

**SERVEMPLOI**

Innovations in Information Society Sectors

Employment and Employment Relations

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THEMATIC REPORT III

## Introduction

This thematic report in the SERVEMPLOI project discusses and analyses employment and employment relations in view of new working arrangements such as flexible working in the forms of flexible contracts, time arrangements, etc., in the retail service and financial service sectors.

The present report covers the following issues:

- The extent of flexible working hour practices and to what extent they are accommodated in companies' internal HR policies.
- Employment relations and how management of labour and supervision and surveillance interact.
- How unions handle the new flexible working arrangement and what role they play in the formulation of contractual arrangements.
- Finally, a question was raised as to whether job segregation or discrimination by age has been a problem in the SERVEMPLOI companies studied.

## Flexible working

The meaning of *flexible work* varies in relation to companies' and employees' ability to behave in a flexible manner and to be flexible. One kind of flexibility can be seen from companies' ability to respond to the *scale consumer demand* by matching its numerical labour force accordingly. Another kind of flexibility can refer to the changing composition of consumer demand that requires companies to match certain *kinds* of labour with the varying composition of consumer demand.

When companies must meet the varying scale of consumer demand it is referred to as numerical or defensive flexibility (Perrons, 1999) or as Lehndorff calls it "passive flexibility" (Lehndorff, 2000). Essentially, this is the kind of flexibility where companies just *react* to changes in the scale consumer demand by matching the scale of its labour force. They can react by using different working hour arrangements such as part-time, flexi-time, seasonal and temporary labour to match the numerical needs of labour.

The other kind of flexibility requires much more *active* participation by the company as well as the employee. It is referred to as functional, adaptive flexibility (Perrons, 1999) or "active flexibility" (Lehndorff, 2000). This kind of flexibility refers to the fact that companies often do not wish to or are in a position to dispense with the abilities and experience of a certain group of employees. This can lead to employees needing to be able to switch between different tasks and adapting to changes in procedures and products, to the delegation of responsibility for the planning of working hours and tasks by the employees themselves.

The second kind of flexibility requiring employees to have polyvalent skills is dealt with in the thematic report on Skills and Skill Formation.

## ***How much flexible work and what kind of flexibility?***

### **Part-time working**

Part-time work is less widespread in the financial services sector compared to the retail sector. This is partly because in financial services generally, skills and knowledge requirements are relatively high, and these have historically been fulfilled by full-time workers in permanent positions. Part-time contracts are predominantly offered to bank cashiers who do not have a portfolio of customers of their own. However, in some cases the demand for product knowledge in the jobs studied in the SERVEMPLOI study is decreasing in some cases. This is especially true where ICT makes it possible to separate and classify procedures and knowledge into such forms that it can be handled by less qualified (than previously) staff. One such example is a call centres (as in the UK Insurance Company case), another the call centre function held by one of the Danish panel study women. By creating call centres, companies are better able to respond to consumer demand for better service and delivering service demanded by consumers outside normal office hours. What is evident is that as in the UK Insurance case example, such jobs are staffed with workers working part-time or in shifts, allowing the employer to meet the scale of consumer demand with numerical flexibility in the workforce employed.

Part-time working is much more widespread in the retail sector, but it is mostly done by employees in low and entry-level positions such as cashiers and shop assistants, jobs which are predominately held by women. By contrast, few managerial jobs offer the option of working arrangements that are not full-time and involve long hours of work. Indeed, women who want to progress into such jobs quickly find that they cannot work part-time or in non-full time work. This observation is particularly pronounced in the studies from Italy, the UK, Germany and Denmark. When women are not free to devote all of their time to work, they cannot climb the carrier ladder:

*We call the educational program for management positions 'The divorce programme'. This program is not made for women, and certainly not for women with children since you have to work full-time and take the courses in your free time in the evenings (Inger, Danish Supermarket)*

There are of course country differences in the extent of part-time working among women in junior positions in the two sectors, but these are more minor than might be supposed. Overall, part-time working in both sectors is growing in importance. It is particularly widespread in the Nordic countries, where there is a long tradition of part-time working, and in the UK. It is much less commonplace in Ireland, where housing and childcare costs inhibit people from taking lower-paid part-time jobs, and in Spain and Italy, where full-time working has traditionally been the norm.

The combination of domestic and full-time work is difficult, and most of the part-time respondents in the study agree that they want to work part-time. However, this tends to mean that women remain in low-level positions and find it difficult to advance to managerial positions that often require more than full-time work. Sex discrimination is therefore not always direct – a number of the women in our study have turned down offers of promotion which require longer working hours than they can manage. What comes across very clearly from the fieldwork to date is that the traditional pattern of gender roles, where women remain responsible for family and domestic labour, prevents them from taking jobs which require working longer hours. Men, on the other hand, do not make the same trade-off and accordingly have more time to spend on the labour market.

One advantage of part-time working in some organisations is that it gives women control over their working hours. There is a lot of evidence in the field work data that suggests such a relationship:

*If I were able to work 35 hours ... I am working over 35 hours anyway, but I am paid for 33. The difference is that if I contract to work 35, then I am classed as full time. And if the job hours are 9 to 5, then I could be forced to work 9 to 5. [On] the shop floor if you work 35 hours, you have to go on a rota of shift pattern. So one week you start at 8, the next week at 9, so planning for childcare is impossible. Working part-time gives me complete control over my working hours. I am happy to put the hours in, but this way I know I am in control. I know I am not going to be forced to come in at 9, although I am normally in at ten past nine. It is my flexibility, I know that I am not putting myself under stress, my family under stress (Sarah Pullow, UK Insurance Company).*

Financial service call centres like UK Insurance Company draw widely on local labour markets of married women for their evening shifts. Such working hours allow women with children to go to work after their partners have returned home from work at night. In practice, it is the junior staff in these workplaces who part-time or on shifts; at managerial level (Customer Services Manager and above), part-time working is found by staff to be untenable because of the workload attaching to these positions.

In Italy, too, women view part-time work positively, because it is seen as a way for them to manage their dual roles as paid and unpaid domestic labourers. In Spain, where women's labour market participation is growing from a comparatively low base, the women in our study still see their domestic labour as their primary role. It is they, rather than their companies, who are seeking to work outside the full-time pattern:

*In this company, the majority of us are women, and if anyone has to work less to take care of the family, it is always the woman. Some people say, "I'll leave the company for a while, and when the children are bigger I'll come back (Employee, Spanish Butcher).*

*...women see their salary as a complement to their husbands' salary and therefore don't see it as a priority and don't defend it, they don't have a militant nature in their working situation (Employee, Spanish Butcher).*

### Permanent vs. temporary contracts

Many companies retain permanent workforces through custom and practice, reflecting a bureaucratic, taylorised organisational form in which permanent work has been the norm. Others, however, make conscious decisions about the balance of permanent and temporary labour to employ. Often, the rationale for retaining permanent contracts is to benefit from functional, adaptive or “active” flexibility. That is when firms realise that they have to have access to certain kinds of skills and are afraid of losing them. In Ireland, for example, the current economic boom has resulted in companies wanting permanent staff in order to minimise high labour turnover. They worry about losing vital skills if a few staff in an area leave. In Denmark, the use of “career agreements” in Danish retail companies is a way to ensure that companies get hold of young people that can progress within the company. Since there is a problem with small youth cohorts, students and others work on temporary contracts at the checkouts. Temporary staff, such as very young people and students, increasingly perform such jobs in the Danish retail sector.

The use of temporary contracts is much more widespread where employers have to address seasonal market demand, or, in financial services, where the cost of offering permanent contracts is high. Temporary contracts are widely used as a probationary device in Spain, where 47% of workers are on temporary contracts (46% of whom are men and almost 54% of whom are women). The main tendency for Spanish companies is to conform to the contracting regulations in force allowing three years of temporality, whereupon the worker must be offered a permanent contract.

### Shift-working and other forms of flexible working

Where legislation on retailing opening hours has been liberalised, market pressure towards longer and longer opening hours can be seen. This is the case in Sweden and the United Kingdom. Shift-work, part-time work and other flexible working arrangements come into play in order for employers to meet consumer demand for better service and longer opening hours.

In Spain, women with children complained about working split shifts, but did not want to work part-time as they did not wish to earn less. These women value a “compressed” working day.

Seasonal changes in consumer demand are sometimes covered with temporary labour drawn in to cover the ‘gaps’ (as in the Danish cases), and sometimes flexibility is practised over a year as in the German and Swedish cases.

## **Do firms change their internal HR policies to accommodate flexible working?**

In the UK some of the companies studied in the financial service sector have attempted to accommodate flexible working which benefit the staff, but within prescribed limits, i.e. the insurance company cases where work in the call centre is organised around full-time and part-time shifts. However, ironically, only the staff doing part-time shifts can choose their working hours, whereas those on full-time shifts must work a four-week rota that includes a weekend and a late night shift. In UK Bank, the company designs the shifts with its own work requirements in mind, not to accommodate the workforce. Here employees have to work within the hours prescribed by the company for each shift.

In UK retail the situation is different. UK Supermarket, a 24-hour store, uses numerous different full-time and part-time shifts and the supermarket is employing a large number of women at all levels except the most senior level. At general assistant level women can only choose between working part-time or full-time. They cannot choose when they want to work and must work when the store requires them to. Beyond this level, workers are expected to work much longer hours than they are contracted to do. They are effectively working long full-time days or nights, and this is a source of considerable resentment, because they feel they have no choice but to be available whenever the company needs them. Cilla Holland, a junior manager in UK supermarket said:

*I have thought about just staying as I am, but doing fewer hours. But they will just say, "No, there is no job there. There isn't a part-time Section Manager's job there. It is either full-time or there is no job. There is no part-time Section Manager job there." I feel guilty. You literally feel guilty walking out on time."*

In Ireland, all the companies are experiencing high rates of staff turnover. One of the ways to keep staff, which is used by all the companies in the study with the exception of one, is trying to accommodate the staff's desire for different working patterns.

In Denmark, working hours in financial companies are usually fixed, but part-time work and flexi-time is seen in low-position jobs. In the Danish bank case, decisions on such working arrangements is delegated to local management, and "*If it fits into the local working day, it's fine by me*" (HR manager, Danish bank case). What the company does not accommodate is managerial flexibility. A management position in the bank requires the presence of the manager. The organisational culture demands that the manager is the first one to arrive and the last to leave. This is an indicator of the view that the managerial function is one of control. As the IT manager of Danish bank case explained:

*"In the bank, we have the culture of hard work, and managers are the ones that lead the way by working the hardest".*

Internal HR policies at managerial level are clearly not geared toward flexible working.

In the Danish retail cases, the female respondents said that they are satisfied with the flexibility of working hours. However, they all feel that the lack of opportunities for flexibility in managerial positions and the lack of flexibility in relation to education and training required to apply for a managerial position is a major problem for women who would like to make a career.

In Sweden, where opening hours are totally liberalised and therefore longer, as opposed to Denmark, very few employees work full-time. In some shops it is only the manager, the male employees and maybe the decorator that work full-time. In three of the panel study cases, part-time working hours can be almost 40 hours per week. The same pattern exists in the bank but less pronounced. In one case, the employer wanted the panel study woman to work full-time but to be paid per hour. She refused, since she thought that it was a way to reduce working hours (LA, shop assistant, Sweden). The same women found that: *“The openings hours are later and later, when we open it is almost lunch. No one goes shopping before lunch any more,”* and she has to work many Saturdays too. There is market pressure to stay open longer in the evenings and even on Sundays. The employer is clearly trying to meet the scale of consumer demand at specific times but uncomfortable hours by forcing the employee into flexible working-time arrangements that suited the company.

In Germany, part-time employees have similar rights concerning working conditions, career opportunities and participation in training as full-time employees have. This is both legally agreed and a result of collective bargaining. The German research team did not find any particular new intention to cope with flexible schedules in the German retail cases. However they conclude from an overall point of view, retailers are changing their employment practises in order to accommodate the widening gap between working hours and opening hours, mainly by increasing part-time employment, in particular with very short hours.

In the German banking and insurance sector, however, flexible working hours have been one of the major issues. After very hard bargaining, including strikes in the summer of 2000, employers were allowed to ask employees to work on Saturdays, but not more than 6% of the total staff may be asked to agree to work on Saturdays. In German banks the regular working hours are 39 per week, but there is a period of 3 months during which the 39-hour arrangement should be an average with a maximum of 45 hours. One panel study woman described her current overtime working arrangements:

*“Usually when someone works overtime he or she takes the hours off at a later date but sometimes overtime is paid for.”*

The respondent has even been able to take off a few days at a time. Most of her colleagues would rather take the time off than get paid for overtime because overtime is taxed heavily (Ms. D, German Bank)

Here the tax system prevents employers from using overtime to meet demand.

In insurance there is a discussion in Germany, initiated by employers, to overlook the fixed working hours of any duration in order to implement a system where employees should work as many hours as needed to fulfil their task. The proposed system is called “working hours on trust”. On the one hand, it takes away control from the employees, and, on the other hand, it could mean heavy work overload.

In Denmark, a similar system has been negotiated in the collective bargaining of the financial sector. A salary is comprised of a basic salary, a salary depending on the function of the employee and a personal add-on. In addition, the new Danish system allows for personal extra bonus payment. The latter were introduced to induce staff to maximise output either by working smarter or working harder.

In Italy, there are no HR policies to accommodate either flexible working in either the financial or the retail sector. In the Italian retail sector, however, flexible work has in fact become a means for companies to satisfy the scale and time of consumer demand. As previously noted for the women who requested it, part-time was viewed positively, because it is a way to manage their dual presence, but:

*“If she goes onto part-time, she will not be able to continue as section head.”* (LB, Italian supermarket)

In Spain there is a relationship between temporary contracts and part-time work. There is a high level of temporary jobs and a low level of part-time work. 71% of men and 54% of women working part-time have a temporary contract. In the Spanish labour market a part-time job is often a provisional solution to the problem of finding work. Workers’ initial contract with the company is temporary. In one Spanish case the rationale was that the company wanted to recruit people who are motivated enough to continue working for more than six months. The idea is that working in a shop requires a lot of dedication, and above all time, and that the young people recruited were not prepared to “*exchange time for money for more than six months a year.*” (Company case A, clothes shop, Spain). Strangely enough, the same company had no training policy, since they believed that there are people who are practically born sellers, and they found themselves with high staff turnover. One manager believed this was due to the fact that employees did not identify with the company, and their job of ‘selling’ was not enough to motivate them. In another Spanish company case (butcher) they found that they needed employees with permanent contracts, partly because it was recognised that they needed employees with some experience. This, however, did not ensure that workers stayed on. Consequently, the company accompanies training with a fair salary, since employees otherwise will go to competitors after being trained. The same company offers part-time workers fewer financial incentives and fewer chances of promotion within the company. Flexibility to meet composition of consumer demand leads this particular company to adjust their HR policies towards permanent full-time working arrangements.

Of the women working in the two companies in the retail trade sector that were interviewed, none of them worked part-time. Women with children complained about working a split shift but did not want to work part-time as they did not want to earn less. Those given a compressed working day were considered to be valued by the company.

## **Employment relations in the SERVEEMPLOI workplaces**

The autonomy of employees is to a large extent dependent on the extent to which work is routines and where procedures are defined ad priori and cannot be altered. In fields, where work is more specialised (as e.g. in the financial sector), employees enjoy greater autonomy. The employee herself to a larger degree can plan the management of and planning of working tasks. Often a trust relationship between employees and management has developed.

The women in especially the retail company cases and the retail longitudinal studies often indicate that they feel increased pressure in their working environment. The women work in low-level positions and feel that their autonomy is diminishing. They also experience a detachment in interpersonal relations in their workplace. Pressures also arise from the fact that new skills are required of employees in the frontline working as cashiers in the sense that they must interact more and form relations with customers, not just service them, yet there is little actual content in the skills required.

The autonomy of the employee does to a large extent depend on the method used to measure productivity and efficiency. If productivity is measured in overall sales as in some of the financial cases, respondents are sometimes left to manage the planning of their workday and tasks themselves. Where work is split into and defined ad priori, productivity and efficiency is measured as the time it takes to fulfil each task. Such is the case at some checkout counters, and especially in the call centre cases.

Sales advisers have little discretion to decide how they do their work. They are tied to the phone and to incoming calls, and they have to go through a prescribed series of underwriting questions when customers call. They can, however, change the order in which they ask them, which some do in order to inject variety. They do not need to leave their desks, and are not encouraged to do so. They are extremely closely monitored by the Aspect system, which monitors the number of calls taken, the average length of call, the number of sales leads generated from each call, the amount of time each agent spends in idle. For a 6-hour shift, agents should be signed on for 5 hours and 40 minutes. They have one 20-minute or two 10-minute breaks. They are given a maximum target wrap time of 8%, and are encouraged to take 10 calls per hour. Their performance is recorded and discussed at their appraisals (UK Insurance Company, Call Centre).

In Ireland, Linda works at a checkout in a supermarket. Her scan rates, percentage of items scanned correctly and “unders” and “overs” in cash are all monitored. The last two are displayed against her staff number (but no name) for all staff to see on the female staff door. There is also a mystery shopper.

On the other hand, the same woman experienced that:

*“It’s the staff who are doing all the work management work because they’re are very few managers, so the staff is taking on more and more responsibility which they’re not been paid for, because they never give post responsibility, because everyone could say that they’re job is responsible. You can see their point of view from that way, but people are doing more and more for them”*

This very peculiar example shows a mixture between a very tayloristic approach to work organisation, combined with increasing amounts of autonomy.

Where routines and procedures are not broken down, measured and targeted, but where the overall flexibility of the company relies on employee ability to be polyvalent and “see what needs to be done” in order to meet the composition of consumer demand, staff are less closely monitored.

*Although it is a small firm she never feel she is controlled. She is trusted to make decisions concerning customers, etc. She does not have to ask for everything. (LA, Swedish retail employee)*

And:

*“...to be perfectly honest, nobody really supervises me because they just assume I’m going to do the job right anyway. Now, I would have a girl come in from head office, but I can’t honestly say she would supervise, if you know what I mean. She wouldn’t come in and say, “I’m doing this, that or the other”. You know she’d be more actually asking me if I had any problems; she wouldn’t be supervising me. Especially since nobody actually knows what my job is.” (Orla, Irish retail employee)*

As mentioned in the beginning of this section, performance can be measured in other ways than through the time it takes to complete a task. Overall sales is one way. Such performance measures are used especially for higher position jobs (than, for example, bank cashiers) in the financial sector:

Ms. D. is able to negotiate with customers, but her supervisor has more freedom to negotiate than she does, and the manager has even more freedom than her supervisor does. Everyone’s negotiating limits are clearly defined and must be strictly adhered to.

...

If sales goals are not met, the manager is put under pressure to motivate the consultants to sell more. He or she may simply make a marketing promotion out of it and keep close control of sales, but if that doesn't remedy the situation, the manager's pay may be cut below the union rates and he or she may even be fined. Sales goals are based on previous sales. When a branch exceeds their goal then next year's sales goal is raised.

...

At the moment these sanctions only apply to the branch director but probably by the end of the year, consultants will also be made to feel it in their pay packets when they do not meet their sales goals. It has already been planned to make one part of employees' salaries dependent on sales. (Doris Einstein, German Bank).

In the extreme, one could argue that jobs on the verge of automation, that is jobs that in time could be totally automated, and where procedures and work tasks ad priori, are split into predefined pieces is much more closely monitored than jobs that requires some room for manoeuvre in order to make the workplace function. In time, call centre jobs could disappear, if customers became completely self-serving through the Internet. In banks, cashier job will disappear in favour of automatic teller machines. In supermarkets jobs at the checkout could be replaced by a Shop&Go system as seen in Sweden. In time, ITC can replace these jobs and customers can service themselves. Where this is not the case, where management relies on employees to provide and arrange for the functional flexibility required by customer demand, monitoring is much more difficult, and control will rely on other parameters such as total measured sale per employee. This again will be reflected in the degree of autonomy enjoyed by the workers.

Such a distinction can also be drawn between the companies in the study (especially banks) that divide work in branches into front-end and back-end functions. Front-end work involves direct customer contact and service, while back-end functions contain specialist functions. Since much more training and education is given to the specialist functions (occupied mostly by men), the front-end functions such as cashiers might experience de-skilling and loss of intellectual content in their jobs. The forms of monitoring and surveillance of these different job categories will also vary accordingly.

## **Union issues**

A large part of our respondents are unionised. All respondents in the Danish, Irish, Swedish and Italian cases are members of trade unions. All the companies studied in the UK cases are unionised, though not all staff are covered. In Germany, the two thirds of the workforce in banking is covered by collective bargaining, and half the workforce in insurance is covered. In German retail the picture is completely different. Only 6% of all shops have a work council and the unions HBV and DAG only organise about 18% of the total retail workforce. In Italy, union membership is 100% in the financial sector case study because union members have access to low-cost insurance.

Though the membership rates are quite high, it does not follow that members are very active and that the unions play a large role in our respondents' working lives. Unions are often invisible in the workplaces, and are usually most active when there are industrial relations problems. In Germany, for example, strikes were called during the summer of 2000, when employers and employees could not reach an agreement for the terms of flexible working hours.

The unions are not generally involved in overall strategic decisions in the companies. Only in one Swedish case, does an example of union involvement in a company's strategic decisions arise where restructuring of the work led to assistant managers losing extra pay. The union then acted on behalf of the assistant managers in demanding that they keep their extra pay for a period of time. There are, however, cases where unions are involved in training activities. In other cases, unions are not very active in supporting their female members in low-grade jobs, even though the very same members are often at the receiving end of management restructuring strategies. Neither are they always aware of the specific issues which these female employees face.

*In recent months, there has been a temporary change in her work. For the past two months she has reduced her working hours and taken up a trade union post. However, given that the union seems reluctant to respect her part-time commitment, she has decided to quit the post (Italian national report, on Alice Conti, secretarial adviser, Italian Bank).*

Unions still play an important role in collective bargaining when it comes to wages, but they do not always attend to wider issues, such as workplace training; accreditation of skills for skills acquired through the job, or the protection of junior employees from long-term marginalisation through deskilling.

## **Conclusions**

What conclusions can be drawn from the patterns that are analysed and described in this report, and what issues should be explored further in the future?

Part-time and other flexible working arrangements are mostly seen in low-position and low-status jobs. In much of our fieldwork, we find that flexible working hours stop below management level. If women want to progress, they will have to work longer hours. This is in direct conflict with established family patterns, where women, in most cases, have to balance their dual roles of motherhood and working life. The prevalence of flexible working hour arrangements in this context, is also a function of how families distribute paid work in order to maximise total family income.

While the traditional gender division of labour in society, and particularly in families, operates to keep women in segregated areas of the labour market with fewer prospects for advancement than their male

workmates, companies also play a key role in maintaining and extending that division. Many companies do not want to accommodate the dual role of women, or they use it to reinforce women's subordinate status in the workplace. Women managers working flexible hours or part-time are therefore very rare, part-timers are commonplace in junior positions with few progression prospects. Companies rationalise this exclusion by arguing that the control function of a managerial job requires the manager to be present in the workplace full-time, while low-skilled work can be performed part-time. Will companies change their view of work in the future, in light of "virtualisation" of businesses, 24-hour society, and changes in supply change where the manager not automatically can be present, but where effective service has to be provided at all hours of the day and night?

We have posed the question of whether firms change their internal HR policies to accommodate flexible working. We have found that, where they do, it is mostly in response to market demand for service in non-social hours and employee availability, not a means to integrate women in the workforce. Where flexible work organisation and work practices are used not in response to the changing *scale* of consumer demand but in response to changing and varying *composition* of consumer demand a consequent up-skilling can be observed. This leads to separation of bank work into front-end and back-end functions, where the back-end functions enjoy up-skilling and specialisation as well as greater autonomy. In the long run, we expect that more low-position jobs in the front-end will disappear or be altered dramatically and redundancies can be expected. Internet banking makes an extensive branch network redundant, and the Shop&Go concept in Sweden makes the checkout functions in a supermarket obsolete. A question for further research would be *"Will front-end work thus defined completely disappear in the future, and what could be the skills set for the front-end employee linked to an e-business strategy?"*

Unions are sometimes invisible in the workplaces, and the unions are most often used when there are problems of some kind, for instance due to employee sickness or inadequate premises. Unions still play an important role in collective wage bargaining, but they do not seem to concern themselves with wider issues. Overall, unions are not very active in supporting their female members in low-position jobs; the very same members that are most often at the receiving end of management restructuring strategies.

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