal ideology was that the numerical representation of sexes was the ultimate indicator of equality. This argument ignored that most employment practices have been created by men to provide for men's needs in the financial services sector. GB4ZF's account combined several liberal arguments. She argued that equality has been achieved, as the most employees were now women and the under-representation of women in managerial positions was only an outcome of the shortage of women with appropriate skills.

I think our policy is that we want to always try to recruit the best person to do the job and it is immaterial whether that is a man or a woman... We don't

discriminate. The majority of people working for this company, employed people, are women anyway... I mean, I don't think people within the company perceive it to be a problem. I think it may be there, the glass ceiling. We don't have a woman on the board. It is when you get to certain level, to director level. There are very few women at that level. It may be that we haven't had anybody that has been able to do that job. I don't know. But I think when you get to that senior management, you are finally swinging quite clearly towards men. GB4ZF

Liberals displayed strong negative attitudes towards social engineering through equal opportunities programmes, and towards individual women who criticised the present systems and structures in employment. They argued that equality was achieved when women acquired the same skills and experience levels and demonstrated the same work performance as men. Their arguments assumed that women's work performance has traditionally been inferior to men's.

I think it is up to the women to prove they can do the job as well as men. If they start shouting about it, that's when it is a problem. Because these people say there should be women on the board, there should be positive discrimination. I don't really agree with that. I mean, we'll get there eventually, it just takes a while to work our way, that's all. Men do have it easier than women. It is just a fact of life. We are mothers as well as workers. It is just life. So no good whinging about it, just get on with it. GB17KF

Liberal ideology was promoted and sustained by the managerial elite whose greater benefit lay in sustaining the status quo of the unfair distribution of opportunities between employees. Proponents of the liberal approach denied the gender-biases that were embedded in present organisational systems and structures. For example, they failed to recognise the gendered impact of the long-hours culture explained earlier, arguing that it applied equally to both sexes. Liberals objected to the analysis of employment practices in terms of their gender-bias, based on a fear that it may instigate change which threatens to disrupt the status quo that currently provides them with privileges. Thus, through a failure to recognise what equal opportunities can provide and a fear of losing their current employment benefits, liberals adopted a position of resistance to those who criticised gender-bias in employment practices.

8.3.3.2.1 Uncovering gender-bias

Although the liberal ideology was dominant in these organisations, not all employees subscribed to it. For example, most respondents recognised the role of the individual manager in implementing equal opportunities policies and perceived that they may operate barriers to women's career development. Acknowledging this problem enabled employees

to seek solutions. Company Y promoted a new practice which aimed at reducing the role of immediate line managers in controlling decisions about women's career development. However, this practice assumes that only the immediate manager may make a gender-biased decision about employees' career development. It was naive not to acknowledge that senior managers may share similar gendered assumptions about who was suitable for career development.

Moreover, many participants' critical approach was retrospective rather than prospective. Like GB1YF, GB4ZF was also critical of the past. However, neither acknowledged any difficulties in relation to the current status of women's employment.

I think that the expectations of the company from everybody, whether they are men or women, is that they will work hard. You know, they are paid well. They are expected to put in enough hours to do the job. That's the policy. I do think that sometimes causes difficulties for women returning from maternity leave because, you know, quite often women returning after their first baby are very anxious. They probably don't want to leave the child. So they have all the problems around child care. Certainly when I think back ten, no six years ago. Finding good child care is extremely difficult. We didn't have a nursery at the time, for example. I think that got better. More people are coming back to work and there are certainly more nurseries around now than there were then. GB4ZF

8.3.3.2.2 The liberal management of equal opportunities by sex

Many financial institutions now have equal opportunities departments, which carry out equality audits, write reports, maintain equal opportunities monitoring records, and deal with individual and group cases of alleged inequalities. Although equal opportunities departments were assigned these responsibilities, their managers and the other staff rarely enjoyed the authority necessary to implement real changes towards equality.

[Name withdrawn], you know, he is our equal opportunities thing. He is very good on the EO side. I think he was very limited with the crèche by what he could do by the budget and by the board and all. I think he pushes for equality of opportunity within the confines that he can. But it is an uphill struggle and he is a bit lonely. He has a South African background. I think that helps a lot. GB3ZF

Many of the participants were aware of the existence of equal opportunities monitoring practices or policies, which were common practice in the sector. However, few had actually read an equal opportunities policy. Despite this common ignorance, it was possible to discern a misplaced confidence in the effectiveness of equal opportunities policies and monitoring practice in securing genuine change.

I asked Company Y library if they have anything on equal opportunities. They provided me with an excellent video and quite a lot of literature. I do believe, when I was there, there was a questionnaire about equal opportunities. Somebody sent it, they were doing a survey. It can be interesting to know who that was. I honestly can't remember who it was but I remember filling this form in. So they were obviously monitoring things because they monitor it when you arrive, filling in an equal opportunities form. They were monitoring composition within the company as well. So there is an ongoing program obviously. GB2YF

These organisations advertised themselves as equal opportunities employers. but some participants were cynical about these claims.

I don't know if there is an equal opportunities policy but it is advertised as an equal opportunities employer. GB6XF

Some participants pointed out that there was an 'equal opportunities industry' emerging in the sector. but, they were suspicious about its impact.

My impression is that it is quite well resourced in the equal opportunities function, in the industry. How effective it is I don't know. I've seen a lot of initiatives. campaigns, publications, appointments to senior positions in the equal opportunity field. But I don't see much impact on the ground, to be honest. I think there is an equal opportunities network of people who work in the industry. I think that network is quite effective. I think if you wanted to get in touch with them you should go through Opportunity 2000. That is the organisation you need to talk to. I am sure I can get a telephone number for you. If you ask for Opportunity 2000 and they are part of the Business and the Community. Business and the Community is down in London. GB5ZM

In participating organisations equal opportunities was explained to new staff in their induction courses. However, there were no parallel arrangements to reach existing staff. especially in the senior managerial grades.

We run as part of a new managers course we have an equal opportunities structure which explains the equal opportunities policy and what it is.
Q: Do the senior managers receive training?
No they wouldn't have anything on that. GB5ZM

It appeared to be assumed that once equal opportunities polices were created and covered in an induction programme, they would be observed. Some respondents argued that individual managers were given too much latitude in implementing equal opportunities policies. leading to great variation in practice. Those managers who did not support equal opportunities were free to disregard these policies, as compliance was not strictly enforced. One obvious example of this was the flexible working arrangements at Company Z.

We've got a policy which is to encourage flexible working arrangements but we give a lot of authority to managers to manage their departments as they

want to in this company, so it is just an advisory set of papers to say 'where and if possible please accommodate these sort of arrangements' but it doesn't carry any weight, I don't think. GB5ZM

Similarly at Company Y, considerable inconsistencies in practice were evident, so that equal opportunities measures were clearly not a company-wide entitlement. Some departments' employees experienced negative attitudes towards their flexible-time arrangements, whereas others were more accommodating.

We had one lady who wants to come back on a part-time basis. But the department she worked in couldn't accommodate somebody on a part-time basis. But she actually come back to work in one of the branches. If there are any vacancies you would like to go to, you can come back in. And also with her, as well, she seems to have a difficulty with childminding, for one day a week. So she is allowed to do four part-time days a week, you know. So we do, we try to help out whichever way is possible. GB6XF

The treatment of women who took maternity leave varied between departments: some departmental managers were hostile, but others are supportive. This diversity of practices in relation to equal opportunities led employees to think that it was a vague, subjective matter that was implemented differently in different service areas. Thus, this perception weakened the impact of the collective struggles against inequalities, as it was often difficult to identify the structural issues behind variations in practice.

8.3.3.3 Radical ideology

The starting point of the radical ideology is a critical recognition of social and structural inequalities between groups of workers. An awareness of wider social inequalities generally forms the basis for a critique of inequalities in employment.

There is a general lack of equality in society outside work anyway. Do I think I enjoy the same status as a man in society? No. GB3ZF

Radicals recognise that employment practices, which are assumed to be gender-neutral for both sexes, are indeed biased to promote the rights of the dominant male groups.

I don't think it is easy for women to work within a large company. The set-up has always been for men, hasn't it? The basic set-up hasn't changed. The fact that you have to be out of house between nine and five and maybe a lot longer if you live away, it's not easy for women with children. There aren't any crèches or anything like that... I've heard of one or two banks that have started crèche facilities. GB2YF

Some respondents recognised the role of men in creating the present employment systems, arguing that there should be provisions to redress inequalities.

You couldn't say that policy and procedures are open for either sex and in theory there shouldn't be a problem. So I don't know why... There is always going to be a problem in the company, in the absence of anything helping. I think there is always going to be potential difficulties for women. GB1YF

GB7XM also argued that as Company X did not implement practices such as crèche facilities, flexi-time arrangements and wider equal opportunities programmes which were known to promote women's status, current inequalities were likely to persist.

Because there are no factors making it easier for them, that makes it difficult for them. So quite a few employers provide crèche facilities, flexi-time, those sort of things, we don't provide those. So that's a barrier as far as I am concerned. I mean, still it is women's role in the main to look after the children, so working mums would be disadvantaged. I think. GB7XM

Most financial service companies offered only the minimum statutory support to women. Some respondents were critical of this approach, which thrived on social inequalities by exploiting those groups that were already experiencing social exclusion or demarcation. Although some informants recognised that discrimination existed and saw it as part of a larger social context of sex segregation, this perspective sometimes led to the argument that these broader issues were beyond the control of the company. Even those who articulated radical and critical perspectives on inequalities at times adopted a liberal stance in framing solutions to these problems. Despite recognising the pitfalls of the current situation, some respondents argued that it cannot be changed or it was beyond the means of the organisation to create any real change.

All our departments are dominated by men, yes. But I don't necessarily think that this is the company's fault. That is just part of what all companies end up doing. It is the socialisation that starts, so it is all up here [pointing to her head]. GB3ZF

Moreover, some participants acknowledged that inequalities did exist. However, as they were so common in the sector, it was difficult to benchmark and to seek progressive solutions within their companies, which merely followed their competitors in providing minimal employment benefits. The ethical problem GB3ZF and GB2YF identified is that 'why should the businesses provide better employment benefits for women than is legally required?'. The companies' role should not be restricted to pursuing financial benefits without any consideration of the social environment. Organisations cannot conduct their functions in a vacuum, away from social environments. They interact within and impact on their social environments. Organisations which are insensitive to social problems and which do not reflect social diversity in their staffing profile cannot be expected to provide services for the whole of the society.

I am in an unusual situation because my female boss joined the company nine months ago. Came in a quite high level and she is five years younger than me, thirty three, no kids... She has told me if she has the opportunity to, if she has two people of equal, absolutely equal standing, she will give the opportunity to a female, specifically because she know most of our male colleagues will not be doing that. So she does whatever she can at a local level. Now, she wouldn't like to be quoted on this, I am sure. In many departments I think women need positive action. GB3ZF

The proponents of the radical perspective recognised that there were disadvantaged groups of staff, and felt that they should be supported to achieve equal status with their colleagues. They criticised the unequal representation of social groups in the workplace, arguing that it should reflect the composition of the wider society.

She is a non-executive director so they only come in once month. But having said that, we've never ever had a woman in the board room before. She is actually a very powerful woman as well. It is good because, how can the society sit down and determine where the business is going to go when they've only got fifty per cent of the population's view? Because, you know, women have a different view to men. And finally we actually have now got fifty per cent being represented, even it was only by one person. At least she's been able to get across a women's point of view. GB10XF

8.3.3.4 Transformational ideology

Proponents of the transformational ideology recognise both the liberal and radical arguments. However, they criticise both the liberals' reluctance to identify and resolve the current problems of inequality and the radicals' limited categorisation of the inequalities, as well as their failure to pursue real change within employment systems which clearly promote the rights of the dominant male group. The transformational ideology was the least popular perspective expressed by participants in this project. However, elements of this perspective could be identified in the account of GB3ZF, who argued that both the currently accepted norms of equality should be exercised and also new measures should be introduced to challenge structural inequalities.

8.4 Conclusion

This chapter provided an analysis of data generated by the British study. The next chapter makescross-cultural comparisons between the findings of studies in both countries, as described in Chapter Seven and Eight.

CHAPTER NINE

Cross-cultural Comparative Analysis and Discussion

9.1 Introduction

As Chapter Two indicated. the financial services sector in Britain has a history dating back three centuries. The second largest employer of women in Britain after the public sector. it provided employment to 971.000 full-time and 490.000 part-time female staff in 1994 (EOC. 1995). In Turkey its history dates back barely a century. for only 60 years of which national financial institutions such as 'The Turkish Bank of Labour'. (*Turkiye Is Bankasi*) (1924), 'The Bank of Industry and Commerce'. (*Sanayi ve Maadin Bankasi*) (1925) and 'The Bank of Building and Construction'. (*Emlak ve Eytam Bankasi*) (1927) have existed. The sector provided barely two per cent of the total employment opportunities in the country, compared with 14 per cent in Britain in 1995. In 1988. women constituted 24 per cent of the work force. all of them full-time. in the sector in Turkey. rising rapidly to 31 per cent in 1992. The economic liberalisation of the Turkish economy in the 1980s opened up employment opportunities for women in the financial services sector. This could be mostly attributed to the employers' willingness to recruit educated female labour to gain competitive advantage in growing international markets. Similarly. the proportion of women in the sector in Britain has been increasing since the 1950s. 42 per cent of all full-time employees and 88 per cent of all part-time staff were women in this sector in 1994 (EOC. 1995). Despite this expansion of women's employment in the financial services sector in both Britain and Turkey. women still disproportionately occupy the lower ranks of the employment hierarchy and receive lower incomes than their male colleagues in both countries.

This thesis seeks to understand how these patterns of sex segregation originated and why they persist. despite legislation and other pressures towards sex equality. and it explores the continued male-domination of power. authority and wealth in the sector. Three theoretical frameworks were introduced in Chapters Three. Four and Five. which dealt with the sex segregation of the labour force. in the labour market and in organisations. respectively. These ideas were explored in relation to the findings of the field studies in Turkey and Britain in Chapters Seven and Eight. In this chapter. these findings from the Turkish and British studies will be compared. in relation to the theoretical frameworks discussed earlier.

The methodological approach implemented for this research project provided comprehensive information on the perceptions, cultures and experiences of the study participants. The participant group showed diversity both in their political approach to this study and also in their socio-economic and organisational status. Whilst this indicates the strength of this research in claiming an understanding of sex segregation in the financial services sector, the lack of longitudinal data on vertical and horizontal sex segregation in the sector prevents any claims of perfect representation. Therefore the findings of this study should be evaluated as outcomes of individual reports and perceptions of the study participants rather than concrete facts based solely on distributive statistics.

9.2 Conceptual framework

The conceptual frameworks used in this thesis are three-fold. Based on a synthesis of existentialist notions of 'belonging' and 'otherness' with socialist feminist analysis, the first framework addresses the issues of 'belonging' and 'otherness' by sex, through exploration of the social construction of 'the ideal worker' and its gendered implications in the employment practices in financial service organisations. The second framework deals with gendered strategies of occupational closure in the sector. The third explores the ideological stances taken within the financial service organisations in relation to equality of opportunity by gender. These themes were purposely chosen to explore different levels of employment in the sector, from the wider issues of 'belonging' and 'otherness' to specific issues of occupational closure and sex equality ideologies.

9.2.1 'Belonging' and 'otherness'

Financial service organisations, like other organisations, seek to appoint and promote individual employees whose aspirations match those of the organisation's mission and ideologies. Until recently, those organisational ideologies which inform employment practices were widely regarded as gender-neutral. However, two decades of feminist research have demonstrated the gendered influence of organisational ideologies about the norm of the 'the ideal worker' and, in relation to it, 'belonging' and 'otherness' for individual employees in both countries. The parameters of social class, corporate image, office language, domestic work, sexuality, age, skilled and unskilled work, religious affiliation, race and individual success were explored in relation to 'belonging' and 'otherness'.

For female participants *social class* was a stronger determinant than for male employees of their status within the sector in Turkey. Two class positions were identified for female staff: the 'girls' (*kizlar*) who were not expected to have careers but jobs and who often left employment upon marriage; and the 'ladies' (*bayanlar*), who enjoyed career prospects but

231

were largely confined to certain feminised and sexualised sites of employment. The *corporate image* of these companies also promoted different norms of 'belonging' and 'otherness' before the 1980s. Since then, global changes in the operation of the financial services sector have had a major impact on employment practices in both countries. The 'father-figure' image of the bank manager of the 1980s has become transformed into a new image in 1990s, opening up new employment opportunities for women. The trustworthy, avuncular, paternalistic figure of the past has been replaced by an image which embodies a range of masculine values such as assertiveness, courage, dynamism and aggressive role-playing, which are accepted as universal realities for the financial services sector in both countries. Thus it contributed to 'the otherness' of women, whilst celebrating 'the belonging' of men and male values.

The *office language* used in Turkey and Britain involved gendered assumptions. While references to women's career achievements were made through comparisons with men, men's achievements were explained as independent issues, without comparison to women in the sector in Turkey. The office language used in Britain was also problematic, as terms such as 'manager' and 'men' were interchangeably used. Thus, the use of language in this way signifies and contributes to the 'otherness' of women in the sector in both countries.

Most of the *domestic work* was carried out by women in the homes of both the Turkish and the British participants. The employees were expected to separate, rather than integrate, their domestic and work responsibilities, in order that the former did not impinge on the latter. Thus this practice, in both countries, contributed to the 'otherness' of women, who were still subjected to stereotyped expectations that they would carry out almost all of the domestic work, irrespective of their work commitments (see Chapter Five, Section 5.3 for national survey data).

Sexuality was another important determinant of 'the ideal worker' norm in both countries. Sexual minorities such as gays, lesbians and bisexuals did not constitute visible minority groups in the financial services sector, which assiduously promoted heterosexual values and offered sexualised service provision, for example by allocating female staff to work at the points of contact with customers, who are predominantly men.

In Turkey, the upper *age* limit to qualify for recruitment to the sector constituted a gendered practice which promoted the 'otherness' of women who have taken maternity or other career breaks. Age discrimination was less pronounced in Britain, largely due to the sector's dependence on a comparatively older labour force. However, restrictions were imposed on the training and career development of older employees, making it difficult for them to enter managerial positions. Although this may seem a gender-neutral practice, it actually affected older women more acutely than older men, since they dominated the tier

of positions immediately below the managerial grade. Thus this practice effectively promoted the 'otherness' of older women who aspired to managerial positions.

While *unskilled jobs* in the sector were persistently male-dominated, migration from rural areas disbarred Turkish women, who could otherwise enter such occupations. This type of migration and urbanisation experience had no parallel in the British context. However, similar difficulties could be anticipated in the mobility of employees from rural areas to the cities in Britain. Although telephone banking and insurance and other technological advancements are changing this, currently cities provide better career opportunities to potential financial sector employees, as most of financial service companies are based in large urban centres such as London and Istanbul.

Religious affiliation also had different implications for the norm of 'the ideal worker' in the two countries. Those financial service organisations in Turkey which were allegedly working with Islamic principles did not employ women at all. Although the secular financial institutions did employ women, they did not employ those who wore the 'turban', the head cover which since the 1980s has become the symbol of political Islam in Turkey. As neither the secular nor the Islamist companies provided employment opportunities for such women, they were excluded from employment in the sector. Although the impact of religious affiliation was not felt as strongly in Britain, this study suggests that affiliation to the Church of England predominated in the higher echelons of management, in the finance sector. The research identified that other forms of man-only affiliations such as the Freemasons and sports clubs contributed to the 'otherness' of women in the sector.

The current political system in Turkey did not permit research enquiry on 'belonging' and 'otherness' based on *race and ethnicity*. In Britain, however, there was certainly a conspicuous absence of ethnic minority employees in the organisations studied. Equal opportunities in the sector was often understood as an issue of sex, whilst racial equality was usually considered irrelevant. The lack of visibility of ethnic and racial minorities, and the subsequent denial of the relevance of an understanding of racial equality, effectively contributed to the 'otherness' of ethnic minorities, compounding the 'otherness' of ethnic minority women.

Although there are *exceptional women* who achieved spectacular career success, this section had identified that women experienced different forms of 'belonging' and 'otherness' in employment than men in both countries. Women experienced a high degree of 'otherness' due to both the prioritisation of men's values and lifestyles and the denial of

the relevance of gender differences in lifestyles and socialisation in the formulation of the norms of 'the ideal worker'.

The theoretical implication of using 'belonging' and 'otherness' by sex is that these concepts, unlike the strategies of occupational closure, do not suggest 'intentionality' of sex segregation and discrimination. These concepts enable us to understand the subtle nature of internalised assumptions and cultures of sex segregation in employment. These assumptions of sex segregation are important as they are often left unchallenged in society whilst affecting women and men's choices in social as well as employment lives. By displaying the ways in which these subtle assumptions or cultures of sex segregation differ in both countries, it is possible to claim that these assumptions which promote sex segregation should not be considered as destiny and that they could be challenged to promote equality. After exposing the material impacts of these supposedly unintentional cultural assumptions of 'belonging' and 'otherness' by sex on women in employment in both countries. it could be relatively easier to evaluate them as indirect sex discrimination. thus relating these issues to the national sex equality legislation.

While this exploration of the issue of 'belonging' and 'otherness' by sex has identified examples of sex segregation. the next section. on gendered strategies of occupational control. aims to explore the process by which this sex segregation is introduced. negotiated and sustained by the groups of employees in the sector.

9.2.2 Gendered strategies of occupational closure

The occupational closure framework proposed by Witz (1994) identifies four main gendered strategies of occupational control and closure. These are exclusion versus inclusion and demarcation versus dual closure. Such gendered strategies in employment in the financial services sector in both countries were explained in Chapters Seven and Eight. The strategies of exclusion and demarcation are employed by the dominant groups in employment, whilst the groups in subordinate positions employ inclusionary and dual closure strategies to resist and counteract the impositions of the dominant group.

9.2.2.1 Exclusionary strategies of occupational closure

In exclusionary strategies, the dominant group seeks to exercise its power over the subordinate group within an occupation to keep this subordinate group's access to resources. processes. outcomes and opportunities of the occupation under their own control (Witz, 1994).

The long hours culture. the social consequences of marriage and child care. the male-domination of unskilled work. women's safety and mobility. pay differences. male-bonding and compulsory military service. sexual harassment and the gender-neutrality assumption

adopted in recruitment have all been identified as gendered strategies of occupational exclusion in the financial services sector in Turkey. These strategies have long excluded women from employment and opportunities for career development in Turkey. In Britain. the participants identified that the masculine construction of the role of manager, men-only networks, sex discrimination in pay, women's safety and mobility, sexist prejudice on the part of customers, the long hours culture, sexual harassment. and negative attitudes towards maternity leave were identified as exclusionary strategies employed to exclude women from employment and career development opportunities (Table 9.1).

The long hours culture in both countries was used as an exclusionary strategy. While it disadvantaged women who had domestic responsibilities, it has been instrumental in enabling men to avoid such responsibilities. Thus, the long hours culture exploited the unequal social roles of women and men with regard to the accommodation of domestic work and paid employment.

Table 9.1 Reported exclusionary strategies in the financial services sector in Britain and Turkey

	Turkey	Britain
1	long hours culture	long hours culture
2	social consequences of marriage and child care	negative attitudes towards maternity leave
3	male-domination in unskilled work	masculine construction of the managerial identity
4	women's safety and mobility	women's safety and mobility
5	sex discrimination in pay	sex discrimination in pay
6	male-bonding and compulsory military service	men-only networks
7	sexual harassment	sexual harassment

In line with the exclusionary effects of the long hours culture. prevailing attitudes towards marriage and parenthood still regarded women as primarily responsible for duties such as domestic work and child-care in both countries. Lack of paternity leave. adequate maternity leave and returners' provisions assumed women to be the only parent concerned with and predominantly responsible for child-care. By promoting such practices. women were effectively excluded from many categories of employment and career development opportunities. In Britain. given its ageing population. this was particularly significant in relation to managerial posts. and was likely to become a more pressing issue for all women staff. as prevailing social norms identified female relatives as primarily responsible for the care of the elderly.

In Turkey, most unskilled work in the sector was carried out by men. This situation has not yet been challenged as an equal opportunities issue. mostly due to academics' and activists' lack of interest in the issue in the financial services sector. where their attention has been focused on higher calibre jobs and occupations. However. unskilled women's exclusion from employment in industry lies at the heart of the socio-cultural problems Turkey has

been facing in the last two decades. These problems were the accelerating trend of migration from rural to urban areas, the rise of political Islam. and female poverty. Britain has a different history of employment in unskilled work. and much unskilled work was actually carried out by women in the sector. However. women's penetration of the managerial ranks in British financial organisations has not yet reached satisfactory levels. While women constituted a great majority of the non-managerial grades in the sector. their representation decreased drastically in moving higher up the organisational hierarchy. The masculine social construction and culture of the managerial positions and strong male-bonding between male managers effectively excluded women who aspired to these positions, especially at the most senior levels.

Women's safety and mobility were used as reasons to exclude them from various sites of employment in the sector. Employers' failure to protect women's safety. and women's own acceptance of the physical and psychological risks they may face as 'natural' or 'normal'. have excluded them from some lucrative yet mobile occupations such as surveying in Britain and auditing in Turkey. Surveying involved travelling to building sites and auditing involves inter-city visits, which both carried risks for women which may be psychological or physical in nature. However. these risks such as sexual harassment could be diminished by challenging the cultures and structures which permit them.

In Turkey, information on pay was not made available for research purposes. However. several respondents reported that pay differentials between clerical and managerial staff were high, and that this disadvantaged women. who enjoyed worse career progression and development opportunities in the sector. Similarly, in Britain several female respondents in managerial posts reported being paid much lower wages than their male counterparts. Thus receiving lower wages and financial benefits enforced the exclusion of women both from employment and career development in the sector. even if it may enhance their acceptability as 'cheap labour'.

In Turkey male-bonding took place based on birthplace. schooling and military service friendships. Although one respondent argued that compulsory military service disadvantaged men, male-bonding in army service also provided networking benefits for men in their later years. There were certainly no comparable mechanisms or networks providing similar benefits for women. in both the sector and the wider society. In Britain. however. the research identified that men-only networks such as the Freemasons and sports clubs provided similar benefits for their members. Thus such formations contributed to the systematic exclusion of women from male-dominated areas of employment. by denying them access to important informal mechanisms for sponsorship in career progression.

Sexual harassment was a taboo subject in Turkey. It was difficult to obtain any information on it or to persuade employers in the sector even to discuss it. The open plan office set-up

in the sector provided a degree of safety for women in that most interactions were highly visible to colleagues. However, the organisational mechanisms established to deal with such harassment cases were highly imperfect, typically involving multi-party investigation of the evidence. While sexual harassment at work rarely reached the level of rape, where such evidence might exist, and it often took place when women were alone with the harassers, such mechanisms effectively made sexual harassment difficult to prove. In Britain, several female respondents reported personal experiences of sexual harassment, indicating that the aggressors were not invariably reprimanded, and their cases were not taken seriously. Thus it is not unrealistic to claim that both the incidence of sexual harassment and the lack of effective mechanisms for dealing with it in both countries serve to promote women's exclusion from employment in the sector.

9.2.2.2 Inclusionary strategies of occupational closure

Members of the subordinate group affected by exclusionary strategies seek inclusion in occupations by the upward exercise of power. Witz's (1994) example was women doctors who historically tried to acquire full professional qualifications so as to seek inclusion in the ranks of the profession.

This research has shown that women's networking and job-sharing, resistance to the long hours culture, pioneering entry into unskilled work against male-domination, negotiating safety and mobility, and standardising recruitment practice were inclusionary gendered strategies used by the subordinate group in employment (namely women) to counteract the gendered exclusionary strategies of the dominant group (men) in the financial services sector in Turkey. An even stronger tradition of inclusionary strategies has been identified in the financial services sector in Britain. These strategies were named, for convenience, as sacrifice, over-achievement, initiation, pioneering, assimilation, strategising and institutionalising (Table 9.2).

Table 9.2: Reported gendered inclusionary strategies in the financial services sector in Turkey and Britain

	Turkey	Britain
1	pioneering in unskilled work against male-domination	pioneering, initiation, over-achievement
2	negotiating safety and mobility	strategising
3	networking and job-sharing against the long hours culture	sacrifice, assimilation
4	standardising recruitment practice	institutionalising

One promising development in the gender profile of unskilled employment was the penetration of a few women into the male fields of employment such as security staff and janitors in Turkey. This corresponded to the pioneering, initiation and over-achievement strategies that women in British financial organisations implement, to seek inclusion in employment in the sector.

Reacting against employers' concerns about women's safety and mobility as justification to exclude them from certain types of employment, women used strategies such as requesting adequate transportation and challenging the structures and cultures that restrict women's mobility and safety in Turkey. However, this resistance required sophisticated strategic manoeuvring, as exclusionary strategies were not always easy to overcome. especially those supported by deeply-held social norms about female respectability.

Networking and job sharing were two strategies implemented by women affected by the long hours culture in the sector in Turkey. Similarly, women in Britain counteracted the exclusionary effects of the long hours culture by seeking alternative domestic. child-care and educational arrangements. However, these strategies did not necessarily involve a challenge to the cultures and structures that promote women's exclusion. but rather involved sacrifice and accommodation by individual women within these occupations.

Another inclusionary strategy was the institutionalisation of good practice in relation to equal opportunities. In Turkey, the standardisation and increased formality of recruitment procedures, despite its gender-neutrality assumption, has served to promote women's inclusion in the sector. Similarly, in Britain equal opportunities initiatives have institutionalised good practice in sex equality, for example, monitoring recruitment and selection procedures. However, such efforts were often liberal and limited in nature. In the case of equal opportunities monitoring in recruitment and selection, for example, few organisations had explicit policies for redressing the inequalities shown up in these data.

9.2.2.3 Demarcationary and dual closure strategies of occupational closure

Demarcationary strategies, on the other hand, refer to the control of the dominant group over the affairs of a related occupational group. These strategies involve the side-ways exercise of power to control adjacent occupations. Dual closure strategies are implemented by the members of the subordinate group affected by the demarcationary strategies to gain

and negotiate control over their own occupations. Two types of dual closure strategies have been identified: usurpation and exclusion. These were defined in Chapter Four. Section 4.4.2.

Such demarcationary and dual closure strategies were identified in this study between the customer service and services management groups, the auditors and female auditors, accounting and finance workers, personnel and human resource management departments, in the Turkish companies. Although Witz (1994) suggested that demarcationary strategies are implemented to restrict the employment rights of related occupational groups, this research identified that demarcationary strategies, rather than exclusionary ones, were implemented within auditing to control the employment rights of women auditors. These demarcationary strategies led women auditors to re-negotiate their occupational status. Thus subsequently women auditors' employment rights were reinstated with further restrictions imposed on them. Therefore, it is possible to identify demarcationary strategies both between occupational groups and also within them, certainly in the financial services sector in Turkey. In Britain, it was clear that organisational restructuring often involved demarcationary strategies, reinforcing male-dominated organisational hierarchies. The British study also revealed demarcationary strategies such as attitudes towards flexible-time arrangements, sex discrimination in pay, male managers' attitudes towards female administrators' role, and the differences between personnel and human resource management departments.

Table 9.3: Reported demarcationary and dual closure strategies in the financial services sector in Britain and Turkey

	Turkey	Britain
1	customer service and services management groups	male managers and female administrators
2	auditors and women auditors	organisational restructuring: branch managers and business development managers
3	personnel and human resource management workers	personnel and human resource management workers
4	accounting and finance workers	

In Turkey four areas of employment were identified as sites of demarcationary and dual closure strategies. Men dominated the managerial grades of customer service occupations, while women mostly occupied the junior posts. While women were employed in service points where they interacted with the customers, men controlled this activity as their managers. This situation signified demarcationary strategies imposed on women service workers by the male dominated management grades. The employment experiences of male and female auditors also reflected such demarcationary and dual closure strategies, where female auditors' occupational role was restricted for alleged reasons of safety and security.

enabling male auditors to gain control as the primary occupational group capable of fully performing these duties. A similar demarcation was exercised over accounting and personnel occupations by the finance and human resource management professionals respectively.

In Britain, such demarcationary and dual closure strategies have been identified between male managers and female administrators, branch managers and business development managers, personnel and human resource management professionals, where the latter professionals exercised demarcationary strategies over the former ones, in each case.

9.2.2.4 Exit strategies of occupational closure

It was argued that long periods of struggling with exclusion and demarcation in the workplace have caused many women to leave the contested occupations for better career opportunities elsewhere, in order to regain the control of their lives (Goffee and Scase. 1985; Flanders, 1994; Colgan and Ledwith, 1996). Studies of health service occupations

Figure 9.1: Modified occupational closure framework
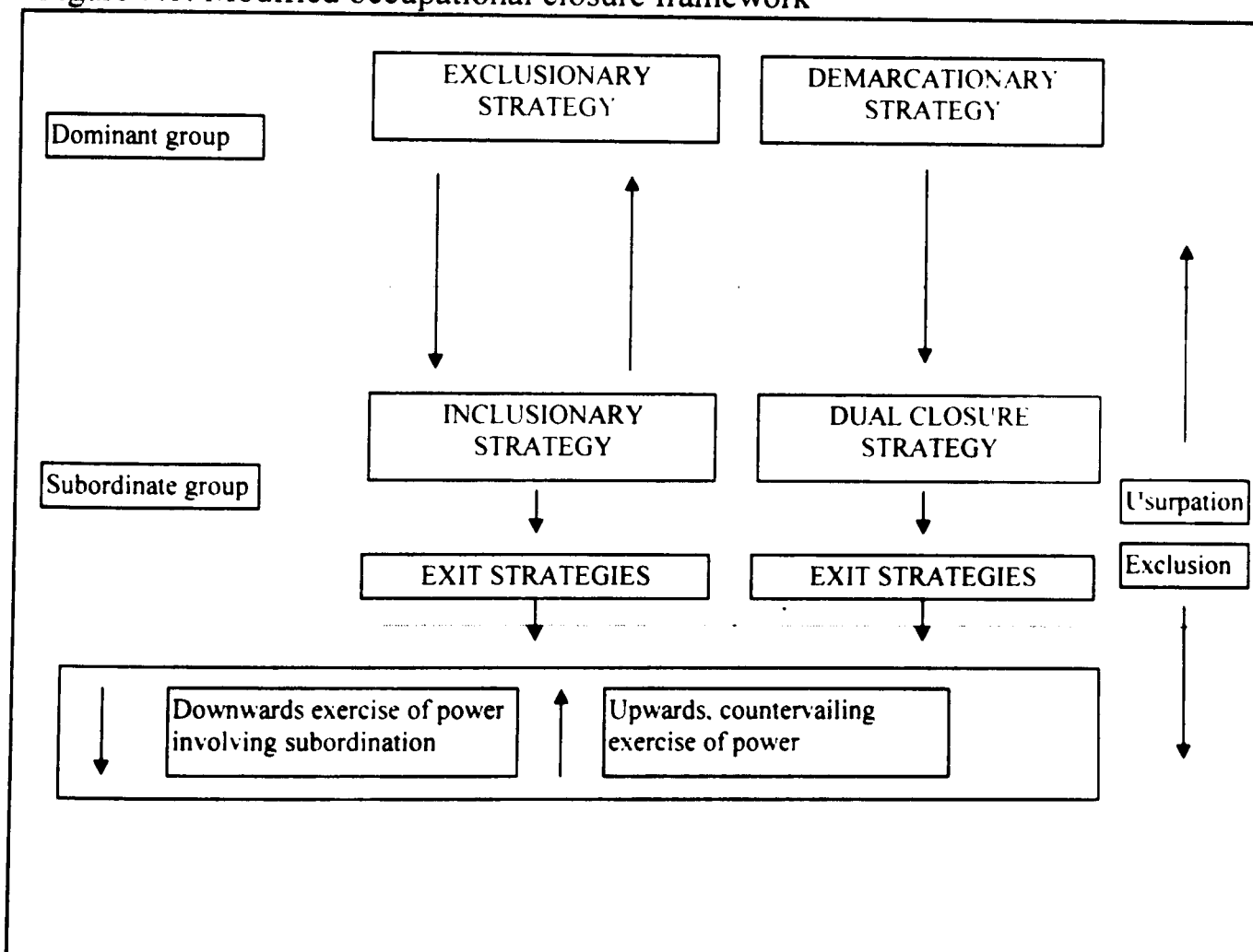
Source: Adapted from Anne Witz (1992), p.45.

indicate that the exit strategies of women who leave the nursing profession have strong economic consequences, leading the health sector to revise its sex equality initiatives (Wyatt with Langridge, 1996; Langridge, 1997). Although such exit strategies are missing

from Witz's framework of gendered occupational control, they clearly played an important role in the financial services sector. Witz (1994) has formulated her framework in relation to the health services sector, where professional and occupational boundaries are resistant to change, in comparison with such boundaries in the financial services sector, where sidewise and vertical career moves are easily possible between the occupations. Employees in the financial services sector enjoy wider career opportunities, both outside their organisations and outside the sector, compared with health service workers, who receive specialised training and skills which they cannot easily transfer to other occupations and sectors. Therefore, exit strategies which were missing from Witz's framework should be incorporated into her occupational closure framework as a counter-strategy to both the exclusionary and the demarcationary strategies (Figure 9.1). Both in Turkey and Britain, there was a growing awareness by employers of the severity of consequences of women leavers, both as a human resource failure and an economic loss. That organisational initiatives have been implemented to accommodate women returners and to try to retain experienced women staff signifies the effectiveness of the exit strategies.

9.2.3 Equal opportunities ideology

In Chapter Five, three main ideologies of sex equality were identified. These are the liberal, radical and the transformational ideologies. The *liberal ideology* aims at eliminating discriminatory organisational and labour market practices, easing women's difficulties with domestic responsibilities, and ensuring equal terms and conditions of employment with men. Since the liberal approach accepts women and men as same (Jewson and Mason, 1986), it follows that policies and procedures should be identical for both sexes. The *radical ideology* recognises the differences between the dominant group (middle class white heterosexual men) and subordinate groups (such as women, ethnic minorities and others) in organisations, and challenges the existing social and organisational structures in search of equality for the members of disadvantaged groups, based on some ethical and moral principles (Jewson and Mason, 1986). Positive discrimination and affirmative action, which acknowledge that women and men are different, are methods adopted by organisations seeking to implement the radical approach, which often have strong political and ethical missions and values. The most recently identified ideological approach is *the transformational ideology* which was introduced by Cockburn in 1989. She argues that the liberal approach cannot reach its targets and that the radical approach, whilst boosting the interests of some disadvantaged groups (such as women, ethnic minorities and disabled workers), does not challenge gendered hierarchical structures. She proposes a transformational change approach, instead, with a short- and a long-term agenda. The short-term agenda aims at combating inequalities in organisational life, while the longer

term programme of change seeks to create a model democratic organisation where equality is sustained throughout the organisational system by means of widely-understood and accepted policies, whose implementation is embedded in its standard practices.

Although the transformational ideology is proposed as being more progressive than the liberal and radical ideologies, this research indicates that the liberal ideology prevailed in the financial services sector, both in Turkey and Britain. While expressions of the radical ideology were few in number and variable in their objectives in both countries, the research could not identify any expression of transformational ideology from informants.

Regarding this classification, it is important to clarify that whilst the participants were self-selected, the British companies allowed research access to employees who already had strong negative and positive views about sex equality. It could be argued that a large group of non-respondents would consider sex equality as irrelevant in employment. Looking solely through the eyes of the participants, some areas which non-participants could identify as relevant to this project might have been overlooked.

In the Turkish financial services sector, liberal ideology had two basic premises. These are the gender-neutrality assumption of employment practices and the viability of an economic case for equal opportunities. These premises had long helped both to sustain structural sex inequalities and to promote discrimination against certain social groups, whose economic contribution to work life would not be sufficient to justify an economic case for them to be offered equal opportunities. Similarly, in Britain liberal ideology was sustained and institutionalised through the practice of equal opportunities management and human resource management departments. Liberal ideology, which was that most often supported by organisations' senior staff, continued to inform employment practices in the financial services sector in both countries. As the proponents of liberal ideology argued that current organisational systems and structures are free from gender-bias, they were certainly instrumental in the failure of the financial service sector to promote adequate levels of equal opportunities by sex in the quality of women employees' work life and career development.

In Turkey, the research identified two distinct radical ideologies of equal opportunities. These were radical traditionalist and radical progressive ideology. The radical traditionalist ideology seeks to reinstate a role for women in Turkish society and work life similar to that of Ottoman Empire, based on traditional and Islamic values. This ideology was *radical* as it sought to reinforce sex segregation in public and private spaces, and was *traditionalist* as this change represented a retrograde step in relation to equal opportunities for women in employment in Turkey. The progressive radical ideology, in this case, was the radical ideology defined in Chapter Five, Section 5.6.2. In Britain, although the liberal ideology

was persistently dominant, there were initiatives such as glass ceiling committees and women in banking networks which might suggest the existence of a radical perspective. However, these attitudes were not in evidence at senior management level. and in any case the objectives of these initiatives were hardly radical. They merely sought a limited redistribution of opportunities within existing organisational structures.

The transformational change ideology was not in evidence in the participants of this study. This could be largely attributed to the strength and the domination of liberal discourse and the dominance of liberal values in employment practices in the sector. This ideological composition was sustained through the institutionalisation of the liberal perspective. both within the wider societies and in the financial service organisations of both countries.

It was argued in Chapter Two that Britain, as a member of the European Union. and Turkey, as a country aspiring to become a member. are experiencing the impact of legal and social policies that come out of the European Union. The most important of these was the legislation on 'mainstreaming'. as described in Chapter Five. Caution should be paid to the implementation of this new approach as it may weaken the function of or even sideline the equal opportunities units emerging in large organisations. Without any formal representation of equality issues at work, a mainstreaming approach may cause equality issues to be put further at the back of the industrial agendas.

There is also a growing interest in the financial benefits of sex equality. Although this study did not propose a blueprint for an equal opportunities policy. I would like to note that any equality agenda should emphasise an ethical approach based on principles of distributive justice and democracy. There are also equality agendas based on economic or financial arguments suggesting the financially beneficial effects of providing equality for certain groups in the society. However, these arguments and ideologies should be viewed with caution as promoting equality for some groups may not yield financial benefits. thus this can further the disadvantage these groups are experiencing in employment. These arguments also tacitly condone discrimination which makes 'business sense'. Liberal ideology is of this nature, arguing for sex equality within the current capitalist employment structures. With the extensive support of the capitalist system behind it. it is hardly surprising to realise that the liberal ideology dominates the current employment practices. The polite interest that the gatekeepers to the participating and nonparticipating organisations showed indicated that the issues of sex equality are not high on their priority lists. With regard to the support this ideology receives from members of disadvantaged groups in both countries. the Marxist concept of 'false class consciousness' may still offer an explanation. However such a claim warrants a further study focusing on the motives of employees who support a liberal ideology.

This chapter provided cross-cultural comparisons of sex equality and explored the social and labour market implications of these comparisons. The next chapter will revisit the research questions and provide answers. and suggest directions for future research.

CHAPTER TEN

Conclusions

10.1 Introduction

This chapter has three main elements. These are: firstly, revisiting the original research questions in the light of the main findings of the thesis: second, providing suggestions for further research: and finally, reviewing my critical reflections on what I have learnt from the research process as a social researcher and what, with hindsight, I would do differently.

10.2 Revisiting the research questions

The results of this study are based on data gathered from fieldwork in the Turkish and British financial services sector. The field study generated 21 interviews and 312 completed questionnaires in Turkey and 25 interviews and 50 questionnaires in Britain. The employment experiences of women and men staff were examined at three levels of analysis: within the labour force. as participants in the labour market. and within organisational cultures. in order to answer the central questions of this thesis:

> What are the similarities and differences in the employment experiences of female and male employees in the financial services sector in Britain and Turkey? How can we explain the patterns of similarity and difference?

Three main conceptual frameworks were adopted to answer this research question. These are 'belonging' and 'otherness' by sex. gendered strategies of occupational closure and organisational ideologies of equal opportunities. The framework of 'belonging' and 'otherness' by sex seeks to explore what constitutes the norm of the 'ideal worker' in the workforce and how this norm is gendered to sustain male privilege. The second framework is the occupational closure framework which draws together the strategies implemented by women and men to gain control over occupations and professions in the sector. Lastly, the conceptual framework of ideologies of sex equality reviews ideologies prevalent in these organisations. Each of these frameworks respectively was used to answer one of the three questions below.

1) How do female and male employees experience and perceive 'belonging' and 'otherness' in their employment?

The differences in female and male employees' experiences were examined in relation to

social class, public image, office language, domestic work, sexuality, age, urban-rural difference, religion, race and ethnicity in both countries. It is argued that workers experience different levels and kinds of 'belonging' and 'otherness' by sex along these dimensions, which each has a different impact on one's 'belonging' and 'otherness' by sex in both countries, based on the contextual meaning of that dimension within each culture.

2) What strategies do female and male employees employ, both individually and in groups, to gain, sustain, or negotiate control of their occupations in the sector in both countries?

Although similar gendered strategies of occupational closure were identified in both countries, their implications and the occupational contexts were distinctively different. The research signals the strength of male strategies of occupational closure in both countries and identifies female strategies to redress sex inequality in employment.

3) What ideologies are used by employees to frame issues of sex equality in the financial services sector in both countries?

The research identified that, despite major differences in the socio-cultural and economic contexts of both countries, the liberal ideology is dominant in relation to sex equality in them both. There was no evidence of progressive radical and transformational ideologies in either country.

10.3 Suggestions for further research

This research has shown that there is still room for substantial progress towards sex equality in employment within the financial services sector in both countries. Further research could usefully examine progress towards this goal in other sectors and in other more progressive societies, such as the Scandinavian countries, which could provide excellent opportunities for women to enjoy careers and satisfying employment. This could take several forms. I would like to see more work done within social sciences, both to promote academic insight and to underpin real change in organisations.

Although this research helps to map the differences between the equal opportunities practices in both countries, it does not propose strategies to promote equal opportunities. Further detailed research is required in order to identify patterns of disadvantage and discrimination which can then provide a basis for the development of interventions, aimed at promoting sex equality in this sector. Thus this is a task that both policy researchers and social scientists should undertake.

As this research only covers two countries. using a similar framework. further comparative research on other countries is desirable. to reveal other cultural differences that this project has not been able to identify. This might. for example. promote our understanding of global trends. such as the impact of paying lower salaries to women in management on their representation at these levels, or the effect of discriminatory practices or women-friendly ones in recruitment and promotion in the financial services sector world-wide. or the implications of changes in the domestic division of labour for women's careers.

Cross-cultural research is less popular than one would wish. given the urgent need for comparative research on the impact of global trends. This may be because comparative studies are more resource-intensive. but also because of the difficulties of achieving truly comparable data. This is not an issue which has been addressed in depth within the British literature. certainly. as most published research is monocultural or does not use primary data. However. it is a fertile area for methodologists to explore. The use of identical research methods in both Turkey and Britain. which was desirable to provide a consistent basis for comparison. posed difficulties as the gatekeepers to the Turkish and British companies responded differently to the same research proposal and schedules of questions. Further research into methods of research access in different employment sectors and cultural settings could provide support for researchers who are preparing to undertake cross-cultural comparative research.

10.4 Critical reflections

In this section. I will explain my learning process and development as a social researcher and identify. with hindsight. what I would do differently.

10.4.1 Learning process

During my Masters studies in Turkey, I learned about the history of women's rights in Turkey and about the human resource management aspects of equal opportunities by sex. My thesis on the organisational cultures of insurance companies in Istanbul concluded that sex differences were central to the formation of organisational cultures in these companies. Upon my arrival in Britain. I was introduced by my academic supervisor to the sociological debates about sex equality in employment and started reading about the history of women's employment in Britain and other countries. At this point I was made aware of both the critical perspectives on sex equality in employment offered by the feminist and organisational sociology literatures. and also the theoretical shortcomings of the management literature in criticising the current inequalities in employment. Based on this

realisation. I experienced a partial transformation from business researcher to social researcher. This transformation has led me to take a totally different stance. with a stronger moral and political perspective in relation to sex equality in employment. While the business studies literature ostensibly adopted a liberal approach to equality. the feminist and organisational sociology literatures promoted more progressive ideologies and moralities of sex equality, using politicised critiques to challenge the status quo.

As a research student living in Britain, I was able to develop a cross-cultural. outsider's perspective in relation to both the Turkish and the British contexts. Thus I realised that much sex segregation in employment was socially and culturally constructed. This realisation has led me to believe that sex segregation, which is often assumed to be 'natural' in both countries, could be charted and challenged with the identification of these social and cultural constructs.

Carrying out this research in both countries enabled me to enter a range of different commercial and cultural settings. I acquired multi-cultural communication. survey and academic skills. although apparently not at a sufficiently elevated level to secure me the research access I sought in all the companies which I approached.

Although the data gathered provides reported evidence of sex segregation and discrimination in employment. this study does not fully address the issue of intentionality. It is argued that women's marginalisation results more from rather subtle processes than intentional or explicitly confrontational efforts of women and men in organised groups. Therefore exploring sex segregation in employment required me to look beyond explicit organisational practices, focusing on the perceptions and cultural assumptions that are commonly held within the sector in both countries.

I believe that I took a personal journey through this research project which encouraged me to study and adopt some socialist-feminist values and enabled me to develop critical skills to understand some issues of social justice. Through this journey. I also developed a personal mission and a level of courage to seek both professional habits and political agendas that promote social equality, inclusion and participative democracy. Although I also felt uneasy about being born as a man and growing up as a feminist as . I believe that this was a personal journey I will not regret taking.

10.4.2 What would I do differently?

With hindsight. I would make various changes to my research methods to make the approach more qualitative and less quantitative. Although the quantitative questionnaire data provided information from greater number of employees in the sector. qualitative interviews provided more in-depth information that was essential to achieve a critical

understanding of the processes underpinning sex equality in employment in the sector. Quantitative questionnaire data also failed to provide the depth of contextual information which was offered by the qualitative interview data, but the respect for quantitative data among educated people, including policy makers, is such that a few dozen interviews count for less than a large number of completed questionnaires.

It would be fascinating to do an archival historical investigation of sex equality issues in the sector in both countries based on the Ottoman and British archives. This might illuminate the beginnings of sex-typing and subsequent processes of occupational segregation in the sector, revealing the statements of ideology behind policy. However, this type of archival study requires further skills such as learning Ottoman writing and deciphering historic English, and there is no guarantee that the kind of material required for such an enquiry would be available. However, as the history of health care education and women's access to higher education in Britain has been well researched, in this way, so a similar exercise for financial services might be feasible.

Alongside questionnaires and interviews, I would like to do focus group interviews with a group of workers drawn from different socio-cultural backgrounds in each country. This could enable me to understand better gender dynamics and discourse at work. Shadowing, or working as a researcher in these institutions while undertaking participant observation, could provide such insights. However, this approach raises ethical issues about doing covert research, since my own research indicates that a direct approach to gatekeepers would be unlikely to meet with success. It also raises issues about authenticity and the extent to which a male researcher can empathise with female staff.

I would like to run workshops or training programmes in the participating organisations in return for research access and to do action research based on examining the effectiveness of this training programme. Thus, I could share the theoretical and practical findings of the research with the participants more effectively. This would help to meet my objective of drawing on academic theoretical and empirical material, in order to identify how organisations might be transformed, to become more 'democratic', and then sharing this information with those capable of effecting such a transformation. This would fit my commitment to doing research 'with', rather than 'on', my informants, in accordance with the main principle of feminist research.

References

Acker, Joan, Gendering organisational analysis, in **Gendering organisational analysis**, edited by A. J. Mills and P. Tancred, Sage, London, 1992, pp. 248-260.

Adler, Nancy J., **International dimensions of organisational behavior**, PWS-KENT Publishing Company, Boston, 1991.

Acker, Joan, Hierarchies, jobs, bodies: a theory of gendered organizations. *Gender and Society*, Vol. 4, 1990, pp. 139-158.

Adler, Nancy J. and Izraeli, Dafna N. (eds.), **Women in management world-wide**. M. E. Sharpe, Inc, London, 1988.

Adler, Nancy, J., A typology of management studies involving culture, *Journal of International Business Studies*, Fall 1983, pp. 29-47.

Ahmed, Leila, Feminism and feminist movements in the Middle East - a preliminary exploration: Turkey, Egypt, Algeria, People's Democratic Republic of Yemen, in **Woman and Islam**, edited by Azizah al-Hibri, Pergamon Press, Oxford, 1982.

Akatli, Fusun, 1980 sonrasi edebiyatimizda "kadin". *Kadin Arastirmalari Dergisi*, Istanbul, 1994, Vol. 2, pp. 29-40.

Al-Hibri, Azizah, A study of Islamic herstory: or how did we ever get into this mess?, in **Woman and Islam**, edited by Azizah al-Hibri, Pergamon Press, Oxford, first edition, 1982.

Alston, Anna, **Equal opportunities: a careers guide**, Penguin Books, London, 1987.

Altindal, Meral, **Osmanli'da kadin**, Altin Kitaplar, Istanbul, first edition, 1994.

Anderson, Michael, **Approaches to the history of the western family 1500-1914**. Macmillan Press, London, 1980.

Andrews, Amy and Bailyn, Lotte, Segmentation and synergy: two models of linking work and family, in **Men, work and family**, edited by Jane C. Hood, Sage Publications, London, 1993.

Arat, Yesim, The patriarchal paradox: women politicians in Turkey ("Patriyarkal paradoks: Turkiye'de kadin politikacilar", translated into Turkish by Fatmagul Berktay Farleigh Dickson Press, 1989), *Kadin Arastirmalari Dergisi*, Vol. 1, 1994, pp. 137-140.

Arat, Yesim, Toward a democratic society: The women's movement in Turkey in the 1980s, *Women's Studies International Forum*, Vol. 17, Nos. 2/3, 1994, pp. 241-248.

Arat, Yesim, Islamic fundamentalism and women in Turkey, *The Muslim World*, Vol. LXXX, No. 1, January 1990.

Art, Gokcen, **Seyhulislam fetvalarinda kadin ve cinsellik**, Civiyazilari, Istanbul, 1992.

Ashburner, Lyn, Just inside the counting house: women in finance, in **Women and work**, edited by Angela Coyle and Jane Skinner, Macmillan, London, 1988.

Atikkan, Zeynep, Wall Street'te macolar Turkiye'de kadinlar. *Hurriyet*, 23 March 1993.

Baker, Patricia, Doing fieldwork in a Canadian bank: issues of gender and power. *Resources for Feminist Research*, Vol. 16, No. 4, 1987, pp. 45-47.

Barron, Richard David and Norris, Geoffrey Michael, Sexual divisions and the dual labour market, in **Dependence and exploitation in work and marriage**, edited by Diana Leonard Barker and Sheila Allen, Longman, London, 1976.

Bass, Bernard M. and Avolio, Bruce J., Shatter the glass ceiling: women may make better managers, *Human Resource Management*, Vol. 33, No. 4, Winter 1994, pp. 549-560.

Beauvoir, Simone, **The second sex**, Picador, London, 1949.

Becker, Gary S., Human capital, effort, and the sexual division of labour, *Journal of Labour Economics*, Vol. 3, No. 1, Pt. 2, 1985, pp. 33-58.

Beechey, Veronica, Studies of women's employment, in **Waged work: a reader** edited by the Feminist Review Team, Virago, London, 1986.

Beechey, Veronica, Critical analysis of some sociological theories of women's work, in **Feminism and materialism**, edited by Annette Kuhn and Anne Marie Wolpe, Routledge and Kegan Paul, London, 1978, pp. 155-197.

Bell, Judith, **Doing your research project: a guide for first-time researchers in education and social sciences**, Open University Press, Milton Keynes, 1987.

BIFU, Employment statistics (leaflet), BIFU publications, January 1995.

BIFU. Equality in action, BIFU Equality Publications, London, April 1991a.

BIFU. Equal pay: a strategy for BIFU, BIFU Equality Publications, London, October 1991b.

Bilge, Necip, Laiklik ve Islam'da ortunme sorunu, *Cumhuriyet*, 31 January 1995.

Blumer, H. **Symbolic interactionism: perspective and method**. Prentice Hall, New Jersey, 1969.

Bradley, Harriet, **Men's work, women's work: a sociological history of the division of labour in employment**, Polity Press, Oxford, 1989.

Braverman, H., **Labour and monopoly capital**, Monthly Review Press, New York, 1974.

Braybon, Gail, **Women workers in the First World War**, London, 1981.

Bryman, Alan, **Quantity and quality in social research**. Contemporary Research Series Number 18. Routledge, London, 1988.

Burke, Ronald J. and McKeen, Carol A., Work experiences, career development, and career success of managerial and professional women, *Journal of Social Behavior and Personality*, Vol. 10, Part 6, 1995, pp. 81-96.

Burke, Ronald J. and Davidson, Marilyn J. (eds.), Introduction, in **Women in management: current research issues**. Paul Chapman, London, 1994.

Buzzanell, Patrice M., Reframing the glass ceiling as a socially constructed process: implications for understanding and change, *Communication Monographs*, Vol. 62, December 1995, pp. 327-354.

Cabana, Steven, Can people restructure their own work?, *Target*, Vol. 11, No. 6, 1995.

Caine. Barbara, **English feminism: 1780-1980**, Oxford University Press, Oxford, 1997.

Calas, M. B. and Smircich, L., Dangerous liaisons: the "feminine-in-management" meets "globalization", *Business Horizons*, March-April 1993, pp. 71-83.

Çelik, Nuri, **Is hukuku dersleri**, Beta Basim Yayim Dagitim AS, Istanbul, 1992.

Chiplin, Brian and Sloane, Peter J., Sexual discrimination in the labour market, in **The economics of women and work**, edited by Alice H. Amsden, Penguin Books, 1980.

Chodorow, Nancy J., **Femininities, masculinities, sexualities: Freud and beyond**. Free Association Books Ltd., London, 1994.

Clarke, Linda, The role of the law in equal opportunities, in **Making gender work: managing equal opportunities**, edited by Jenny Shaw and Diane Perrons, Open University Press, Buckingham, 1995, pp. 54-71.

Cockburn, Cynthia, Strategies for gender democracy: strengthening the representation of trade union women in the European social dialogue, *The European Journal of Women's Studies*, Vol. 3, 1996, pp. 7-26

Cockburn, Cynthia, **In the way of women: men's resistance to sex equality in organisations**. Macmillan, London, 1991.

Cockburn, Cynthia, **Machinery of dominance: women, men and technical know-how**. Pluto Press, London, 1990.

Cockburn, Cynthia, Equal opportunities: the short and long agenda, *Industrial Relations Journal*, Vol. 20, No. 3, Autumn 1989.

Colgan, Fiona and Ledwith, Sue, Women as Organisational Change Agents, in **Women in organisations: challenging gender politics**, edited by Sue Ledwith and Fiona Colgan, Macmillan Business, London, 1996.

Collinson, David L. And Hearn, Jeff, Breaking the silence: on men, masculinities and managements, in **Men as managers, managers as men: critical perspectives on men, masculinities and managements**, edited by David Collinson, Jeff Hearn, Sage Publications, London, 1996.

Collinson, David L., Banking on women: selection practices in the financial sector, *Personnel Review*, Vol. 16, May 1987, pp. 12-20.

Company B, *Annual Report 1994*, Istanbul, 1995.

Connell, R. W., **Gender and power: society, the person and sexual politics**. Polity Press, 1987.

Cook, Judith A. and Fonow, Mary Margaret, Knowledge and women's interests, in **Feminist research methods**, edited by Joyce McCarl Nielsen, Westview Press, London, 1980.

Crane, Dwight B. and Bodie, Zvi, The transformation of banking: form follows function, *Harvard Business Review*, March-April 1996, pp. 109-117.

Crompton, Rosemary and Sanderson, Kay, The gendered restructuring of work in the finance sector, in **Gender, segregation and social change**, edited by A M Scott, Oxford University Press, Oxford, 1994.

Crompton, Rosemary and Le Feuvre, Nicola, Gender and bureaucracy: women in finance in Britain and France, in **Gender and bureaucracy**, edited by Mike Savage and Anne Witz, Blackwell Publishers, London, 1992.

Crow, Stephen M., Priorities of hiring discrimination: who is at greatest risk - women, blacks, or homosexuals?, *Academy of Management: Best Papers Proceedings, Vancouver, Canada*, 6-9 August 1995.

Daly, Mary, **Gyn/ecology: the metaethics of radical feminism**, Beacon, Boston, 1978.

Davidson, Julia O'Connell and Layder, Derek, **Methods, sex and madness**, Routledge, London, 1994.

Davidson, Marilyn J. and Cooper, Caryl L., **European women in business and management**, Paul Chapman Publishing Ltd., London, 1993.

Davidson, Marilyn J. and Cooper, Caryl L., **Shattering the glass ceiling: the women manager**, Paul Chapman Publishing Ltd., London, 1992.

Davis, Angela, **Women, race and class**, Random House, New York, 1981.

Deal, T. E. And Kennedy, A. A., **Corporate cultures: the rites and rituals of corporate life**, Penguin, London, 1982.

Delphy, C., **Close to home: a materialist analysis of women's oppression**, University of Massachusetts Press, Massachusetts, 1984.

Dey, Ian, **Qualitative data analysis: a user-friendly guide for social scientists**, Routledge, London, 1993.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), 1990'li yillarda Turkiye'de kadin, DIE Press, Ankara, 1996.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), Women in statistics 1927-1992, DIE Press, 1995.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), Women in statistics 1927-1992, DIE Press, 1995.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), Household labour force survey results, April 1994, DIE Press, 1994.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), Work statistics, DIE Press, 1994.

DIE (State Institute of Statistics Prime Ministry Republic of Turkey), Statistical indicators 1923-1991, DIE Press, 1993.

DIE, Istatistik göstergeler, T.C. Basbakanlik Devlet Istatistik Enstitüsü Yayinlari, Ankara, 1993.

DIE, Hanehalki isgucu anketi sonuçlari, October 1990, DIE Press, Ankara, February 1992.

Dogramaci, Emel, **Turkiye'de kadinin dunu ve bugunu**, Turkiye Is Bankasi Kultur Yayinlari, Ankara, first edition, 1992.

Douglas, Danielle, Innovation in equal opportunities, paper presented at *Gender and Life in Organisations Conference*, University of Portsmouth Business School, 9 September 1995.

Duncan, Simon, Obstacles to a successful equal opportunities policy in the European Union, *The European Journal of Women's Studies*, Vol. 3, 1996, pp. 399-422.

Dutton, Patricia and Elias, Peter, What factors limit women's career prospects?: a study of clerical supervisory occupations, discussion paper, *Institute for Employment Research*, University of Warwick, No. 20, February 1983.

Ecevit, F. Yildiz, **Kadin bakis acisindan kadinlar: kentsel uretim surecinde kadin emeginin konumu ve degisen bicimleri**, Iletisim Yayinlari, Istanbul, 1993, pp. 117-128.

Eichler, Margrit, **The double standard: a feminist critique of feminist social science**, St. Martin's Press, New York, 1980.

Eisenstein, Zillah, Reform and/or revolution: towards a unified women's movement, in **Women and revolution: the unhappy marriage of Marxism and Feminism, a debate on class and patriarchy-Heidi Hartman and others**, edited by Lydia Sargent, Pluto Press, London, 1981, pp. 339-363.

Eisenstein, Zillah, Developing a theory of capitalist patriarchy and socialist feminism, in **Capitalist patriarchy and socialist feminism**, edited by Zillah R. Eisenstein, Monthly Review Press, London, 1979.

EOC, Some facts about women: 1995-Great Britain, Government Publications, 1996.

EOC, A guide for employers to the Sex Discrimination Acts 1975 and 1986 (leaflet), Government Publications, 1994.

EOC. A short guide to the Equal Opportunities Commission (leaflet). Government Publications. 1994.

EOC, Great Britain: some facts about women (leaflet). Government Publications, 1994.

EOC. The inequality gap (leaflet), Government Publications, 1994.

EOC. Equal opportunities: a short guide to the Sex Discrimination Acts (leaflet). Government Publications, March 1991.

EOC, Code of practice (leaflet), Government Publications, 1985.

Farish. Maureen; McPake, Joanna; Powney, Janet and Weiner. Gaby. **Equal opportunities in colleges and universities: towards better practice**, The Society for Research into Higher Education and Open University Press, Buckingham, 1995.

Fassinger, Polly A., Meanings of housework for single fathers and mothers: insights into gender inequality in **Men, work and family**, edited by Jane C. Hood, Sage Publications. London, 1993.

Ferguson, Kathy, **The feminist case against bureaucracy**. Temple University Press. Philadelphia. 1984.

Fielding, Nigel, Qualitative interviewing, in **Researching social life**, edited by Nigel Gilbert. Sage Publications, London, 1993.

Figes, Eva, **Patriarchal attitudes: my case for women to revolt**, Panther, London. 1970.

Figes, Kate, **Because of her sex: the myth of equality for women in Britain**, Macmillan, London, 1994.

Finch. J., **Married to the job**, George Allen and Unwin, London, 1983)

Fisher, Bruce D.; Motowidlo, Steve and Werner. Steve, Effects of gender and other factors on rank of law professors in colleges of business: evidence of a glass ceiling. *Journal of Business Ethics*, Vol. 12, No. 10, 1993, pp. 771-778.

Flanders. Margaret L., **Breakthrough: the career woman's guide to shattering the glass ceiling**. Paul Chapman Publishing Limited, London. 1994.

Fletcher, Joyce K., Radically transforming work for the 21st century: a feminist reconstruction of 'real' work. *Best Papers Proceedings: Academy of Management Conference*. Vancouver. Canada. 6-9 August 1995.

Foster, Joanna, Equality and the future, in **What women want**, edited by Edwina Currie and others, Sidwick and Jackson Limited. London, 1990.

Foucault. Michel, **The history of sexuality**. Allen Lane. London. 1979.

Gardiner. Jean, Women's domestic labour, in **Capitalist patriarchy and the case for socialist feminism**, edited by Zillah R. Eisenstein. Monthly Review Press, London.

Garfinkel, Harold, **Studies in ethnomethodology**. Prentice-Hall, New Jersey, 1967.

Gerth, H. and Mills. C., **For Max Weber**, Routledge and Kegan Paul, London, 1948.

Gherardi, Silvia, Gender, **Gender, symbolism and organizational cultures**. Sage Publications. London. 1995.

Ginn, Jay et al., Feminist fallacies: a reply to Hakim on women's employment. *British Journal of Sociology*, Vol. 47, No. 1, March 1996, pp. 165-174.

Glass Ceiling Commission, Glass ceiling, *Glass Ceiling Commission*, U. S. Department of Labor. Washington, 29 November 1995.

Goffee, Robert and Scase, Richard. **Women in charge: the experiences of female entrepreneurs**, George Allen and Unwin, London. 1985.

Goffman, Erving, **The presentation of self in everyday life**. Penguin. Harmondsworth. 1969

Gole. Nilufer, **Modern mahrem: medeniyet ve ortunme**, Metis Yayinlari, Istanbul, fourth edition, 1993.

Gray, Robert, **Guide to working in finance**, Penguin, London, 1996.

Gregg, Paul and Machin, Stephen, *Is the glass ceiling cracking?: gender compensation differentials and access to promotion among UK executives*, discussion paper no. 50. National Institute of Economic and Social Research, London, 20 July, 1993.

Gregg, Paul and Wadsworth, Jonathan, Gender, households and access to employment, in **The economics of equal opportunities**, edited by Jane Humphries and Jill Rubery. Equal Opportunities Commission, Manchester, 1995.

Griffin, Christine, **Typical girls: young women from school to the job market**. Routledge and Kegan Paul, London, 1986.

Gunaydin. Borsada kadin eli, 22 Nisan 1997.

Guzel, Sehmus, Tanzimat'tan Cumhuriyet'e toplumsal degisim ve kadin, **Tanzimat'tan Cumhuriyet'e Turkiye Ansiklopedisi**, Vol. 3-4. Istanbul. 1980.

Haas, Linda, Nurturing fathers and working mothers: changing gender roles in Sweden, in **Men, work and family**, edited by Jane C. Hood, Sage Publications, London, 1993.

Hakim Catherine, **Key issues in women's work: female heterogeneity and the polarisation of women's employment**, Athlone Press, London, 1996.

Hakim, Catherine, Grateful slaves and self-made women: fact and fantasy in women's work orientations, *European Sociological Review*, Vol. 7, No. 2. September 1991, pp. 101-121.

Hakim, Catherine, Occupational segregation: a comparative study of the degree and pattern of the differentiation between men and women's work in Britain, the United States and other countries, research paper no. 9, *Department of Employment*, November 1979.

Halford, Susan, Feminist change in the patriarchal organisation: the experience of women's initiatives in local government and implications for feminist perspectives on state institutions, in **Gender and bureaucracy**, edited by Mike Savage and Anne Witz, Blackwell Publishers, London, 1992.

Halford, Susan; Savage, Mike and Witz, Anne, **Gender, careers and organisations: current developments in banking, nursing and local government**, Macmillan, London, 1997.

Harker, Lisa, Towards the family-friendly employer, in **Making gender work: managing equal opportunities**, edited by Jenny Shaw and Diane Perrons, Open University Press, Buckingham, 1995, pp. 89-107.

Hartmann, Heidi, Summary and response: continuing the discussion, in **Women and revolution: a discussion of the unhappy marriage of Marxism and Feminism**, edited by Lydia Sargent, South End Press, Boston, 1981.

Hartmann, Heidi, The unhappy marriage of Marxism and feminism: towards a more progressive union, *Capital and Class*, No. 8, 1979.

Hearn, Jeff and Harlow, Elizabeth, Power, masculinity, culture: power, culture and gender relations in management, paper presented at *Through The Glass Ceiling Conference*, 10 June 1993.

Hearn, Jeff and Parkin, Wendy P., Women, men, and leadership: a critical review of assumptions, practices, and change in the industrialised nations, in **Women in management world-wide**, edited by Nancy J. Adler and Dafna N. Izraeli, N. E. Sharpe Inc., 1988.

Hearn, Jeff, Leading questions for men: men's leadership, feminist challenges, and men's responses, *Equal Opportunities International*, Vol. 8, No. 1, 1989, pp. 3-11.

Hearn, Jeff, **The gender of oppression: men, masculinity and the critique of Marxism**, Wheatsheaf Books, Brighton, 1987.

Hemenway, Kathleen, Human nature and the glass ceiling in industry, *Communications of the ACM*, Vol. 38, No. 1, January 1995, pp. 55-62.

Heritage, John, Feminisation and unionisation: a case study from banking, in **Gender, class and work**, edited by Eva Gamarnikov, David Morgan, June Purvis and Daphne Taylors, Heinemann, London, 1983, pp. 131-148.

Holahan, Carole K. and Gilbert, Lucia A., Conflict between major life roles: women and men in dual career couples, *Human Relations*, Vol. 32, No. 6, 1979, pp. 451-467.

Hollway, Wendy, Masters and men in the transition from factory hands to sentimental workers, in **Men as managers, managers as men: critical perspectives on men, masculinities and management**, edited by David L. Collinson and Jeff Hearn, Sage Publications, London, 1996, pp. 25-42.

Homans, G., **The human group**, Harcourt Brace Jovanovich, New York, 1950.

Humphries, Jane, Women and paid work, in **Women's history - Britain, 1850-1945, an introduction**, edited by June Purvis, UCL Press, London, 1995.

Humphries, Jane; Horrell, Sara and Rubery, Jill, The single European Market and employment in the banking sector, in **Women's employment: Britain in the Single European Market**, edited by Robert M. Lindley, HMSO, 1992, pp. 126-140.

Hunter, Laurie and Rimmer, Sheila, An economic exploration of the UK and Australian experiences, in **The economics of equal opportunities**, edited by Jane Humphries and Jill Rubery, Equal Opportunities Commission, Manchester, 1995.

Ilkkaracan, Pinar, Women's movement(s) in Turkey: a brief overview, *Women for Women's Human Rights Reports*, No. 2, 1996

ILO (International Labour Office), Equality of opportunity and treatment for women workers, report VIII, *International Labour Conference*, 60th session, Geneva, 1975.

Itzin, Catherine and Phillipson, Chris, Gendered ageism: a double jeopardy for women in organizations, in **Gender, culture and organisational change: putting theory into practice**, edited by Catherine Itzin and Janet Newman, Routledge, London, 1995.

Itzin, Catherine, Crafting strategy to create women-friendly work, in **Gender, culture and organisational change: putting theory into practice**, edited by Catherine Itzin and Janet Newman, Routledge, London, 1995.

Jewson, Nick and Mason, David, 'Race', employment and equal opportunities: towards a political economy and an agenda for 1990s, *Sociological Review*, Vol. 42, November 1994, pp. 591-617.

Kandiyoti, Deniz, **Cariyeler, bacilar, yurttaslar: kimlikler ve toplumsal donusumler**, Metis Yayinlari, Istanbul, 1997.

Kay, Fiona M. and Hagan, John, The persistent glass ceiling: gendered inequalities in the earnings of lawyers, *British Journal of Sociology*, Vol. 46, No. 2, June 1995, pp. 279-310.

Keller, Evelyn Fox, Gender and science, in **Feminist research methods: exemplary readings in the social sciences**, edited by Joyce McCarl Nielsen, Westview Press, London, 1990, pp. 41-57.

Kerfoot, Deborah and Knights, David, Management, masculinity and manipulation: from paternalism to corporate strategy in financial services in Britain, *Journal of Management Studies*, Vol. 30, No. 4, July 1993, pp. 659-677.

Kerfoot, Deborah and Whitehed, Stephen, 'And so say all of us'?: the problem of masculinity and managerial work, paper presented at *Gender and Life in Organisations Conference*, University of Portsmouth Business School, 9 September 1995.

Kirby, Sandra and McKenna, Kate, **Experience, research, social change: methods from the margins**, Garamond Press, Ontario, 1989.

Kirby, Sandra, Feminist ethics: grist for an epistemological revolution, unpublished lecture notes, *Women's Studies Seminar Series*, Cheltenham and Gloucester College of Higher Education, 5 March 1997.

Labour Force Survey 1990 and 1991, 1992, p.17.

Langridge, Caroline, NHS: Opportunity 2000, Professorial inaugural lecture, Cheltenham and Gloucester College of Higher Education, January 1997.

Large, Martin and Saunders, Mark N. K., A decision-making model for analysing how the glass ceiling is maintained: unblocking equal opportunities, *The International Journal of Career Management*, Vol. 7, No. 2, 1995, pp. 21-28.

Laurie, Hunter and Rimmer, Sheila, An economic exploration of the UK and Australian experience, in **The economics of equal opportunities**, edited by Jane Humphries and Jill Rubery, Equal Opportunities Commission, Manchester, 1995.

Ledwith, Sue and Colgan, Fiona, **Women in organisations: challenging gender politics**, Macmillan Business, London, 1996.

Lees, Sue and Scott, Maria, Equal opportunities: rhetoric or action?, *Gender and Education*, Vol. 2, No. 3, Autumn 1990.

Leijon, Anna-Greta, Sexual equality in the labour market: some experiences and views of the Nordic countries, in **Women workers and society, international perspectives**, edited by International Labour Office, Geneva, 1976, pp. 161-175.

Lewis, Jane, **Women in England, 1870-1950**, Wheatsheaf Books, Brighton, 1984.

Liff, Sonia, Gender Relations in the Construction of Jobs, in **Gender and expertise**, edited by Maureen McNeil, Free Association Books, London, 1987.

Lips, Hilary, **Sex and gender: an introduction**, Mayfield Publishing Company, London, 1993.

Lockwood, David, Class, status and gender, in **Gender and stratification**, edited by Rosemary Crompton and Michael Mann, Polity Press, London, 1986.

Lonsdale, Susan, **Work and inequality**, Longman, London, 1985.

Lowery, Mark, The war on equal opportunity, *Black Enterprise*, Vol. 25, February 1995.

MacKinnon, Catherine A., Feminism, Marxism, method and the state: an agenda for social theory, *Signs*, Vol. 7, pp. 515-544.

Maddock, Su and Parkin, Di, Gender cultures and how they affect men and women at work, in **Women in management: current research issues**, edited by Marilyn J. Davidson and Ronald J. Burke, Paul Chapman Publishing Limited, London, 1994.

May, Tim, **Social research: issues, methods and process**, Open University Press, Buckingham, 1993.

Maynard, Mary, Methods, practice and epistemology: the debate about feminism and research, in **Researching women's lives from a feminist perspective**, edited by Mary Maynard and June Purvis, Taylor and Francis Publishers, London, 1994.

McInnes, J., New technology in Scotbank: gender, class and work, in **New Technology and Industrial Relations**, edited by R. Hyman and W. Streeck, Basil Blackwell, Oxford, 1988.

MFA (Ministry of Foreign Affairs, Turkey), Banking in Turkey, report published on the internet, 1998, http://www.mfa.gov.tr/grupc/c5.htm

Milliyet, Bankacilik maco meslegi, 25 Subat 1996.

Mills, Albert J., Gender, sexuality and organization theory, in **The sexuality of organizations**, edited by Jeff Hearn and others, Sage, London, 1989.

Mincer, Jacob, Labour force participation of married women: A study of labour supply, in National Bureau of Economic Research, **A conference of the universities: aspects of labour economics**, Princeton University Press, 1962.

Morgan, David, The gender of bureaucracy, in **Men as managers, managers as men: critical perspectives on men, masculinities and managements**, edited by David Collinson, Jeff Hearn, Sage Publications, London, 1996.

Morgan, Gareth, **Images of organization**, Sage, London, 1986.

Morgen, Sandra, Personalizing personnel decisions in feminist organizational theory and practice, *Human Relations*, Vol. 47, No. 6, 1994, pp. 665-684.

Morrison, Ann M., **The new leaders: guidelines on leadership diversity in America**, Jossey-Bass Publishers, San Francisco, 1992.

Morrison, Ann M. and Von Glinow, M. A., Women and minorities in management, *American Psychologist*, Vol. 45, No. 2, 1990.

Morrison, Ann M., White, Randall P., van Velsor, Ellen and The Centre for Creative Leadership, **Breaking the glass ceiling: can women reach the top of America's largest corporations**, Addison-Wesley Publishing Company, New York, 1987.

Morvaridi, Behrooz, Gender relations in agriculture: women in Turkey, *Economic Development and Cultural Change*, 1992, Vol. 40, pp. 567-586.

Myrdal, A., and Klein, V., **Women's two roles**, Routledge and Kegan Paul, London, 1956.

Nare, Sari, The Female Body in the Public Discourses of Arab Islam, *Kadin Arastirmalari Dergisi*, Istanbul, 1994, Vol. 2, pp. 99-106.

Nesrin, Tura, "Ben imanli feministim" (an interview with Sibel Eraslan), *Pazartesi*, No. 6, September 1995.

Neuman, W. Lawrence, **Social research methods: qualitative and quantitative approaches**, Ally & Bacon, London, 1991.

Newell, Sue, The 'superwoman syndrome': the 'heroine' in the UK and Denmark, paper presented at *Gender and Life in Organisations Conference*, University of Portsmouth Business School, 9 September 1995.

Norris, C., Lost in the funhouse: Baudrillard and the politics of postmodernism, in **Postmodernism and society**, edited by R. Boyne and A. Rattansi, Macmillan, London, 1990.

O'Brien, M., Feminist theory and dialectic logic, in **Feminist theory**, edited by N.O. Keohane et al., Harvester Press, Brighton, 1982.

O'Leary, Virginia and Ryan, Maureen M., Women bosses: counting the changes that count in **Women in management: a developing presence**, edited by Morgan Tanton, Routledge, London, 1994.

Oakley, Ann, Interviewing women: a contradiction in terms, in **Doing feminist research**, edited by Helen Roberts, Routledge and Kegan Paul, London, 1981.

Oakley, Ann, **Sex, gender and society**, Temple Smith, London, 1972.

Pahl, J. M., and Pahl, R. E., **Managers and their wives: a study of career and family relationships in the middle class**, Penguin, Harmondsworth, 1971.

Parsons, Talcott and Bales. R. F., **Family, socialization and interaction process.** Free Press. 1955.

Pearson, Andrall E., Muscle-build the organization. *Harvard Business Review*. July-August 1987. pp. 49-55.

Perrons, Diane and Shaw, Jenny (eds.), Recent changes in women's employment in Britain. in **Making gender work: managing equal opportunities.** Open University Press. Buckingham, 1995, pp. 19-32.

Personnel Review. Realising the dividends from positive action. October 1987, pp. 62-67.

Peters, T. J. and Waterman, R. H., **In search of excellence.** Harper and Row. London. 1982.

Phillips, Margaret E. et al., Multiple cultural mindsets as a normal state: a cultural perspective on European organisational life, symposium proposal presented at *the Second International Western Academy of Management Conference*. Belgium, June 1992.

Pleck, Joseph H., Are "family-supportive" employer policies relevant to men? In **Men, work, and family**, edited by Jane C. Hood, Sage Publications, London. 1993.

Pringle, Rosemary, **Secretaries talk: sexuality, power and work.** Verso, London. 1989.

Ramsay, Karen and Parker, Martin, Gender bureaucracy and organisational culture. in **Gender and bureaucracy**, edited by Mike Savage and Anne Witz, Blackwell Publishers. London. 1992.

Rapoport, Rhona and Rapoport, Robert N., **Dual-career families re-examined: new integrations of work and family**, Martin Robertson, London, 1976.

Rapoport, Rhona and Rapoport, Robert N., **Dual-career families**, Penguin Books. London. 1971.

Rapoport, Robert N.; Fogarty. Michael P. and Rapoport. Rhona (eds.), **Families in Britain.** Routledge and Kegan Paul, London. 1982.

Rees, Teresa, **Women and the labour market**, Routledge. London. 1992.

Reich, Michael; Gordon, David M. and Edwards. Richard C., A theory of labour market segregation, in **The economics of women and work**, edited by Alice H. Amsden. Penguin Books. 1980.

Rhode, Deborah L., Feminism and the state. *Harvard Law Review*, April. 1994. Vol. 107. pp. 1181-1208.

Robbins, Stephen P., **Organizational behavior**, Prentice-Hall Inc.. New Jersey. 1993.

Robson, Colin, **Real world research: a resource for social scientists and practitioner researchers**, Blackwell Publishers, Oxford. 1993.

Rossilli, Mariagrazia, The European Community's policy on the equality of women: from Treaty of Rome to the present. *The European Journal of Women's Studies*. Vol. 4. 1997. pp. 63-82.

Rutherford, Sarah, The threat of diversity, *F Review*. March 1995. p. 9.

Savage, Michael, Career Mobility and Class Formation: British banking workers and the lower middle classes, in **Building European Society: occupational change and social mobility in Europe 1840-1940**, edited by Andrew Miles and David Vincent. Manchester University Press, Manchester, 1993.

Schein, Edgar H., **Organisational culture and leadership**, Jossey-Bass Inc.. San Francisco. 1988.

Schutz, Alfred, **The phenomenology of the social world**, Nortwestern University Press. 1967.

Schwartz, Felice N. and Zimmerman, Jean, **Breaking with tradition: women and work, the new facts of life**, Warner Books, New York, 1992.

Schwartz, Felice N., Women as a business imperative, *Harvard Business Review*. March-April 1992, pp. 105-113.

Scott, J., Gender: a useful category of historical analysis, American Historical Review. Vol. 91. 1986, pp. 1053-1075.

Seager, Joni, **The state of women in the world atlas: women's status around the globe: work, health, education and personal freedom**, Penguin. London. 1997.

Segerman-Peck, Lily M., **Networking and mentoring: a women's guide**. Judy Piatkus Ltd.. London, 1991.

Seyman, Yasar, **Kadin ve sendika (woman and trade union)**. Sosyal Demokrasi Yayinlari. Ankara, 1992.

Siltanen, Janet, Domestic responsibilities and the structuring of the employment. in **Gender and stratification**, edited by Rosemary Crompton and Michael Mann. Polity Press. Oxford. 1986.

Smith, Diana J., Women in the local labour market: a case study with particular reference to the retail trades in Britain 1900-1930, in **Diversity and decomposition in the labour market**, edited by Graham Day with Lesley Coldwell, Karen Jones, David Robins and Hilary Rose, Gower, London, 1982.

Stamp, Paddy and Robarts, Sadie, **Positive action: changing the workplace for women**, National Council for Civil Liberties, London, 1986.

Stanley, Liz and Wise, Sue, 'Back into the personal' or our attempt to construct 'feminist research', in **Theories of women's studies**, edited by G. Bowles and R. Duelli Klein, Routledge and Kegan Paul, London, 1983.

Stoltenberg, John, **Refusing to be a man**, Fontana Paperbacks, Glasgow, 1990.

Straw, Jane, **Equal opportunities: the way ahead**, Institute of Personnel Management, London, 1989.

Symons, Gladys L., Women's occupational careers in business: managers and entrepreneurs in France and Canada, in **Women in management world-wide**, edited by Nancy J. Adler and Dafna N. Izraeli, N. E. Sharpe Inc., United States, 1988.

Taylor, Robert, **The future of the trade unions**, Andre Deutsch, London, 1994.

Tekeli, Sirin, **Kadin bakis acisindan kadinlar: 1980'ler Turkiye'sinde kadinlar**, lletisim Yayinlari, Istanbul, second edition, 1993, pp. 15-50.

Tekeli, Sirin, **Kadinlar ve siyasal toplumsal hayat**, Birikim Yayinlari, Istanbul, 1982.

Terborg, James R., Women as managers scale (WAMS), *The 1979 Annual Handbook for Group Facilitators*, 1979, pp. 79-84.

Thompson, Paul and McHugh, David, **Work organisations: a critical introduction**, Macmillan Press Limited, Kent, 1995.

Toprak, Zafer, Turkiye'de siyaset ve kadin, *Kadin Arastirmalari Dergisi*, Istanbul, 1994, Vol. 2, pp. 5-12.

Trice, Harrison M. and Beyer, Janice M., **The cultures of work organisations**, Prentice-Hall Inc., New Jersey, 1993.

Tuncay, Mete, Turkiye'de solun tarihinden: Kadinlar Halk Fikrasi, *Tarih ve Toplum*, Istanbul, No. 62, February 1989, pp. 46-47.

Urmson, J. O. and Rée, Jonathan (ed.), **The concise encyclopaedia of western philosophy and philosophers**, Unwin Hyman, London, 1989.

Wakeling, Louise and Bradstock, Margaret (eds.), **Beyond blood: writings on the lesbian and gay family**, Blackwattle Press, Sydney, 1995.

Walby, Sylvia, **Patriarchy at work: patriarchal and capitalist relations in employment**, Polity Press, Great Britain, 1986.

Walby, Sylvia, **Theorising patriarchy**, Blackwell Publishing, Oxford, 1990.

Watson, Sophie, Producing the right sort of chap: the senior civil service as an exclusionary culture, *Policy and Politics*, Vol. 22, No. 3, 1994, pp. 211-222.

Weber, Max, **Economy and society**, Bedminster Press, New York, 1968.

West, Jackie, Figuring out working women, in **Interpreting official statistics**, edited by Ruth Levitas and Will Guy, Routledge, London, 1996.

Westkott, Marcia, Feminist criticism of the social sciences, *Harvard Educational Review*, Vol. 49, 1979, pp. 422-430.

Williams, Christine L., **Gender differences at work: women and men in non-traditional occupations**, University of California Press, Berkeley, 1989.

Williams, Pat, **Working wonders: the success story of wives engaged in professional work part-time**, Hodder and Stoughton, London, 1969.

Wilson, Fiona M., **Organizational behaviour and gender**, McGraw-Hill, London, 1995.

Wise, Sue and Stanley, Liz, **Georgie Porgie: sexual harassment in everyday life**, Pandora, London, 1987.

Witz, Anne, **Professions and patriarchy**, Routledge, London, 1994.

Witz, Anne and Mike Savage, The gender of organisations, in **Gender and bureaucracy**, edited by Mike Savage and Anne Witz, Blackwell Publishers, London, 1992.

Wright, E. O. (ed.), **The debate on classes**, Verso, London, 1989.

Wyatt, Sylvia with Langridge, Caroline, Getting to the top in the National Health Service, in **Women in organisations: challenging gender politics**, edited by Sue Ledwith and Fiona Colgan, Macmillan Business, London, 1996.

Yeandle. Susan. **Women's working lives: patterns and strategies**. Tavistock. London. 1984.

Yesil. H. **Sosyalist kadin hareketi icin**. Donusum Yayinlari. Istanbul. 1992.

Young, Iris. Socialist feminism and the limits of dual systems theory. *Socialist Review*. Vol. 10. No. 2/3. 1980. pp. 158-169.

Yüksel. Sahika. Es dayagi ve dayaga karsi dayanisma kampanyasi. in **Kadin bakis acisindan kadinlar.** edited by Sirin Tekeli. Iletisim Yayinlari. Istanbul. 1993. pp. 341-351.

Yule. Jane. Leisure, patriarchy and policy: an examination of ideologies in the local state. PhD thesis. *Leeds Metropolitan University*. September 1995.

APPENDIX A

Interview Schedule in Turkish and English

Görüsme Sorulari

Açiklama:

Bu arastirmanin amaci bankacilik sektöründe cinsiyete göre firsat esitligini ölçmektir Farkli örgüt kademelerinden kadin ve erkeklerle bu sektördeki deneyimleri konusunda görüsülecektir.

Isimler açiklanmayacak ve kesinlikle gizli tutulacaktir. Görüsme metinleri gerekli düzeltmeleri yapabilmeleri amaciyla görüsmecilere yollanacaktir.

Bu görüsme iki bölümden olusmaktadir. Birinci bölümde aileniz ve sirketteki göreviniz iliskin sorular sorulacaktir.

1) Bana kisaca ailenizden sözeder misiniz?
    Açiklama: Anne, baba, es, kardesler, çocuklar, vd.
    Not: Ilk sayfayi al

2) Aile bireyleriniz bu sirketteki isiniz hakkinda ne düsünüyor?
    Açiklama: Anne, baba, es, kardesler, çocuklar, vd.
    Açiklama: Kimler destekliyor?
    Açiklama: Kimler desteklemiyor?

3) Akrabalariniz ve arkadaslariniz bu sirketteki isiniz hakkinda ne düsünüyor?
    Açiklama: Kimler destekliyor?
    Açiklama: Kimler desteklemiyor?

4) Ücretli çalisma hayatinizin geçmisinden kisaca söz edebilir misiniz?
    Açiklama: Daha önce çalistiginiz sirketler?
    Açiklama: Konumunuz ve mesleki ilerlemeniz?

5) Bu sirkette eleman açigi oldugunu nereden ögrendiniz?
    Açiklama: Eleman açigini hangi kanaldan ögrendiniz? (Arkadaslar, gazeteler, akrabalar, radyo, TV)

6) Neden bu sirkette çalismayi seçtiniz?
    Açiklama: Neden digerlerini seçmediniz?
    Açiklama: Bu sirket hangi açidan digerlerinden farkli?
    Açiklama: Bu sirkette size en cazip gelen ne oldu?

7) Bu sirketle ilgili ilk izlenimleriniz nelerdi?
    Açiklama: Iyi karsilandiginizi hissettiniz mi?
    Açiklama: Çalisma mekanini nasil buldunuz?
    Açiklama: Bu sirketin elemanlarini nasil buldunuz?

8) Zamanla ilk izlenimleriniz degisti mi?
    Açiklama: Izlenimleriniz ne yönde degisti?
    Açiklama: Benimsendiginizi hissediyor musunuz?
    Açiklama: Çalisma mekanini nasil buluyorsunuz?
    Açiklama: Bu sirketin elemanlarini nasil buluyorsunuz?

9) Bu sirkette meslek hayatiniz nasil degisti?
    Açiklama: Bu sirkete ne zaman girdiniz?
    Açiklama: Hangi departmanlarda çalistiniz?
    Açiklama: Konumunuz nasil degisti?

10) Bu sirkette arkadaslariniz var mi?
    Açiklama: Kimler?
    Açiklama: Arkadaslarinizdan kaçi erkek, kaçi kadin?
    Açiklama: Çalisma saatlerinde onlarla görüsüyor musunuz?
        Açiklama: Onlarla ne konusuyorsunuz?
    Açiklama: Is aralarinda onlarla görüsüyor musunuz?
        Açiklama: Onlarla ne konusuyorsunuz?
    Açiklama: Is disinda onlarla görüsüyor musunuz?
        Açiklama: Nerede görüsüyorsunuz?
        Açiklama: Onlarla ne konusuyorsunuz?

Açiklama: Birlikte neler yapiyorsunuz?
11) Meslektaslarinizla is iliskilerinizi nasil tanimlarsiniz?
    Açiklama: Astlariniz var mi?
      Açiklama: Kimler?
      Açiklama: Onlarla iliskileriniz nasil?
    Açiklama: Üstleriniz var mi?
      Açiklama: Kimler?
      Açiklama: Onlarla iliskileriniz nasil?
    Açiklama: Meslektaslariniz kimler?
      Açiklama: Onlarla iliskileriniz nasil?

Ikinci bölümde sirketinizdeki firsat esitligine iliskin sorular soracagim.
12) Sizce bu sirkette <u>kadinlarin ise alinmasina</u> engeller var mi?
    Açiklama: Bu engeller sirket politikalarindan mi kaynaklaniyor?
    Açiklama: Sizce bunlar neden kaynaklaniyor?
    Açiklama: Bu sirkete basvururken herhangi bir zorlukla karsilastiniz mi?
13) Sizce bu sirkette <u>kadin eleman seçiminde</u> engeller var mi?
    Açiklama: Sirket politikalarindan kaynaklanan engeller var mi?
    Açiklama: Kadinlarin kendilerinden kaynaklanan engeller var mi?
    Açiklama: Siz herhangi bir zorlukla karsilastiniz mi?
14) Sizce bu sirkette <u>kadinlarin</u> erkeklere tercih edildigi departmanlar var mi?
    Açiklama: Bu departmanlar hangileri?
    Açiklama: Sizce bu tercih neden kaynaklaniyor?
15) Sizce bu sirkette <u>erkeklerin</u> kadinlara tercih edildigi departmanlar var mi?
    Açiklama: Bu departmanlar hangileri?
    Açiklama: Sizce bu tercih neden kaynaklaniyor?
16) Sizce bu sirkette kadinlar için <u>yasami kolaylastiran</u> olanaklar var mi?
    Açiklama: Bunlar ne?
    Açiklama: Bunlarin herhangi birinden yararlaniyor musunuz?
17) Sizce bu sirkette kadinlar için <u>yasami zorlastiran</u> etkenler var mi?
    Açiklama: Bunlar ne?
    Açiklama: Siz herhangi bir zorlukla karsilastiniz mi?
18) Sizce bu sirkette <u>kadinlarin mesleki gelisimine</u> engeller var mi?
    Açiklama: Bunlar ne?
    Açiklama: Bu engeller sirket politikalarindan mi kaynaklaniyor?
    Açiklama: Bu engeller kadinlarin kendilerinden mi kaynaklaniyor?
    Açiklama: Siz herhangi bir zorlukla karsilastiniz mi?
19) Sizce bu sirkette <u>kadinlara mesleki açidan yol gösterilmesine</u> engeller var mi?
    Açiklama: Sirkette bu islem nasil yapiliyor?
    Açiklama: Sirkette bu hizmeti kim veriyor?
20) Sizce bu sirkette <u>kadinlarin terfisine</u> engeller var mi?
    Açiklama: Bunlar ne?
    Açiklama: Bu engeller sirket politikalarindan mi kaynaklaniyor?
    Açiklama: Bu engeller kadinlarin kendilerinden mi kaynaklaniyor?
    Açiklama: Siz herhangi bir zorlukla karsilastiniz mi?
21) Sizce bu sirkette <u>kadinlarin egitim ve ögretim almalarina</u> engeller var mi?
    Açiklama: Bunlar ne?
    Açiklama: Bu engeller sirket politikalarindan mi kaynaklaniyor?
    Açiklama: Bu engeller kadinlarin kendilerinden mi kaynaklaniyor?
    Açiklama: Siz herhangi bir zorlukla karsilastiniz mi?
22) Sizce bu sirketteki kadinlar <u>ev ve is sorumluluklarini</u> birlestirme konusunda zorluklarla karsilasiyorlar mi?
    Açiklama: Baslica zorluklar nelerdir?
    Açiklama: Siz herhangi bir zorlukla karsilasiyor musunuz?

23) Sizce bu sirketteki kadin ve erkek elemanlar arasinda <u>benzerlikler ve farkliliklar</u> var mı?

       Açiklama: Farkliliklar nelerdir?

          Açiklama: Erkekler

          Açiklama: Kadinlar

       Açiklama: Benzerlikler nelerdir?

24) Bu sirkette herhangi bir <u>taciz</u> olayi oldugunu duydunuz mu?

       Açiklama: Açiklayabilir misiniz?

       Açiklama: Sonra ne oldu?

       Açiklama: Siz böyle bir olayla karsilastiniz mi?

Interview Schedule

Explanation:

The aim of this research is to evaluate equality of opportunities in financial services Women and men from different organisational levels will be interviewed about their experiences in this sector.

No individual names will be revealed and they will be kept strictly confidential. Transcripts of the interview will be sent to the interviewees to enable them to make the necessary corrections This interview has two parts. In the first one questions will be asked about your family and your job in this company.

1) Can you please tell me briefly about your family?
      PROBE: Parents, brothers, sisters, etc.
      NOTE: Take the first page.

2) What do your family members think about your work in this company?
      PROBE: Mother, father, partner, children, others...
      PROBE: Who are supporting?
      PROBE: Who are not supporting?

3) What do your relatives and friends think about your work in this company?
      PROBE: Who are supporting?
      PROBE: Who are not supporting?

4) Can you please briefly tell me your background in paid employment?
      PROBE: Companies you have worked for?
      PROBE: Your position and career development?

5) How did you learn about the job vacancy in this company?
      PROBE: Through which medium did you learn about the vacancy? (friends, newspapers, relatives, radio, TV)

6) Why did you choose to work for this company?
      PROBE: Why didn't you choose the other ones?
      PROBE: In what ways is this company different from the others?
      PROBE: What has attracted you most about this company?

7) What were your first impressions of this company?
      PROBE: Did you feel welcome?
      PROBE: How did you find the physical workplace?
      PROBE: How did you find the employees of this company?

8) Did your first impressions change through time?
      PROBE: How did your feeling change?
      PROBE: Are you feeling welcome?
      PROBE: How do you find the physical workplace?
      PROBE: How do you find the employees of this company?

9) How did your career change in this company?
      PROBE: When did you enter this company?
      PROBE: In which departments have you worked?
      PROBE: How did your position change?

10) Do you have friends in this company?
      PROBE: Who are they?
      PROBE: How many of them are female and how many of them are male?
      PROBE: Are you meeting them during the work hours?
          PROBE: What are you talking to them?
      PROBE: Are you meeting them during the breaks?
          PROBE: What are you talking to them?
      PROBE: Are you meeting in social hours with them?
          PROBE: Where are you meeting?
          PROBE: What are you talking to them?
          PROBE: What activities are you doing together?

11) How do you describe your work-relationships with your colleagues?
      PROBE: Do you have subordinates?
      PROBE: Who are they?
      PROBE: How are your relations with them?
      PROBE: Do you have superiors?
      PROBE: Who are they?

PROBE: How are your relations with them?
PROBE: Who are your colleagues?
PROBE: How are your relations with your colleagues?

In this second part, I will ask questions about the equality of opportunities in this company

12) Do you think there are barriers to <u>recruitment of women</u> by this company?
   PROBE: Are they due to the company policies?
   PROBE: What do you think are the reasons for this?
   PROBE: Did you have any difficulties in your application?

13) Do you think there are barriers to <u>selection of women</u> by this company?
   PROBE: Are there any barriers due to the company policies?
   PROBE: Are there any barriers due to women themselves?
   PROBE: Did you have any difficulties?

14) Do you think there are departments to which <u>women</u> are preferred to men in this company?
   PROBE: Which departments are they?
   PROBE: What do you think is the reason for this?

15) Do you think there are departments to which <u>men</u> are preferred to women in this company?
   PROBE: Which departments are they?
   PROBE: What do you think is the reason for this?

16) Do you think there are <u>factors making life easier</u> for women in this company?
   PROBE: What are they?
   PROBE: Are you using any of these?

17) Do you think there are <u>factors making life harder</u> for women in this company?
   PROBE: What are they?
   PROBE: Did you have any difficulties?

18) Do you think there are barriers to the <u>career development of women</u> in this company?
   PROBE: What are they?
   PROBE: Are they due to the company policies?
   PROBE: Are they due to women themselves?
   PROBE: Did you have any difficulties?

19) Do you think there are barriers to <u>mentoring of women</u>?
   PROBE: How is mentoring given in the company?
   PROBE: Who are mentoring in the company?

20) Do you think there are barriers to <u>women's promotion</u> in this company?
   PROBE: What are they?
   PROBE: Are they due to the company policies?
   PROBE: Are they due to women themselves?
   PROBE: Did you have any difficulties?

21) Do you think there are barriers for women to have <u>education and training</u> in this company?
   PROBE: What are they?
   PROBE: Are they due to the company policies?
   PROBE: Are they due to women themselves?
   PROBE: Did you have any difficulties?

22) Do you think there are difficulties for women in this company to combine their <u>domestic and work responsibilities</u>?
   PROBE: What are the basic difficulties?
   PROBE: Do you have any difficulties?

23) Are there any <u>differences and similarities</u> between the female and the male employees of this company you think?
   PROBE: What are the differences?
      PROBE: Male
      PROBE: Female
   PROBE: What are the similarities?

24) Have you heard any cases of <u>harassment</u> in this company?
   PROBE: Can you explain it?
   PROBE: What did happen afterwards?
   PROBE: Did you have an experience?

APPENDIX B

Questionnaire Schedule in Turkish and English

Sizinle ilgili

1) Yasiniz: (   )

2) Cinsiyetiniz: Kadin (   )   Erkek (   )

3) Egitim durumunuz (Aldiginiz son diplomaya gore).   ....

4) En sevdiginiz uc hobiniz veya bos zaman ugrasiniz nelerdir?

    a)............................   b) ......   c)

Ailenizle ilgili

5) Medeni Durum ve Aile

a) Su andaki medeni durumunuz nedir?	Evli( ) Bosanmis( ) Ayrilmis( )
b) Hanenizde kac kisi var?	Bekar( ) Beraber Yasiyor( ) Dul( )
c) Cocugunuz var mi? Varsa kac tane?	
d) Esiniz var mi? Varsa aldigi son diplomaya gore egitim durumu nedir?	
e) Esiniz var mi? Varsa su andaki isi nedir?	

6) Evinize giren tum gelirler goz onune alindiginda hangi gelir gurubuna giriyorsunuz?

    Yuksek( ) Yuksek-orta( ) Orta( ) Orta-dusuk( ) Dusuk( )

Isinizle ilgili

7) Mesleki ozellikleriniz nelerdir?
    ....
    ....

8) Bu sirkette su andaki pozisyonunuz nedir? (Lutfen "x" koyarak isaretleyiniz)

    a Duz eleman   ( )   c. Orta kademe yonetici   ( )
    b. Alt kademe yonetici   ( )   d. Ust kademe yonetici   ( )

9) Eger yonetici iseniz yonetiminiz latinda kac kisi calismaktadir?   ....

10) Sirketin hangi bolumunde calisiyorsunuz?   ....

11) Bolumunuzdeki konumunuz nedir?   ....

12) Isiniz: Tam-gun ( ) mu?, Kismi Sureli ( ) mi?, Diger   ....

13) Sozlesmenizin: Suresi belli ( ) mi?. Belli degil ( ) mi?. Diger   ....

14) Is Yasami (Yil, ay, gun ve saat cinsinden)

a) Kac yildir parali bir iste calisiyorsunuz?	yil
b) Kac yildir bankacilik sektorunde calisiyorsunuz?	yil
c) Kac yildir bu sirkette calisiyorsunuz?	yil
d) Kac yildir su andaki pozisyonunuzdasiniz?	yil
e) Bundan onceki pozisyonunuzda kac yil calistiniz?	yil
f) Sozlesmenizin suresi ay cinsinden ne kadar?	ay
g) Haftada ortalama kac gun calisiyorsunuz?	gun
h) Haftada ortalama kac saat calisiyorsunuz?	saat

Gozlemlerinizle ilgili

15) Siz. aslariniz. ustleriniz. sirketteki kadin ve erkek calisanlar ne dusunuyorsunuz?

	Is arkadaslariyla iliskiler. gorevlerin yapilmasindan daha onemlidir	Is arkadaslariyla iliskiler. gorevlerin yapilmasi kadar onemlidir	Gorevlerin yapilmasi. is arkadaslariyla iliskilerden daha onemlidir
a) Sizin icin			
b) Ust(ler)iniz icin			
c) Ast(lar)iniz icin (eger varsa)			
d) Sirketteki kadin elemanlar icin			
e) Sirketteki erkek elemanlar icin			

16) Sirketinizde asagidakilerden hangilerini gozlemlediniz?

Olaylar	Evet gozlemledim	Hayir gozlemlemedim
a) Daha iyi ozellikleri olan bir kadin basvuran olmasina ragmen bir daha az nitelikli bir erkek ise alindi		
b) Daha iyi ozellikleri olan bir kadin eleman olmasina ragmen bir daha az nitelikli bir erkek terfi etti		
c) Bir kadin terfi etti. yeni pozisyonunda tam yetki alamadi		
d) Bir kadin is ve aile sorumluluklarini beraber yurutmekte zorluklarla karsilasti		
e) Bir adam is ve aile sorumluluklarini beraber yurutmekte zorluklarla karsilasti		
f) Bir kadin sozlu taciz edildi		
g) Bir kadin fiziksel olarak taciz edildi		
h) Bir taciz olayi gozardi edildi		
i) Bir kadinin hamileliginden dolayi sirketle sorunlari oldu		
j) Bir kadin ayni konumdaki erkeklere gore daha kotu muamele gordu		
k) Bir erkek kadin yonetici ile calismak istemedi		
l) Kadinlarin sirketteki bazi bolumlerde ise alinmasina engeller var		
m) Kadinlarin sirkette belli konumlara terfi etmelerine engeller var		
n) Kadinlar erkeklere gore daha az is egitimi aliyorlar		

Sirketiniz ve yasaminizla ilgili

17) Sizce bu sirkete basvurmadan once. eleman acigi oldugunu nasil ve nereden ogrendiniz?
Lutfen aciklayiniz ....

18) Sizce bu sirkette ise eleman alimlarinda kadinlarin karsilasugi engeller var mi?
Lutfen aciklayiniz

19) Sizce bu sirkette kadinlarin kariyer yapmalarina engeller var mi?
Lutfen aciklayiniz

20) Sizce bu sirkette kadinlar icin firsat esitligini bozan faktorler var mi?Are there any factors restricting equal opportunities for women in this company?
Lutfen aciklayiniz

21) Sizce bu sirkette kadinlarin terfi etmelerine engeller var mi?
Lutfen aciklayiniz........................

22) Sizce bu sirkette kadinlar icin _hayati kolaylastiran_ faktorler var mi?
Lutfen aciklayiniz........................

23) Sizce bu sirkette kadinlar icin _hayati zorlastiran_ faktorler var mi?
Lutfen aciklayiniz........................

24) Sizce bu sirkette kadinlarin is egitimi almalarinda zorluklar veya kisitlamalar var mi?
Lutfen aciklayiniz........................

25) Sizce bu sirkette kadinlarin erkeklere gore daha iyi yaptiklari gorevler var mi?
Lutfen aciklayiniz........................

26) Sizce bu sirkette erkeklerin kadinlara gore daha iyi yaptiklari gorevler var mi?
Lutfen aciklayiniz........................

27) Bu sirkette bir kadin veya erkek olarak karsilastiginiz taciz olayi var mi?
Lutfen aciklayiniz........................

28) Yalnizca kadin veya erkek oldugunuz icin gunluk yasamda karsilastiginiz sorunlar var mi?
Lutfen aciklayiniz........................

29) Sirketinizde daha cok _kadinlarin_ tercih edildigi bolumler var mi?
Lutfen aciklayiniz........................

30) Sirketinizde daha cok _erkeklerin_ tercih edildigi bolumler var mi?
Lutfen aciklayiniz........................

31) Neden digerleri yerine bu sirkette calismayi tercih ettiniz?
Lutfen aciklayiniz........................

32) Bir kadin veya erkek olarak is ve aile sorumluluklarinizi yurutmekte karsilastiginiz guclukler var mi?
Lutfen aciklayiniz........................

Yorumlar

33) Bu sirkette veya genel olarak kadina ve erkege firsat esitligi konusunda eklemek istediginiz goruslerinniz var mi?
....

34) Bu anketi gelistirmek icin onerileriniz var mi? Eger varsa lutsen aciklayiniz.
....

35) Bu anketi kac dakikada doldurdunuz?   dakika

Lutfen bu anket formunu saglanan kutulara birakiniz

Ayirdiginiz zaman ve yardimlariniz icin tesekkur ederim

CHELTENHAM
&
GLOUCESTER
College of Higher Education

M. Fatih Özbilgin
Cornerways Research Centre
The Park, Cheltenham
Gloucestershire
GL50 2QF
Tel: (01242) 532 822
Fax: (01242) 543 355
Tel: (01242) 576 394 (home)
E-mail: mozbilgin@chelt.ac.uk

Dear Participant,

I am a full-time research student (MPhil/PhD) in Business and Finance at Cheltenham and Gloucester College of Higher Education. I am a graduate of Business Administration Department at Bogazici University, Istanbul and have a master's degree in Human Resources Management and Development at Marmara University, Istanbul.

My current research is on equal opportunities practices in the financial sectors of Turkey and England. Three financial institutions have participated in the study in Turkey. We have applied to several institutions in Britain, two of which have so far agreed to take part in the study.

From these institutions research data will be gathered in three ways:
1) Relevant statistical data and company documents of the institutions will be requested,
2) Questionnaires will be offered to all the employees in the head offices of these institutions,
3) Interviews will be undertaken with employees from different organisational levels who are willing to share their ideas and experiences.

The results of this study and the name of the institution will be kept strictly confidential. No individual names will be mentioned. No parts of this study will be published without the consent of the company.

I would like to thank everyone in advance for their interest in this study and their contribution of their time and ideas. If you are willing to help me further with an interview, I would be grateful if you can indicate a contact telephone number and times I can reach you, on the questionnaire form. If you cannot give a telephone number but are willing to have an interview, please use my correspondence address and phone number to inform me.

With good wishes,

Mustafa F Özbilgin

About you

No:_____

1) Age: (   )

2) Sex: Female (   )   Male (   )

3) What is your highest academic qualification? ....

4) What are your three favourite hobbies or leisure activities?

a)........................   b)........................   c)

About your family

5) Marital Status and Family

a) What is your current marital status?	Married( )Divorced( ) Separated( ) Single( ) Cohabiting( ) Widowed( )
b) How many people are there in your household?	
c) Do you have children? If yes, how many?	
d) Do you have a partner? If yes, what is your partner's highest academic qualification?	
e) Do you have a partner? If yes, what is her or his current job?	

6) Considering all the income your household receives, into which income group do you think it comes?
High( )   High-middle( )   Middle( )   Middle-low( )   Low( )

About your job

7) What are your professional qualifications?

....

....

8) What is your current position in this company? (Please mark with "\")

a. Non-managerial grade   (   )   c. Middle level manager   (   )
b. Junior level manager   (   )   d. High level manager   (   )

9) If you are a manager, how many people are under your management?

10) In which department do you work?

11) What is your position in the department?

12) Is your work: Full-time (   ),   Part Time (   ), Other

13) Is your contract: Temporary (   ),   Permanent (   ), Other

14) Work Life (Years, months, days, hours)

a) For how many years have you been working in paid employment?	years
b) For how many years have you been working in financial services?	years
c) For how many years have you been working for this company?	years
d) For how many years have you been in your current position?	years
e) For how many years did you work in your previous position?	years
f) Please specify the length of contract in months	months
g) Please specify how many days per week you work on average	days
h) Please specify your weekly working hours on average	hours

About your observations

15) What do you, your manager/s, subordinates (if any), female and male employees think?
(Please mark only one box in each row)

	relationship with colleagues is more important than performance of tasks	relationship with colleagues and performance of tasks are of equal importance	performance of tasks is more important than relationship with colleagues
a) For you			
b) For your manager/s			
c) For your subordinate/s (if any)			
d) For female employees of this company			
e) For male employees of this company			

16) Have you ever noticed any of the following within your company?

Cases	Yes. I have noticed	No I haven't noticed
a) A less qualified man was employed although there was a better woman applicant		
b) A less qualified man was promoted although there was a better woman applicant		
c) A woman was promoted but did not receive full authority in her higher position		
d) A woman had difficulties in combining her domestic and job responsibilities		
e) A man had difficulties in combining his domestic and job responsibilities		
f) A woman was harassed verbally		
g) A woman was harassed physically		
h) A case of harassment was ignored		
i) A woman had problems in the company because of her pregnancy		
j) A woman was treated less favourably compared to her male equals		
k) A man didn't want to work for a woman manager		
l) There are barriers to women's employment in certain departments		
m) There are barriers to women's promotion to certain positions		
n) Women receive less training and education than men		

About your company and your life

17) Before you decided to apply to this company, how did you find out about the job vacancy?
Please explain ....
....
....

18) Can you think of any obstacles for women in recruitment and selection by this company?
Please explain ....
....
....
....

19) Can you think of any barriers to the career development of women in this company?
      Please explain. ....
      ....
      ....
      ....

20) Can you think of any factors restricting equality of opportunities for women in this company?
      Please explain...
      ....
      ....

21) Can you think of any barriers to the promotion of women in this company?
      Please explain..   ....
      ....
      ....

22) Can you think of any factors making life easier for a woman than a man in this company?
      Please explain..   ....
      ....
      ....

23) Can you think of any factors making life more difficult for a woman than a man in this company?
      Please explain...   ...   .
      ....
      ....

24) Can you think of any difficulties or limitations for women to receive training and education in this company?
      Please explain....   ....
      ....
      ....

25) Can you think of any tasks at which you think women are more capable than men within your company?
      Please explain..   ....
      ....
      ....

26) Can you think of any tasks at which you think men are more capable than women within your company?
      Please explain..   ...
      ....
      ....

27) Can you think of any problems of harassment you have faced in this company as a woman/man?
      Please explain...   ...   ...
      ....
      ....

28) Can you think of any difficulties you face in daily life only because you are female/male?
      Please explain..   ......
      ....
      ....

29) Can you think of any departments in your company to which women are preferred to men?
      Please explain...........................   ....
      ....
      ....

30) Can you think of any departments in your company to which men are preferred to women?
      Please explain..   .....
      ....
      ....

31) Why did you choose to work for this company rather than others?
      Please explain........   ....
      ...   .
      ....

32) Can you think of any difficulties you face as a woman/man in combining your domestic and job responsibilities?
      Please explain ....
      ....
      ...   .

Other Comments

33) Do you have any comments to add about equal opportunities policies and practices for women and men in your company or in general?

....
....
....
....
....
....
....
....
....
....
....

34) Do you have any suggestions for improving this questionnaire? If yes, please explain

....
....

35) How long did it take you to fill out this form?   .... mins

36) If you would like to contribute further with an interview please fill in below (Only for contact purposes. Names will be kept strictly confidential):

Your name: ....

Your contact address: ....

Your phone number: ....

At which days and times I may contact you :   ....

Thank you very much for your time and co-operation

APPENDIX C

An example of a transcribed interview

Interview with GB3ZF

(a questionnaire was completed prior to interview)
18/7/1996, 11:00, Company Z premises.

Can you please briefly tell me about your family and daily life?
My family life?
Yes.
OK. I've had children relatively late in life. I am 38 now and I have a three year old and a five year old: two boys and I am married. Met my husband when I was working at [name withdrawn] eight years ago before I came to [name withdrawn]. He is a computer programmer, freelance and he could be based in different places but actually we've managed to find contracts where he is quite near. [Name withdrawn] is where he is now. So basically married with two kids.
What do they think about your position in this company?
Oh are they supportive? Yeah! Right mixed feelings. The boys three and five are too young to have a view. I certainly never get any complaints from them like mummy why aren't you with us or anything like that. Erm... the younger one has a nanny now but originally before the older one went to school they both were in a nursery. It was [name withdrawn] nursery. So they were very happy there and I think that you yourself influence what your family think about it. Because if you present it as this is a terrible thing that's happening to me. Then you are inviting them to think negative things but if you imply that you are happy and you don't have to do what you do but you are happy with what you are doing then they think it is a good thing so it seems to have virtuous circle effect. My husband that's a different cattle fish. He certainly I think if I compare him to most men he is very I would have to say that he is very supportive. But [name withdrawn] is a quite demanding place to work and occasionally when my hours get bad he complains that he is having to do too much of the support. The main way that he supports me is that we take turns to wait for the nanny to come in the morning so if I can come into the office early then I'll come back promptly by six to release the nanny so he could stay on and work later than that in the office. As most of us are actually work longer than 8 till 6 and so.
Are you paid for overtime?
At the grade that I am at I wouldn't get paid overtime so there is more of a company culture. Think about it really. It is pretty, the other way that is difficult is that he is understanding but equally he knows that any extra work I do is self-imposed because it is not I am working in a factory where they are making me work these hours. I have a lot of personal choice in the matter. That is difficult because when I put my work before my family I have chosen to do that so that's hard. So what I do I have to balance these things and I can't, I wouldn't want to live in a mediocre way such that I am not doing enough at work and not really a family person either so what you tend to do is swing between one thing and the other. So I put a lot of work into work one week and maybe I'll spend more time with the family the next weekend. It is a bit like...
Flexi-time?
No we don't have flexi-time. We can start as early before eight as we want and we can finish as early as five we want. But have you seen a magician actor whatever somebody who juggles plates. I that's what I do because I have to work hard on one plate and I don't go to the next plate until it is really going like that (impression of a falling plate). So I have to go and see that one. That is how I balance the demands of work and family. In my children's school as well I am on the parent-teacher's association. So I don't do very many active things in the community so I've made my priorities work and family.
What do your relatives and friends think about...
All right. My mother was a teacher. She is a single parent. I am brought up in a single parent family. She and my father had divorced when I was very small. So I don't have brothers and sisters and so I grew up with just her and she was teaching and so my image of a mother has always been a working mother anyway. I think that helps me very much because I don't have any internal conflicts between what I think I should be doing and what I feel comfortable doing. I don't have awful lot of other family and my mother actually doesn't actually live near so it is more stressful for me than if I perhaps have a big Italian family life you know how in many other cultures for example Italy. Large

families, relatives and those people have their kids, I don't have that. But I don't mind that because than I would have to put up with their views as well, wouldn't I. So it is a two way thing, isn't it? You've asked about friends as well as family. I think that you tend to choose friends who approve of you anyway. I can't imagine calling somebody a friend who thought I was bad. I am very friendly with other working women I would say but I do also have some. I make sure that I am also friends with women who don't work and I don't treat them any differently.

You have friends who are working?

No I have friends of my mother's that don't work also. You know [name withdrawn] and I have friends as a couple but that there is a limit on how many friends you can maintain when you are both working anyway. So I imagine that if I was at home during the day I'll be making a lot more friends and seeing more of them than I do.

Can you please briefly tell me about your background in paid employment?

OK, after I left university I was lecturer in [name withdrawn] for a couple of years. Then I returned to [name withdrawn] and didn't know what to do and took a [name withdrawn] course.

What were you lecturing about?

English and French I was teaching [name withdrawn] students. And French was my university subject. So but I knew after a couple of years of lecturing that I didn't want to do that permanently. It was just something while I was finding my feet. Then I came back to [name withdrawn] and went on a computer course. And then I joined [name withdrawn] for five years and then here for eight years. So I've been in [name withdrawn] for thirteen years.

Now you are still in computing?

Yes, I mean I am now a manager in Computing office that I've started as a trainee. I had two maternity breaks obviously.

Were they in this company?

In this company, yes.

How did you learn about the job vacancy in this company?

When I was still working at [name withdrawn] somebody in my team. His wife worked at [name withdrawn] and she was very enthusiastic about it and I talked to her and I was seduced by this company from [name withdrawn]. There seem a lot of financial benefits and the culture was very exciting and I think I was really tempted by the superior money and benefits at the time. That was before I had children and money is not the biggest thing to me. You know your values change as you grow older. But I will say that money and other perks like a company car things like that one of the things that attracted me here quite strongly.

Did you compare it to [name withdrawn]?

Yes [name withdrawn] has, at the time, had a very civil service mentality to things and whereas this company was more dynamic. So I thought I would find it more challenging here.

Is it more hierarchical there?

At [name withdrawn], definitely yes.

How about this company?

We are currently going through a flattening process as you may know. They are shedding managers And they are trying to become less hierarchical and loose some of the layers of managers and but I wouldn't say that it is hierarchical in it's way of working yet. In other words, you can still pick up the phone and talk to somebody four grade senior to you without they're being a big fuss. I have a feeling that the hierarchy is for easy communication and to make life clear rather than... because people here are really status obsessed, I would say. But I think we have too many layers yes. But not as bad as BT.

Status consciousness is not very obvious then?

Not here. I don't people here are. I have seen that much worse in other places.

What were your first impressions of this company?

They, err. A very dynamic place. I must say actually I was probably disappointed between. In fact as you are recruited you are sold an image, aren't you? And without them definitely promising you things they lead you to believe that wonderful things will happen. And then you join it feels like that so I would call the honeymoon period of a marriage you know. And then you a get the post-honeymoon period. So I had joined thinking that I was one level away from being a manager Whereas I was actually two levels away. I found that quite hard. It is easy to feel bitter about some things but I am balanced. I am not disappointed with what the company delivered to me

Did you feel welcome?

Oh, very very yes. Everybody talks about that cause my current boss whose only been in the company nine months, she has remarked to me how very welcome she feels So that's why I don't believe that hierarchy thing can be too bad. There is such a family feel about it

Did you like the physical workplace?

No. I was originally in [name withdrawn] which was sort of very horrible office building Now I am

in [name withdrawn], it is a bit better. This building is the best. But, to be honest my kind of people don't really tend to care too much about the environment.

What is the reason for that?

I think IT people tend to be very intellectual and are interested in discussions and things like that. They don't really know when they are sitting on an orange crate or a nice chair.

Maybe too concentrated!

I think that's OK. Certainly I think the conditions are acceptable. I mean we are all becoming more and more conscious of the environment aren't we? So we care about good air circulation systems and things like that, more than we used to. So I don't think the company is one of the worst. I think the buildings are acceptable. There is certainly from a safety point of view I don't know any accidents and things so. I think we do seem to pay attention to get cabling right you know. The company does care about safety.

How about the employees of the company, how did you find them, when you first came in?

Welcoming.

Did your first impressions change through time?

Yes in a natural way because you learn more about the politics of the company when you came in. You start to learn about the strengths and weaknesses. Some things get better. You know like in a marriage some things are a disappointment and other things are better than you had hoped for so.

What is the company politics like?

They are not as bad as they could be. Think there is always a problem between the values that we aspire to. So you will have seen the [name withdrawn] brand personality maybe. Somebody will have shown you a statement about. This is the brand personality that we are supposed to have. That is very much where we aim to be and it is not necessarily where we are right now. But I know many places where they wouldn't even be aiming to be and if they're noble in particular anyway. I like to think that if you are aiming for something you may for short but you are still going in the right direction.

How did your career change in this company?

I am still in IT as I was when I joined. I am now a manager. It is taking me longer than I would have liked to be a manager. I do feel I've been obstructed by two things, one being the current layers of management. So they don't really want to be growing. It is not a growth time for managers. Secondly by self-imposed things. I mean I was doing a lot of things that don't impress people. So I needed to mature at a certain stage anyway.

What were the things that you gave up?

It's very hard to talk about it because it is such a subtle, slow thing that's happening. And the thing that having children has probably changed me.

Did the company help you through the pregnancy process?

No, I wouldn't say that we treat maternity leavers very well. On the other hand I think that is very normal in business. I don't think [name withdrawn] is any worse. It is very common practice. Yes. I mean and I can understand that. It is very hard to remember somebody who is not there. I will tell you that there are state minimum benefits that you can get and a company could pay more than the minimum. Cause what you get is 90 per cent of your salary for only six weeks then you are on just the same minimum money as the state will give you. So there is an opportunity there to pay more if they wish to. Now I have a feeling that if we were not in a recession and the company had to attract these women back. They would maybe do something extra. But at the moment they don't need to so they aren't. And I can't blame them for that because that is business sense. Business is not there to... It is not a state provider is it? It is there to make money.

But they spend lots of money on training.

They've invested a lot. I think they make decisions based on how valuable they think that person is I think the approach will depend on the prevailing economic climate of the time.

How about the status of women in the company?

I think that when the woman comes back and she has kids, it is now bit of a liability because the boss will know that you cannot quite work the same hours. That is a very short term view of things Because over time like me you get to a position where you have the nursery sorted out, you have a nanny and life will carry on as usual and I do as much or more than many people around me So it is not as much of a problem as they think it will be. I think they think that will have to own women's problems whereas actually it is down to the woman to sort out. We are talking about the woman but actually it should be the two parents. Yes.

Do you have friends in the company?

Yes

Are you socialising with them during work hours?

During work hours? I might go to lunch but not as much since I am a manager. I don't have as much time. But one of the other female managers that I work with has kids who went to the company nursery like me. So I will them round at the weekend. You know I will see them at least once a

month outside work.

Are there any gender issues within the socialisation of workers?

When you say socialisation within work hours, we don't do a lot of that.

Lunch or coffee breaks.

I mean certainly men and women in teams do go to lunch together. You will find anyway, if you go to a party men talk to the men, women talk to the women anyway. So I wouldn't say that work does anything to interfere or reinforce that. I think women wanted to talk to other women at lunch time as well. I would not feel that I couldn't have lunch with a man colleague. I would feel perfectly acceptable by that.

I am trying to understand if there are any informal networks.

I think the networks are fairly gender based. I think. I am in a women's network I suppose and I am not very tapped into men's networks.

There are old boy's networks in some companies, how is the situation here?

Yes, definitely. There used to be a woman director and she's left now. So there are no woman directors up at the top but I don't feel that our company... I am increasingly, now I am a manager and looking at things through the company's eyes and thinking well, what would I do in these circumstances. Because you can't tell men not to network, because there are no women can you? So... I don't think that senior people at the company are sufficiently influenced by female employee thinking if you like. One example, I could definitely give was at the company crèche. They decided that no longer do they want to subsidise the places on it. So they gave us warning that that would happen but they didn't actually protect the people whose kids were in the system so. I would have been OK if they'd said the prices are gonna change for people coming into the system but we'll look after you and prices for those of you. No they didn't. They upped the price for nursery places. They used over 3 year period. I went in one month paying 80 ponds more a month after tax, which is a lot of money for my kids to keep going to the crèche. And that was a real hit on me. And I complained about it and me and another nursery mother went to see executive director and personnel and asked him to take it to the board and it a bit higher because we were not happy about what they were doing and the outcome was not good for us. I feel that. I would definitely would attribute that to be that there are not women around them. I think that they were probably thinking well working women, their husbands earn money and they earn money. They got plenty of money we don't need to subsidise them. They think that we're just earning extra money, pin money whereas actually yes some of the working mothers are actually the major bread winner of pair. But the men don't realise that. I do understand why they are like that because they have only their wife to compare you with. They don't have any female colleagues to do that.

Are there provisions for men to use the nursery facilities?

Oh yes and there were quite a few men taking places. So that was OK. [name withdrawn] you know he is our equal opportunities thing. He is very good on the EO side. I think [name withdrawn] was very limited with the crèche by what he could do by the budget and by the board and all. I think he pushes for equality of opportunity within the confines that he can. But it is an uphill struggle and he is a bit lonely. He has a [name withdrawn] background. I think that helps a lot.

I didn't know.

Didn't you know that? I don't know how many years he was there and how influenced by it I can't help but feel that may have influenced.

How do you describe your work relationships with your colleagues?

Friendly, supportive. We fight sometimes, as you would expect. A bit like a family relationship. Brothers and sisters squabble and it is like that you know. So I've had good bosses and I've had bad bosses.

What do you think about the individual managers role versus the equal opportunities policies of the company?

Yes I mean I have known some male managers who were definitely not EO minded is very obvious to me. Quite chauvinist. Racism isn't something quite that comes up here because we quite simply don't have enough non-white staff for there appear to be an issue really. So when you talk about equal opportunities we are usually talking about men and women, about sexism not racism. But my female boss. I am in an unusual situation because my female boss joined the company nine months ago. Came in a quite high level and she is five years younger than me, thirty three, no kids. And when I new that I was gonna be working for somebody younger than me I found that more startling than the fact that she was a women. I found that more off putting. It hasn't been a problem I never feel she is younger than me when we are talking. So it is about maturity. But she has told me if she has the opportunity to if she has two people of equal, absolutely equal standing she will give the opportunity to female specifically because she know most of our male colleagues will not be doing that. So she does whatever she can at a local level. Now, she wouldn't like to be quoted on this I am sure because.

In many departments I think women need positive action.

I think I am in an unusual division even within management services there are a lot of women managers. Unfortunately in my division my director [name withdrawn] is good about that. So I think maybe if you talk to somebody else in a different department within management services you might get a different view. We don't have enough women at the top of this company. There is no doubt that we are. I don't know who else you are talking to but you will be able to get some statistics which show that proportionately the workforce we don't have enough woman managers.

I will talk to [name withdrawn].

[name withdrawn]. She is the other person. I don't know how much she knows about these things. There is actually a group which [name withdrawn] is her name. She's got some group I think that looks at effectively glass ceiling. I think she looks at that. You can talk to [name withdrawn] about that. See if that was worth you talk to [name withdrawn] about it. I think she has a glass ceiling work but I am not part of it. I don't know about it. I've thought of somebody else. She writes to the company magazine and she's interviewed me before. [name withdrawn], that's a good name for you. She actually wrote an article and interviewed me as part of that article about women at work. She would probably can tell about things that she does. I am sure she has the time to do too.

I will talk to [name withdrawn] first as you say. This is the second part of the questionnaire. Can you please briefly tell me one day in your life?

I get up at seven o'clock and basically 8:15 when the nanny arrives get myself ready and the kids ready. Me and my husband take turns to do this so if it is my turn to go in early if I get up at seven I'll be in the office by 8 o'clock, otherwise I don't get in the office until 9 o'clock. It is not like shifts but we definitely share. If anybody gets to be at work more it's me. Because he is a contractor. He has flexitime and I don't. So we have to pay more attention to my career [name withdrawn], because he is a contractor. They don't have such a concept of career really. It is more like a job although we have equal payment really. Then when I get into work, the sort of things I'll be doing is I manage projects so I'll be having meetings with people. I have some career planning *man* management activities with my team about eight people. Then I have other meetings that are about the task side of things and I have reports to read and maybe have lunch, just out and get a sandwich. I don't do as much networking as I should. I used to before kids. have lunch with people I knew a lot more than I do now. I don't have enough time now and then I'll be doing that all day till about I don't leave before five anyway. So if I, I must leave by five thirty, if I was the one who came into work early. but if not I might even work until seven, seven thirty. depends on how much I have you know. But as I said it is very much self-imposed and I think a lot of it is down to how effective you are at your own time management so I am not very effective time manager of myself.

You must be.

No I am not. Because I end up doing more work then I should. As a new manager I have not learned sufficiently to delegate. Because I think I delegate. but I don't delegate as much as I could. I am getting better, you know. My female boss is a lot better in that. She coaches me, she tells me. She is very clear to tell me when I do things right or wrong. She is quite critical. She was quite tough on me when she first came in but that has been very beneficial. Because it's made me clean up my act very quickly.

So after work?

Get home and kids have tea with the nanny. We have to bath then. Mike and I share duties, if one of us is bathing the other getting our meal ready. They've already eaten so it's basically they have to have their bath and they'll do their reading and might do some work. They get to bed by about eight o'clock. Then I don't tend to go out a lot in the week because we resent to have a baby-sitter. So I just, sometimes I am bringing work and sometimes I just read and relax. I don't go to the gym as much as I should. Sometimes I'll swim maybe. I go to [name withdrawn] classes once a week. I don't know if you've ever heard of that.

No.

[name withdrawn] is about, a bit like Yoga, is the nearest I can say. It is about how to release your neck and hold your back and things. I would classify that as part of stress management. But it is actually also about mental things as well. Like Yoga, it's more than just the body. I do that once a week. It cost quite a lot of money. It's twenty pounds for an hour. I do with two other girls and we share the lesson. But I found out about this on my own. He, my [name withdrawn] teacher, came to [name withdrawn] recently and gave a talk. So it is something I am trying to bring into the company. But the company is not very good at employee benefits such as stress management. My boss, my female boss says where she used to work they had facilities on site for relaxation and they had and they hired masseurs to come in. They had all sorts of daily stress. the knowledge that the work was stressful. They did something about it. They don't here. It's still quite a macho culture really.

You are sharing everything nearly with your husband then?

Yes. I am always reading that women do most of it. I mean that we find we do is some jobs seem to

fall more naturally to me and some to him. So things that he does are look after the, putting out the garbage, you know dirty jobs and fixing and gardening. He moves the lawn and he'll do more traditional male things and I will look after the laundry. Because otherwise he will put in a red jumper with a white shirt. So I look after the laundry but we share the cooking and we in terms of numbers of hours of work we definitely are equal. But I can't imagine it being any other way. I think what helped is before we had kids we had that sort of relationship so when we didn't even have kids and we were living together I would not be waiting on him. Cooking and cleaning and ironing, he always ironed his own shirts and looked after himself. It was obvious that when we had kids that couldn't change. You know we would both have more work to do. I think having a mother who is a working mother really helps. Because I've never felt, I don't have a mother who says you shouldn't be, you should be looking after him you know, she doesn't think that at all so that helps me a lot. This is interesting my best friend [name withdrawn], she is the other manager I see outside work, her mother she has, her parents were married and still married but her mother has been a teacher and she was working and she feels the same as me, has never felt guilty about having children in childcare. Because that's how she grew up. I think that a lot of the working women I know had working mothers and that helps them. I think the ones who work who didn't have working mothers feel much more stressed by the whole thing. It is about your image about what you think a women should be, is very heavily modelled on your mother do.

This was the first part of the interview now I will ask questions about the equal opportunities practices in the company. Do you think there are barriers to recruitment of women by this company?

No, no I don't think so. Because most of the recruitment we do is at a level where being a woman is not a problem. It would be if we were looking for women directors. We have had a women directors recently. [name withdrawn] was one, that [name withdrawn] will know. We've had two very senior women, [name withdrawn] and [name withdrawn]. They never really I mean they've chosen to leave I think [name withdrawn], I am not sure whether she might even, she certainly left the mainstream and she may have come back as a consultant. But I think the company was trying to buy in women and it is very difficult because there aren't many out there. So I don't think the company is restrictive. In fact my boss [name withdrawn] believe she has an advantage, cause there was a short list and she thinks that being a female helped her get onto that short list.

Why did they leave? Do you know?

I think [name withdrawn] is an interesting person anyway. You can't, it's very hard to generalise about one person and their reasons because. But definitely the term that we would use is that 'her face didn't fit'. I don't know if you know that expression but we use it to mean. Her face doesn't fit means can't fit into the culture.

What sort of difficulties did she have?

Her style was not compatible with the men that she was working with. Very very assertive woman, swears a lot. A very macho woman actually, sort of, so and very revolutionary with her ideas. I mean we are doing one thing, you know direct marketing, you know we sell most of our financial products through a sales force but there is also a movement to do more telephone sales direct marketing. And she was asked to set up a pilot to see if we could do this as well as our sales force a few years ago. For some reason it just never got up the ground and yet I came to work along on that project a few years later and I have read all her material and we were doing what she thought what we would be doing, you know few years later. So she didn't achieve buy-in from other people. She didn't buy them into her ideas.

Did you have any problems or difficulties during your recruitment process?

No, no.

Do you think there are barriers to selection of women by this company?

To selection. Management services people interview and they will be allocated to somewhere within management services but there is no, once you got you barrier being in the company then there is no further selection process. I don't think, I suppose it could be that maybe a team within management services might not be happy to have a woman coming in I mean they could think that but I've never heard of that I don't think that was the case.

Are the interview panels gender balanced?

Women like doing recruitment work. I think it is seen it is not a prestige thing so men don't really like to recruit people. Because management services, that is not our main job, so if we do recruitment, that's an extra thing a lot of men don't seem to get involved in it women seemed far more interested in that side of things. So that actually might be, funny I never just put two and two together maybe that's what's helping the process, in fact that we have a lot of women interviewers. They wouldn't have this barrier to recruiting women.

How about recruitment for higher grades of management?

That's not recruitment. That's what I was talking about progression so we have various grades that

you move through. So equal opportunities is a very subtle thing I don't think that there is certainly no overt discrimination that I have ever heard of. I think the only barrier is that and I believe men and women can fall into the same trap you tend to recruit in your own image. You like people that are like you. So it is natural that if a man is looking around for somebody who is like him he is going to see it in the men than the women. But I think that women also do feel that too so I hear women say that we have, we are discriminating.

Do you think there are departments to which women are preferred to men?

I believe that, I've noticed that in finance there are not as many women proportionately and then the legal department there aren't either. But that may reflect their industry also. It is very hard for me to know what is the difference between are there many lawyers, women lawyers out there anyway for us to hire. Do you know what I mean, I can't tell.

Are there departments to which women are preferred to men?

Personnel is traditionally the one that attracts women. I would say there is a very even placement of women through the various departments the problem is though they are all typically at the lower grades. Across all departments as you get up into the managerial grades, it's men.

How about the role of society in all this?

Oh yes. If we had took in a lot of graduates then decided to put it in then I might draw some conclusions but we, each of the departments takes in their own graduates and they are already in those disciplines. So I can't really say that we are pushing people into different departments.

But we can see company the company policy at the managerial levels then.

All our departments are dominated by men yes. But I don't necessarily think that this is the company's fault. That is just part of what all companies end up doing. It is the socialisation that starts, so it is all up here, you know it's what we've talked about.

Do you think there are factors making life easier for women in this company?

No. Not really, financial services is not a women's thing is it? It is not like we are a cosmetics company, that might be a factor that would help a woman. There are no benefits which help women

How about factors making life harder?

Yes, this company does still equate hours effort with being a good employee. That's the one thing that women have more trouble giving. I am aware of many fathers who do not behave as if they have a family. You know a lot of the men work very long hours and I am aware that they choose to do so and they don't seem to be caring about their own kids. I mean they are here well past their children's bed-time at that time. So if they change their behaviour to value family things more then it would make life easier for the women, because we would all be caring about our families more. Well men think that they are here to, their main role is to earn money and for many women want that you see, that's still the problem as that many women want a man who is going to be a bread-winner.

Do you think there are barriers to the career development of the women in this company?

Nothing more than I've covered already.

You are lucky to have a mentor, your manager.

Definitely. This has only happened to me in the last nine months of my eight year career here, you know. That's an important point.

Do you think there are barriers to mentoring of women in the company?

No, I haven't. Errm I can think of one occasion where a man colleague of mine made some reference to the fact that [name withdrawn], my boss, drinks with me outside of work. He made some reference to us going to the pub and she said we didn't go to the pub. He said, oh I just see you going to the car park with [name withdrawn]. She said yeah but we go the car park you know. Because she sits quiet near me so and we work late there is not many of us so we go to the car park together. Sometimes not everyday maybe once or twice a week and he was assuming that we were going for a drink. Now I find that funny because he could equally go with a male boss for a drink and nobody would be commenting on that. If I said to him I see you going out with the boss. He would just sort of say well you know that's very normal. So I know one person who made a comment. I don't think there is a real barrier. To any determined women who wants to mentor other women there will not be a barrier.

But there are certainly a lack of women role models.

Well, that's it. They are there never mind. We have a mentoring system now set-up. So there is something established within management services, my department has something and you can say you wish to do that.

That's very useful.

I think there are a significant number of women there but. One thing that I should bring up is, you know this voluntary redundancy program that has been announced here.

Yes, [name withdrawn] told me yes.

It is the first time it's happened in [name withdrawn]. But for management services there were 120 applications and most of them were denied. Because we knew that we didn't want to get that many people out but it has been noticed that there is a significant number of pregnant women, higher

proportion of pregnant women leaving in voluntary redundancy. Well you can interpret that in two ways either the company considers them a liability and is happy to shed them or in another sense that is true equality because the company is letting them walk away with a bag of money. So I don't quite know. A lot of men are jealous at the moment by, some of the men wanted voluntary redundancy and have been refused and some of the women have got it and they are mostly pregnant women. I just think that that is a sad trend because it does actually mean that we are losing. I can think of one person [name withdrawn], you could mention this [name withdrawn]. [name withdrawn] is seen as a very good female manager and she has been attracted to this package and taken it and they have accepted her. I think that's is very sad. Because there will be one less mentor. She was the only female manager of the bunch of people that left or that are leaving. She is the female manager closer to my status and she is leaving so that is one less person available for mentoring. One of the women that works for me in my team I have suggested that she approach [name withdrawn] to ask her to mentor her. I suggested it last month. Before we all knew about this. So she admired her. It is not good to be necessarily mentored by your immediate boss. because she is much better to have a mentoring relationship as you know outside. So I thought all this would be a good relationship and then the next I found she is leaving so.

How about education and training of the women in the company?
Women have as much access to training courses as men. I don't think this company invests very much in training. Because we always have project delivery time scales. Mostly on the job, by giving the work. My boss [name withdrawn] has said that she's noticed her last company spent more on training than we do in [name withdrawn]. We have a huge training and development centre out of [name withdrawn]. But it is for sales associates. [name withdrawn] will be the person to ask about whether he thinks this company invests enough in training or not. My perception is it doesn't but he might think that we do. Because he would know what training is like in other companies. whereas I don't. I do know I was trained more in [name withdrawn] than I am here.

Do you have any difficulties in combining your domestic and work responsibilities.
I juggle plates, spin plates. Yes.

Are there any difficulties in your daily life outside company?
No. There is a general lack of equality in society outside work anyway. Do I think I enjoy all the same status as a men in society? No.

Do you have any specific difficulties.
No. I think that I have many advantages. I have had a good education. I am middle class. I am white and those all help my status. So like women is a bad thing but these other things. class. education and race offset the fact that you are female. If those were down there with that. then I have a hell of a lot working against me. It would just be one more problem. I mean the worst thing must be to be a black female poor working class woman.

Have you heard of any harassment cases in this company?
I do know it happens. I think that women are increasingly more able to deal with this. I know that the company has tried hard as issued a booklet to everybody of our employee code of conduct or something like that I think. In which there was a section covering harassment. And it was very good very strong. Some of the men found it too strong because in fact some of the men worried about it. It did say it was not just talking about physical touching it was talking about suggestive comments. Now the thing is when we are all in the office we all want to be comfortable and to be cheeky to somebody and I think men might have worried that something they said be taken the wrong way. I as a manager did have to reassure people in the team that their behaviour was not expected to change the day this booklet was issued. It's just an awareness thing but they were a bit you know worried that.

In one bank they have tart of the week chart in a department.
I must say some of the men have nude calendars or pictures. We don't like it. Women don't like it. But it doesn't. Do you know what the problem is. I am a woman manager and I don't mind it now as much as I used to because I had the status now that it is not bothering me. Maybe when I was that men's peer, it would have bothered me more than if I am in charge of him. It's just funny. I think your opinions change as you get to higher status.

There is one little study where a female journalist put male nude pinups as an action against male attitude. This has led the men to take their pinups of because they didn't want to see a nude male pinup.
This is really sad when I would say in pieces where women is on the cutting edge of a change and it is very hard to be a pioneer. It is very stressful on that person. you know. So I appreciate that I have talked to other women and we have all. not every single person but I would say at least sixty seventy percent of us have been harassed at some point in our career. Now that harassment will vary. nobody's raped or anything you know because nobody's brought a case but all of us have had something happened that disturbed us. I have had a case where a male colleague who I was having

difficulties at work and wanted to dominate me. We were out on a social evening with our partners and we were on a barge, on a canal. he reached for something under the chair and he was touching my leg. At first I thought it was accidental so you just move and then it was persistent. And he was doing that deliberately because his wife was there and my husband was there and he knew that I wouldn't react because I should have but it made me very unhappy. I think he did something similar on another occasion and so we a lot of us, women, have had something like that which is not serious enough that you would call attention to it because the thing that's stopping you. You are frightened that the man's gonna turn round and say you are lying or you're mad or don't give yourself that much value. Every women would fear that's what they would do to you. I've talked about this with my boss [name withdrawn]. Now I would know how to cope with it.

What would you do now?

What would you do now? I don't really know what I really would do but I would hope that I would stir up and take him aside or something or say or give him a look.

How about the subordinate of yours, this happens to them?

That would not arise. You know these things are about power aren't they? I think it is down to the individual to choose what they are going to do about it. I would advise them on how serious it was. I certainly would tell her you should have made a complaint at the time. You know because he is just calculating on the fact that you won't make a fuss you know, so. My boss [name withdrawn] is a more aggressive women. She has told me in the past when she was interfered in her company, she just hit him physically in front of a lot of people. She didn't even slap which is a female thing to do. She just hit him like that and she says she never had any other trouble.

Do you want to add anything about equal opportunities or women and work in this company?

I would say on average I think that it's reasonably enlightened. There is a lot long way to go. I think that the power is coming from the women to actually influence how the men think. Then we must be careful how we are doing it is to do it in a decent human way, not attack men, not make them inferior because they are part of the same brain washing that we are. So it's about doing it in a kind way you know. Sometimes when you are oppressed it comes out too aggressive, when you fight back. We need to learn to manage it.

Ann Witz, writer on patriarchy and professions she suggests two strategies for women either entering the organisation accepting the male culture or enforcing the female one. What sort of balance do you have?

Enforcing the female one. I don't like the values that some of them have as regard to their own families and I don't like to be like that. But it is interesting, when you get equality of course there are bad things and good things about that. For example with reaction to voluntary redundancy managers had to influence the subordinates to either apply for it or not. And that is a tough thing to do. So it does mean that when women find themselves in these positions, they are going to do things that men have to do but are not nice. In other words we fail to realise that if we want our share of the rewards, we have to have our share of the hard parts of the work. If the equivalent of, do you remember that I said that my husband does the dirty stuff at home like the rubbish you know, it is the equivalent at work there are some jobs at work which involve getting your hands dirty and we have to push ourselves to do those so that we understand how men are thinking you know.

Do you have any other comments?

No I found the questions good. I think the questions are very good.

Thanks very much. I am looking for other contacts in other banks or building societies or insurance companies.

I don't network with women in other companies unfortunately. I don't know how you got into this one but I think that there must be an equivalent of [name withdrawn] in each of these other companies. I would give you these contacts. The kind of women I network with are happy to talk about this sort of thing. But I don't have them outside of the company.

Can I give you a questionnaire if you have a friend who wouldn't mind completing a questionnaire?

OK.