

SERVEMPLOI

Final Thematic Report

EQUAL OPPORTUNITIES

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I Introduction, disposition and aim of the article

This part of the SERVEMPLOI-project concerns 'equal opportunities'. Although the concept is much discussed it is tricky to define. 'Equal'? – In what respects? Who is going to decide what is equal? 'Opportunities'? – Are opportunities really what is relevant – is it not the outcome? Part of the problems are well known from other policy areas, some are unique for the sex/gender-dimensions. The big discussion on the concept has to be left out although it is of relevance. Some references to it are given below and in the 'sex and gender' headline section.

In the first year's SERVEMPLOI report the focus was very much on equal opportunities at the political level in the Servemploi countries. All SERVEMPLOI-countries have Equal Opportunities (EO) policies at the national level, as does the European Union. The meaning of EO is however variable and is interpreted differently on all levels. The Article 119 in the Treaty of Rome makes provision for equal pay for equal work, and equal opportunities has been a central component of the European Social Model ever since. To abolish gender discrimination has been one of the main objectives of the EU and launched a series of legislative measures. Positive action has been on the agenda, and during the last years mainstreaming is the officially supported approach. Mainstreaming rests on an acknowledgement that gender is one of the organising principles of society and all its structures, and that no institution or policy is gender-neutral (Rees 1998). This principle can be seen in the welfare systems developed in the EU member states. Although all the SERVEMPLOI countries can be characterised as welfare societies, the degree, ambitions and ideology of welfare varies. Esping-Andersen (1990; 1996) distinguishes between three types of European welfare states: liberal, conservative and social democratic. These are different in their approach to family policy, social policy including care of children and the elderly, labour market policy, taxation etc. There are also other ways of discussing the same kind of questions. Jane Lewis and Ilona Ostner (Ostner 1996) use the concept gender regime and breadwinner models in three different levels; strong moderate and weak. Pfay-Effinger (1998) takes the Esping-Andersen's model further and identifies at least five different gender cultural models in western European countries, distinguished by the gender order of

breadwinning, employment forms, family care, welfare provision, and educational provision. Despite the concepts and classifications used, the models, regimes etc. have concrete and abstract meaning both for the organisations and individuals studied. The concrete meaning is obvious and manifest in existing, or non-existing, child-care facilities, food served in school for all school-children etc. An existing public child-care system takes the responsibility from the individuals or the employers. The models and regimes also have a cultural, identity dimension stating norms and expectations on organisations as well as individuals. The SERVEMPLOI-countries differs in the ways discussed. They are different kinds of welfare regimes according to Esping-Andersen and different gender regimes in the Ostner terminology.

In the project we have concentrated our studies on the sector and organisational level as equality and equal opportunities are constructed on the organisational level – in organisations. Consequently, we highlight the organisational level as it is most important for the understanding and construction of gender, of equality and of inequality. This standpoint is not supported by everyone. As Juliet Webster (2001, p.43) says in her report referring to Olgiati and Shapiro “Thus, it is (in any organisations) asserted that the promotion of equal opportunities objectives is a task for extra-organisational institutions – principally the family and the state”. This is partly true, which will be seen below, but the main arena for constructing of equal opportunities is, in our opinion, the organisations. This will of course also be seen below. Another reason for the focus on the organisational level is that the empirical work of the SERVEMPLOI-project mainly was done on the organisational level. Four studies of work sites, that is organisations, were done in every country and six women in each country were interviewed on their organisational life every second month. The questions concerned their work in a very concrete way. The importance of this strategy is obvious as it is said in the German Annex from the Longitudinal studies “there is nearly no material addressing directly the issues of equal opportunities.”

The aim of the project concerns the consequences of new technology and reorganisation for employees in two sectors heavily dominated by women. Gender and organisations is an expanding research field. We will therefore start this chapter with an overview of some of the arguments in the gender in organisations field, which are important for the SERVEMPLOI results. We will also introduce some findings and reflections on gender and technology, as this is focus for the project. Technology has gender-connections especially in organisational contexts. Technology is often seen as of great importance for explaining inequality and sometimes as a tool for achieving equality. We will come back to that.

The questions initially formulated concerning ‘equal opportunities’ were very empirical. We stated that we were looking to see if the jobs studied mainly are done by women and if the sexual division of labour was new or traditional. The importance and expression of gendering, both on tasks, positions and skills, are one of our points of interest. ‘Gendering’ is more problematic to see and define than the sexual division of labour although everyone knows that gendering is there. Sometimes it is seen as ‘the most natural’ which makes it

hard to discuss. These questions are all answered in the text below. We however choose to include them in the presentation rather than giving them separate headlines, which make them more theoretically embedded.

This report is written with information presented in all national reports including the annexes from the longitudinal studies and the case studies.¹ In these reports are presented great changes in many respects, technology, organisational structure, individuals health etc. The effects on equal opportunities are however as a rule small. As will be discussed below this is due to the character of the gender-system on the society level and the gender-orders on the organisational levels. One of the main characteristics of the gender-dimensions are that they change slowly – therefore this report may seem to present less news than the others. In the next paragraph some key-concepts like sex and gender of relevance for equal opportunities are presented and discussed. The focus of the organisational level is explained and adequate concepts and findings introduced. The findings from the SERVEMPLOI studies made in all the countries are mainly presented in section III. The presentation is divided in two dimensions; sector and segregation-hierarchisation. Call centres are given a special headline as they seem to be growing fast and influencing equality. In the last section, IV, there is a concluding discussion under the sub-title stability and change.

II Gender in organisations

Sex and gender

The SERVEMPLOI project concerns ‘Innovation in Information Society Sectors – Implications for Women’s Work, Expertise and Opportunities in European Workplaces’. The critical word in this title is ‘women’. The category ‘women’ are classified from the biological roles in reproduction and the assumption in our application to the EU was that ‘women’ was a common category across the countries. SERVEMPLOI has highlighted that across countries what is typical for women and what is typical for men varies, even though this is often presented as natural and something that follows from biology. Under these ‘natural’ assumptions lies the conviction that biology is something that simply is – it cannot and will not be changed. Yet nowadays researchers acknowledge that what is female and what is male is socially constructed – the proof of this is the big variations between women and men depending on time, space and class. These female/male distinctions based on practice in society and in organisations are given the name ‘gender’, even though what is most often discussed is sex.

The social construction of gender is relevant to our project, but just like policy-makers, we have practical reasons for starting with biological women and men. When changes occur in

¹ The SERVEMPLOI data was collected between January 1999 and August 2001 in eight countries: Denmark, France, Germany, Ireland, Italy, Spain, Sweden and UK.

organisations or in society they can be analysed by initially looking at biological women and men, and then seeing how these are transformed into female and male genders. In practice it is also the other way around: what is female and male influences how women and men are viewed.

Sex/gender system

In all the SERVEMPLOI countries (as well as in the rest of the world) there are gender systems in action. The construction of gender varies with, which was mentioned in the introduction, for example, the type of welfare state and how it changes over space and time. However, a common feature of gender systems is segregation and hierarchisation. The first concept means that – what is female is not male and the other way around – and the second that, as a rule – what is male is more valued than what is female. Therefore the gender system is a power system.

The gender system concept is, as by Ostner, most often analysed at the societal level. That level, however, is just an aggregate of what takes place in organisations. The structure of the labour market is the result of the structure of all organisations. Yet there are different concepts used for the organisational level; gender order, gender regime, gender contracts, etc. (Connell, 1987; Forsberg, 1997; Pettersson, 1996; Westberg-Wohlgenuth, 1996). Equality may, as was presented initially, be the official norm in the Western world, but there is a discrepancy between the norm and the reality. This is also of interest for many researchers pointing at the gender subtext (Benschop and Dooreward, 1995) active in organisations. The official standpoint (text) is, almost, always that equality is at hand – but unofficially gender labelling is in practice (subtext).

The concepts mentioned above might give a fixed impression and there has been critique of gender system concepts from this point of view.² The gender relations in organisations are however under constant pressure for many different reasons, as are the other elements of organisational cultures. To emphasise change and the handling of change some researchers use the verb-forms like gendering, labelling and coding (Forsberg, 1997; Pettersson, 1996; Wajcman, 1991). In the case studies and longitudinal studies done in SERVEMPLOI both stability and change are obvious and illustrated as well as similarities and dissimilarities between the countries.

In gender research, as in other parts of the social sciences, the variation in the category women and men has been emphasised. An extreme argument for variation leads to the exclusion of groups and categories. Many researchers however argue both for variation and the importance of ‘group-thinking’ (like Young, 1995) and our study would support this. Moreover sex/gender is not the only quality for individuals as organisational actors but also age,

² Often, the critique has been very unfair, as researchers like Hirdman (1990) when discussing the gender system describe it as something constantly changing.

profession, education, and maybe above all class, on the organisational level expressed as a hierarchy-dimension.

Organisational level – culture and change

Research in the SERVEMPLOI-project is done on organisations, on work-sites, and on individuals as organisational members. In descriptions and analyses methods, concepts and theories developed by others as well as by ourselves are used. Before the project-findings are presented we will introduce some researchers whose research is of relevance and importance also in the SERVEMPLOI-context.

That organisations do not have the same meaning for every member is emphasised by Rosabeth Moss Kanter (1977). Opportunities vary for organisational actors on both individual and organisational grounds. Kanter (1977) used the expression ‘opportunity structures’ to describe that. Most obvious is that organisations are not the same for individuals at the top or at the bottom, and they vary according to if the individual belongs to the dominant group or profession or not. Likewise opportunity varies by membership of ethnic group and by whether someone is male or female.³ Kanter is not the only one making findings of this type. As examples we could refer to Sundin’s study of the Swedish retail sector (1998) and to the study of the Finnish and German financial service sector done by Tienari et.al (1998). We have seen many proofs of the mechanisms in our case studies as well as we have heard it from the women we have interviewed. Some of it will be summed up below.

Even if the gender system in society and the type of welfare state always has its organisational applications the variations are, as can be understood from the above, great also between organisations in the same country. One way of describing and analysing this is suggested by the Swedish anthropologist Britt-Marie Thurén (1996; 1997) talking about genderisation in three different dimensions – scope, strength and hierarchy. ‘Scope’ meaning where and to what extent gender labels are used, ‘strength’ the importance of gender and ‘hierarchy’ the advantages/disadvantages linked to gender. This classification is well illustrated in our cases.

The gender order has been proved to be an important ingredient of many organisational cultures. Organisational cultures are nowadays acknowledged but constantly hard to describe and measure not just in their gender dimensions. Joan Acker (1990) has presented some key concepts in the gender-culture-dimensions concerning the gendered division in the organisations such as labour, time, space etc, the construction of symbols and notions of gender, the relations and identity. These different aspects are strongly interrelated but to separate them in descriptions and analyses could be helpful in the understanding of gender in organisations. Organisations are sometimes said to have more than one culture and fol-

³ It must be mentioned that Moss Kanter has been criticized for not being fully aware of the importance of the power structure in society.

lowing that there could be more than one gender order in an organisation. The world, and the organisation, can be different for women and men and for them at the top and at the bottom. Gender and hierarchy are often connected as the gender mix differs with the level. In many organisations dominated by women, men are still the majority at the top.

Middle managers and first line managers are of great importance for understanding how gender is constructed in and constructs organisations. ‘The middle is the organisation, the holder of its traditions, the keeper of its faith’ wrote Kanter and Stein in 1979. The SERVEMPLOI findings support the statement. In both sectors some of the women we are interviewing have reached the middle level or work as first line managers so they really are in the middle of the organisational politics. The positions as middle managers are as often the arena of a gender struggle, as a change in the gender-composition among this group concerns the organisational gender regime and organisational culture. Moss Kanter discuss the minority-dimension. It is always different to be part of the minority. As the SERVEMPLOI-project concerns female dominated sectors and organisations very few men are at the lower levels. Some of the women interpret this as equality not being an issue in these organisations. We disagree but will come back to in this later in the chapter.

The SERVEMPLOI-project concerned the importance of reorganisations and new technology. The connection between technology and organisation is since long known but the causality constantly discussed. The sectors chosen, retailing and financial services, are not associated with technology at all – rather the other way around especially for retailing. Despite the non-technology-image technology is used by employees in the sector and technology is used as a steering and control system. The financial service-sector is in a period of dramatic reorganisation closely connected to the introduction of new technology. Technology is one of the most gendered dimensions of work tasks, organisations etc. Technology has, shortly, a male image and organisations looked upon as technology driven have a male image.⁴ To be given a technology-image is also a result of a labelling process. Which processes are taking place in ‘our’ firms and organisations? Does technology change the labels, the relations and/or the lines of segregation? Which are the gender dimensions? Does the new call centres mean something new in these dimensions?

It is often said that new organisations in new sectors have new thinking when it comes to organisational gender relations and gender orders. Radical change has the potential of disturbing the gender order. For example, from the literature we know that new technology can change the gender division of labour. But there are also counter examples when new technology reinforces the gender division (Sundin, 1995). Among the SERVEMPLOI-case studies and longitudinal studies we can find genuinely new firms with new technology, new

⁴ Gender and technology is an established area for research. It is given a special chapter in this volume. In this chapter we will mention some researchers whose findings and analyses we think are in line with our own. Cynthia Cockburn’s (1983; 1985; 1994) studies are classical but still very relevant Judy Wajcman (1991) and Juliet Webster (1996) have both done work of importance and this field and on the national level we will mention ourselves (Sundin, 1995;1996), Lena Pettersson (1996) and Marie Aurell’s (diss. 2001) work.

firms outsourced from old organisations and old organisations in the middle of radical change. Therefore our project can make a contribution to both theory and practice. The introduction of call centres is interesting in that perspective. The expansion of the type of organisation and the fact that they are present in all our SERVEMPLOI-countries gives excellent possibilities to test the contradicting statements and to compare and analyse the different gender orders. We therefore present the call centres under a special headline in the next section.

III SERVEMPLOI-findings – Segregation and hierarchisation

Segregation and hierarchisation are two main dimensions of organisational gender order and these can be found in all the SERVEMPLOI case studies – but not to the same extent nor in exactly the same way. Segregation in the two sectors also varies in strength and scope and hierarchisation.

Segregation in the retail sector's organisations

The retail sector is a big employer of women in all the SERVEMPLOI countries. The structure of the sector however varies in many dimensions: size, space, ownership and degree of internationalisation. The differences can be seen both in the case studies and in the longitudinal studies. Despite the differences among countries there are also similarities. Among these are rather strong labels on some tasks.

The labelling sometimes varies between nations and organisations, which illustrates how gender is negotiated in its context. The gender segregation outside the labour market spills over to the labour market – and possibly the other way around. The label sometimes follows the product. So 'female products' are sold by women. For example women's clothes and children's clothes are sold by women everywhere. The gender segregation among personal selling is sometimes presented as necessary as the manager in one of the Spanish case studies explains 'their female customers prefer to be served by women' (Spanish Clothes Shop, Manager). This customer preference covers not just concerns about gender but also other characteristics like age:

We are interested in having employees who are as loyal as possible. On the other hand, it is also true that the job of providing customer service is very tiring – holidays, long working days ... it is a job that is very demanding to do for one's entire life. Therefore, it is all right when one is studying, for example, but not for a long time. Another factor to take into account is that we are oriented towards young customers, who demand sales assistants who are also young. (Spanish Clothes Shop, Manager)

The gender labels are not totally international. Butchering, at least in the case study presented, in Spain is a job done by women while in all other countries it is a job done by men. If we suppose that women in the homes also prepare the meat the Spanish product-gender label seem more in line with societal gendering. 'Rational' arguments are however also

presented for the male gender labels in the other countries. The importance of physical strength is often referred to (Italy, Do-it-yourself Supermarket; Birgitta, Sweden, Delicatessen Counter, Swedish Grocery Retailer 1). The equipment, knives as an example, probably has male labels in most countries. One labelling principle stands against another and gives different outcomes in different countries and firms.

A mixed gender label is also found for fruit and vegetables: in some countries and firms it is mainly men who look after fruit and vegetables but in others, especially Sweden, it is mainly women. Again the arguments are very rational: fruit and vegetables are male because they are heavy – or – fruit and vegetables are female because women can see and smell what is good, fresh and nice. Products for gardening seem to be gender-neutral (Petra, Shop Assistant, German Hardware Store): both men and women do gardening so both men and women can sell gardening products and give advice.

The gender labels following the products as illustrated above could be described as differences in the scope of gender segregation. In some countries and organisations the scope just concerns the tills and checkouts, in others there is a demarcation line between the tills and the rest and/or between back of store and front of store. There are ‘rational’ arguments also for these labels. According to the Italian report it is assumed that women are ‘naturally’ more polite, more precise in working with the electronic till, and they can cope with routine work better’. This statement could be copied to all the other SERVEMPLOI countries. ‘Manners’ are skilled according to the Irish report and they often are close to emotional labour. One of the Italian women tells that

It gets a bit heavy sometimes because everyone tells you their problems; so you take things to heart a lot. And when you get home you don’t feel so good. But it’s also nice because they value you, and come and tell you all their things. ... I should almost be working as a full-time social worker. (Raffaella, Check-out counter, Regional Chain Supermarket, Italy)

In summary, skill is presented as highly gendered. The importance of relating to the customers is gender labelled – as the Irish report argues. Among the gendered skills are also the skills to handle stress at rush hours and to cope with rude customers. Likewise the women in the cases are supposed to be able to teach newcomers what to do. They are used as supervisors although not paid for it:

It’s the staff who are doing all the work – management work – every work for them because they’re very few managers so the staff is taking on more and more responsibility, which they aren’t been paid for because they never give post responsibility. (Linda, Irish Supermarket)

It seems that our informants do not often think about this segregation. They take it for granted, as it has been that way before. This explains the strength of the labels and also the strength of segregation and hierarchisation.

But there are changes taking place. There are men also at the tills in some of our case studies (Orla, Charge Hand, British Supermarket in Ireland; Swedish Food Supermarket). They are young and it is too early to tell if they soon will move on from the till to other places in

the organisations or to other sectors. The increased opening-hours could mean that the gender segregation is permanent and a new group of women with family responsibilities are entering the workforce to a greater extent than before. They probably have their main identity outside work.

It is very easy to find part-time workers because there are so many women with children for whom part-time job is ideal. It's instead difficult to find full time staff, especially women.
(Do-it-yourself Supermarket, Italy, Director)

The consequences for the scope and the strength of gender segregation are too early to tell, and they will probably vary between organisations. The opening hours can also be discussed in terms of *flexibility*. As this is relevant also for the financial service-sector we will leave it to a common discussion below.

The retail sector has been dominated by unskilled labour and is the 'first-stop' for many women going back to the labour market after a period at home.

Now you find inexperienced workers everywhere (Stefania, Stop-gap worker, Northern Chain Supermarket, Italy)

This contributes to the segregation in the organisations. These women are given jobs without possibilities and where commitment and ambitions are not needed – rather it is their social skills, which they are assumed to possess. The women are treated as if they had no former experience at all (see for example, Sarah, UK). The SERVEMPLOI countries seem to represent a scale in this process – with Spain as one extreme in the beginning of the feminisation process of the sector, and Denmark and Sweden at the end. These three countries have many women working part-time or on temporary contracts. From Spain it is reported a strong growth in women working full time. However there does not seem to be any clear pattern even on the national level. It can be explained by different strategies in different companies. As an example can be mentioned that one of the Italian companies increase the number of part time workers as a strategy for flexibility while other companies abandon part time work as it causes problems and difficulties with continuity.

Hierarchisation in the retail sector's organisations

Most of the case study firms in the retail sector are rather flat with few levels. A reason why hierarchisation is not seen as a problem from a sex/gender perspective point of view is because of the high share of women in the sector. A common line of argument seems to be that if women are everywhere, equal opportunities are irrelevant. That is however not always the case. Even on the organisational level hierarchisation can take place also in flat organisations. Some of the SERVEMPLOI-women working 'on the floor' had to teach, control and correct their work mates, meaning that they had management work tasks but not management positions. Most of the women do not complain about this – they just mention it.

[However, most of them feel that the responsibility for training new employees and co-ordinating the workflow at the checkouts is more or less imposed on them and that they are not

paid sufficiently extra, if paid at all, for this responsibility. Although they have actual responsibilities for a very important part of the supermarket, they do not really view themselves as managers:] I'm not the type of person that tell other people what to do, I always end up doing things myself. So I've known all along that I couldn't become a manager, and I never really wanted to either. (Danish Supermarket, Shop Assistant)

In the Danish report women are mentioned as victims of their own competence:

[Ironically, their success prevents them from making any career moves or any job changes. Even though they have the formal qualifications, since they are very hard to replace due to the low-status of the job and the fact that very few stay in jobs at the checkouts more than nine months.] Six months ago I told my manager that it would be nice if he remembered me the next time there was vacant position in the textile department. I have not heard anything yet, and to be frank I do not think I will hear from him. (Danish Supermarket, Checkout Manager)

As these women are reliable and good, they are really needed to take care of the newcomers, fill in when people are unexpectedly absent, etc. The same can be seen among the Swedish women (Kajsa, Birgitta & Kristina, Swedish Grocery Retail 1& 2) and maybe also in Germany and in Ireland (Linda, Shop Assistant, Irish Supermarket). As can be understood from the quotations there are manager positions also in the retail sector. Even if the structure is flat there are some first line managers. Higher than that women seldom move. "There seem to be a 'glass ceiling' between women and management positions above area managers" write our Danish colleagues and so is also reported from Ireland. These first line managers are often working side by side with their colleagues. We find many examples of that. In one of the Danish case organisations, a toy-shop, the formal supervisor of all the women are men while the real supervisor work is delegated to the most experienced women at the check-out.

In some of the SERVEMPLOI-countries the retail sector have problems recruiting employees both women and men and that goes also for management levels. Not many enough interested men can be recruited and this gives women new opportunities. But all women are not interested. Some of the women had been asked to take such a position but refused (Sarah, Head Sales Women, German Shoe Store; Petra, Shop Assistant, German Hardware Store). They explain they refused because there was too little to gain. Management positions are not attractive any more. The extra money is too small on the lower levels. The working conditions are bad – long hours and little control. "*Your life is not your own*" clarifies one of the Irish women. In many companies managers are expected to work long hours and cover up for others. This suits many women very bad

So the way I cope is – I feel I neglect myself or the job. I always put the job first, and then my son, and then my husband and then me. And it goes in that order. (UK Supermarket, Section Manager)

Not everybody is prepared to pay that price and they are afraid that the higher managers not should accept that they not could give the company everything.

They think you just haven't got the commitment if you need to go home at a certain time. You do not care. But – God I care more than anybody in this store. (UK Supermarket, Section Manager)

The statements verify that many women all over Europe feel conflicting demands from home and work. These conflicts are especially strong for them in management positions. But there are also organisational and group-specific reasons argued to refuse. They seem to be in line with some Scandinavian studies of the 'female working class' (Hoel, 1983; Lindgren, 1992; 1999) relating that women think they have too much to lose if they take a management position. Women at the lowest level often say that their relations with their workmates are what they value most. The employer means nothing and the tasks could be boring. What makes them go to work every day is the joy to meet the work mates and the trouble they will get when someone does not show up (cp. Aurell, 2001). Taking a management or supervisory position means representing the employer practising not only management and advice but also control. The managers leave their own group without being a part of another. The extra money is not worth the loss of close relations.

Women not wanting a management position are not the only "truth". On the other hand some women want more responsibility and management positions and are being denied them. It seems as if persons recruited to do till work, especially if it is part-time, have a typical dead-end-job without any way out. These are the positions where the female domination is heaviest and truly international. The opportunity structure varies between different positions. The positions are gendered meaning that there is one opportunity structure for women and one for men. Men dominate the top in retailing and on programmes leading to the top.

In all reports, but more elaborated in some, (Denmark, Sweden, Ireland) the conclusion is that something is changing in retailing. Women can be found in some management positions, especially in middle management positions where they even sometimes outnumber men. Job rotation (moving between positions) could contribute to giving women a greater and more diverse skill set. Difficulties in recruiting men might be a part of this change. A situation of high employment rates (as in Ireland) seems to improve women's positions, while unemployment retards them (as in Spain). We know that in the past a recession could mean a retreat to more traditional gender orders – changes are not always eternal. The structure of the sector could also be part of the explanation. In Spain the sector is still dominated by small family firms and the big organisations which dominate the other countries, are not yet represented. One hypothesis is that the changes that we are seeing are just the result of tight(er) labour markets. We do not think that is the case although it can be one of the explanations. Other changes like the internationalisation of the sector are also of importance. The reorganisations and the new technology are also of great relevance and have clear gender dimensions. The process is in full bloom. We still do not know where and when it will come to a closer concerning gender.

Segregation in the financial service sector's organisations

Just like the retail sector, the financial services sector employs many women. Some organisations and some positions are however heavily male-dominated. Everywhere, the sector

is described as having traditional values like hierarchy in the organisations, formal politeness and a strict dress code for both for men and women. But there are changes taking place, emanating mainly from new technology and the connection to new organisational forms. New technology has also in some respects changed the competition in the sector with some completely new organisations working with new strategies entering the scene. They may influence also the gender segregation – but it is not clear cut (for example, Linda, Administrative Assistant, Swedish Insurance Broker Franchisee; Call centres, UK Insurance Company). As call centres are currently presented as the newest and most expanding kind of organisations we will use them to illustrate the segregation and the hierarchisation of the sector as it is relevant in both dimensions.

To see the gender segregation in the financial service sector is more complicated than in the retail sector. In some ways it seems to be less obvious and less strict, at least in many of the SERVEMPLOI countries. Neither the strength nor the scope seems to be overwhelming. A closer look however reveals a more complicated picture. There are differences to a large extent depending on where in the restructuring phase the organisations are and when women entered the sector. In Spain and Italy the women came rather late and into positions that were fast feminised. In comparison in Denmark women have been in the sector for a long time and the few persons still just working as cashiers are women, advisers to private customers are 50 per cent women and 50 per cent men and business advisers are almost all men. In Denmark segregation also seems also to be less apparent as both women and men can be seen working as advisers, although the men working with business do that behind closed doors.

The arguments for women entering the financial services sector in countries and organisations where they have been excluded are of the same general type as discussed already for the retail sector. However, in some places control of the workers is explicit and direct, as is shown in the descriptions below taken from the UK and Spanish reports:

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)

The restructuring of the sector in terms of technology, organisation and competition has also changed the ways of work is controlled, with a movement towards a greater emphasis on employees controlling themselves.

As a rule when employees enter companies in the financial services sector they have more than the minimum level of education. Some of the older women in our cases and longitudinal studies had low education when they, as very young, entered the organisations but they got education on the job. Some of the women with low education levels who have found jobs in

the retail sector could never have got one in the financial service sector. Call centres could mean a difference here (see below).

As in retailing, there seems to be a clear segregation along product lines. Advice to private customers is often dominated by women, while men concentrate on companies and firms. Internal training is also given along these lines. This segregation along product lines is also a hierarchisation. Firms and companies have a higher status than individuals. All this is also seen in other organisations and companies (Tienari, 1999). As the Irish report says, ‘women tell and men sell’ and with selling goes the money. Another line divides internal from external services or front from back-office work. It takes many attempts and much time to challenge these divisions. As a rule company customers mean more money, but also some private customers can involve large amounts of money. In these cases the social aspects of the work seemed to be emphasised both by women interviewees and their managers. The reorganisation and reorientation of many of the sector’s organisations – no longer distributors of money but producers of services and providers of advice within personal relations – mean a change towards demands that are stereotypically labelled female.

It seems that in the traditional companies in the sector the entry of women into lower management positions has also blurred segregation. However, a new segregation is growing as reorganisations and new technology create new units like call centres and new divisions like back office clearing services. But there are also call centres with entirely well educated personal (Swedish Telephone Bank) There does seem to be international differences in how this is solved and also different organisational strategies to which we will return. This means that, as in the retail sector, the scope and strength of segregation seem to be characteristics that depend on the organisation.

Hierachisation in the financial service sector’s organisations

As mentioned above the segregation lines, and in some respects the hierarchisation, are not very obvious in the financial service sector. Indeed they are often invisible to the customer. However, many of our interviewees were very aware of the hierarchisation. In the case studies and amongst our panel study women promotion is a frequent topic of discussion. It seems as if the glass ceiling is fairly low in some countries and organisations, even though in all organisations women can be found in (low) management positions. In some cases in some of the countries the number of women in management positions has increased dramatically. In Denmark, Sweden and the UK part-time work for managers is now on the organisational agendas, but this is very different from other SERVEMPLOI contexts. Elsewhere some organisations only allow part-time work for employees (women) that are at the lowest levels of the hierarchy:

The main grievance of female bank employees at child-bearing age is promotion: being eligible for promotion just as the men. Once they are in this line of promotion, this is incompatible with reducing the working day, in order to combine work with a family life with responsibilities, children, etc. Therefore, for quite some time now, the unions are conducting

campaigns to increase employee awareness of the need to reduce the actual working day – for men as well as women. (Spanish Bank 2, Trade Unions Representative)

In Sweden one of the largest banks has, for the first time, a woman as President and CEO. The same woman has recently been appointed chairman of the Swedish Bankers' Association, the first woman in its 120-year history. But generally the rule applies: the higher you get, the fewer the women. Hierarchisation seems to be intact. The product segregation mentioned above, private-company, front and back is also a hierarchical divide.

To have a career you often have to work very long hours in order to show commitment. And showing commitment can be harder for women than for men, as they are always suspected of being 'crypto-housewives' or potential mothers. This statistical discrimination influences education and training as well:

... the concept of 'clerk' often refers to a person with a bachelor's degree that has recently begun working in the bank. They are persons who, if they want to, can be promoted within the financial entity. Wanting to be promoted means, above all, availability of their time for the bank, beyond the compulsory working day. There is an interchange of time (spending more time) for money and promotion (increased responsibility). The hiring policy is based primarily on the person and their potential. (Spanish Bank, Human Resources Manager)

It is harder for women with families to work long hours as the main responsibility for the families still seems to belong to women. If someone, for one reason or another, is torn out of the promotion loop they do not have any possibility of advancing. The way part-time work and management is regarded is an illustration of these differences.

You cannot have a branch manager working part-time. (Danish Bank, Human Resource Manager)

The hierarchisation and the level of the ceiling are not the same in all our cases. It is very low in Spain and Italy. Even promoted women can often have the feeling that they are not really supported by managers (Cinzia, Customer Services, Cooperative bank, Italy).

The sector as such builds on traditional values in many ways as was stated in the beginning of this section. Yet different parts of the SERVEMPLOI study show that changes are however taking place. Among the Swedish panel women, one is working in a new company exploiting a niche the old organisations are leaving. The new organisation seems more open and willing to give women a chance. This is of course just one example in one country – but maybe it is a sign of future directions. Something similar was found in Ireland with Sarah (Training Officer, Irish Bank) succeeding in leaving the absolute lowest positions, acting as a pathbreaker for others and really moving up the hierarchy. There are also examples of older women changing their conditions through hard work (Ruth, IT Advisor, UK General Insurance). To state whether it is a change to the better or not demands a closer look. Ruth, just referred to, got during a period a better paid grade but was not promoted although she really tried very hard to achieve a promotion. When the research-period was at an end Ruth was outsourced – after 30 years with the organisation.

Call centres

Call centres have had a strong dynamic growth during the 1990s and have been one of the largest employment generators in the Western Europe over the past few years (Richardson and Belt, 2001). The development in telephone and information technology has made it possible to create new organisational solutions. (Norling, 2001) The driving force is that this type of organisation as a rule makes it possible to cut costs, standardise processes and division of labour, to gain cost efficiency and competitive advantage. It is evident that a separation of work tasks is taking place in the financial sector. Back-office and administrative tasks, which are typically female, are put into white-collar factories while specialists, often men, are taking over deep knowledge areas, creating two different types of jobs as said in the Danish National Report, 2001⁵. A segregation of the workforce seems to be emerging with low paid administration and support work without professional value and advisors with higher salary, bonus and freedom. As one of our Italian informants put it:

Those working in the commercial department handle the commercial business with broad margins of freedom, while the other jobs are considered to be support work, without professional value. So it's not easy to work in the bank from this point of view, if you have a bit of ambition, especially for women. (Alice, Secretarial Advisor, Italy Bank).

It has to be mentioned that all call centres are not uniform in their operational functions or in the organisation of the labour process. A distinction can be drawn between quantity and quality call centres (Taylor and Bain, 2001). The UK call centres in our study can be placed in the category of 'quantity' call centre where the work is routinised, customised, controlled and tightly monitored. At the other end 'the quality end' we find the call centres in Dublin and also the Telephone Bank in Sweden with more complex and unpredictable activities and with the necessity to respond more flexibly to customers.

Call centres have the potential to bring new types of employment to less favoured areas and tend to create work opportunities for women. Certain regions however only attract a limited range of call centre activities and these will be at the lower end of the spectrum in terms of skill (Richardson and Belt, 2001). Outsourced call centres in green-field sites in rural areas draw, according to the UK National Report⁶, on a local labour market of married women with children of school age. (Compare with one of the Swedish retail women moving north to a job in a new call centre.) Most of these women are working to earn extra income on evening and night shifts when their partners are at home. Employment in the call centre is a convenient option for them. Also the call-centres in our study are to a large extent staffed by young women, the average age of the Irish women is 20, in Spain the typical telephone agents are young women between 25 and 35 years old. It is these women who are taking on the routine tasks, who are working the odd hours and at peak time. No formal qualifications are necessary, in fact managers prefer to train them internally to be certain to implement the

⁵ Source: Thomasen, Louise and Iversen, Jonas Svava (2001) SERVEMPLOI – National Report Denmark, Unpublished project report, Teknologisk Institut, Denmark

⁶ Quoted in Webster; Juliet (2001) SERVEMPLOI – National Report UK, Unpublished project report, Trinity College, Dublin

right way of thinking. An UK call centre is looking for people with a positive and enthusiastic attitude. Employers place more importance to characteristics, which are considered traditionally feminine, that is communication skills, interpersonal skills or emotional labour. When having face-to-face or voice-to-voice contact with the public, emotional labour can be defined as the ability to display concern and helpfulness to a customer, that is to manage personal emotions to produce desired customer response in job-relevant interactions. (Kruml and Geddes, 2000). The competence and skill asked for in highly gendered with a strong gender label (Aurell 2001, Rasmussen 1999). Women are said to be good at “telephone-smiles” and making the person calling up feeling comfortable (cp. Kajsa, Swedish Grocery Retailer 1)

Insurance Company recruits staff to its call centre regardless of prior experience, and looks for people with a positive and enthusiastic attitude who can be trained to interact with customers in a helpful and friendly way. It is particularly looking for people who are willing to work at the times when customer demand is at its peak, particularly in the evenings. Insurance qualifications are not required at all. Neither are they required for the work of customer services agent in Secure. (National Report UK).

These women will find that their carrier possibilities in green-field call centres are limited and for family reasons the women often cannot or will not move.

Any possibility of transfer through promotion to another area of Bank has now disappeared, and what was a ‘glass wall’ making sideways movement within the organisation difficult, has now become a concrete wall in which it is impossible. (National Report 2001, UK)⁷

Call centres often have a flat management structure with a limited potential for career development. This may be compensated by the rapid growth of the sector. (Richardson and Belt, 2001) A young organisation like the Italian Italy Virtual Bank can offer interesting career prospects.

This is a bank that is expanding very quickly. So careers are also much more rapid than is normally the case at other banks. I only have to look at my situation. It’s obvious that it’s developed much more rapid than at other banks ... (Italy Virtual Bank, Branch Director).

“Location matters” as is said in the Irish report⁸. In quality call centres the crucial point was that both call centres were located at head offices in the centre of Dublin and movement was encouraged and common between the call centre and the rest of the organisation – no ‘glass wall’ existed. Recruiting from the call centre (violating the Chinese wall, Irish report) can also be seen in the Swedish Telephone Bank, where the employees often considered themselves to have better competence than the people working in the branches. They saw themselves as the future and others as working in something old. None of the interviewed saw the possibility to work in a traditional bank office as a goal or a next step in their future carrier ladder. The Swedish Telephone Bank, here categorised as a quality call centre, put

⁷ Quoted in Webster; Juliet (2001) SERVEMPLOI – National Report UK, Unpublished project report, Trinity College, Dublin

⁸ Quoted in Collins, Gáinne (2001) SERVEMPLOI – National Report Ireland, Unpublished project report, Trinity College, Dublin

great importance on previous knowledge, older employees have to a large extent a background in the bank and the younger have to a greater extent a university degree.

We have wealthier customers, higher competence and more demanding customers and work longer hours. On a regular office the competence is not really on the same level unfortunately. (Swedish Telephone Bank, Investment Advisor)

The technique makes it possible to standardise work tasks such as multi faced monitoring practices, scripting, simplification of query/response screen menus. Moreover to statistically measure performance and to evaluate manners and behaviour. (Taylor and Bain, 2001) The Team Leader in the Insurance Company Call Centre, UK, listens to raise the number of calls. Panel woman Clara in the Spanish Bank feels that the technique requires constant adaptation in the work procedure and that the technique controls the workday, that the way of working and status are changed.

The introduction of New Technologies has changed the subjects, which lead to grievances to the extent that it has changed the way of working and the status the workers had within the company. Moreover, the fact of working in a network means that everything is much more controlled. Every day the computer asks whether there is customer tutoring or if the employee has to call, make an appointment or, if you have made the offer to the customer ... and all of this is recorded. (Clara, Commercial Officer, Spanish Bank)

Transactions handled by the employees are under constant evaluation always displaying which employee is generating most money. Mostly men think this is excellent while women found that it caused stress and competitiveness, thus resulting in bad working environment and solidarity between the employees.

I think it's strenuous, I'm usually placed in the middle. It's like a questioning every week. I think one should count a lot more about service and social competence, but it is only the money that counts. I think at the same time that others only think on short-term business, like this week – I need to sell that, or we need to sell this product this week. (Swedish Telephone Bank, Savings Services Advisor)

The concepts scope, strength and hierarchy are of relevance also when it comes to call centre but we have more than one model used. The scope, the extent to which gender labels are used differ both between the two groups and between organisations in the same group. That is true also for strength, that is the importance of gender, and for hierarchy, meaning the advantages/disadvantages linked to gender. The last dimension seems to have a different outcome on a group level and for many on the individual level. Call centres located in the periphery can be seen both as examples of organisations exploiting the disadvantages of women constructing strong labels. For the individual women a job at the local call centre could despite that be seen as a possibility to earn money and be a more independent person. Call centres of the quality type seem to have much in common with 'ordinary' organisations – that is – it is nothing new about these new organisations from an equal opportunity point of view.

The financial service sector – concluding remarks

In summary we emphasise that hierarchisation and management is diversified.

- The character of the financial services sector demands constant education and retraining. This education is very unevenly spread and it operates to really separate the individuals moving up from the individuals staying.
- We have, as in the retail sector, women on lower positions who are often given work tasks that in practise mean managing, learning and controlling, although this is not formally a supervisory management position. This is also the case in the financial service sector (Margaret, Bank Officer, Irish Bank; Zoë, Acting Section Manager, Irish Insurance Company; Lisbeth, Cashier, Swedish Post, Delia, Customer Service Agent, UK Secure Insurance Company, Ruth, IT Advisor, UK General Insurance)
- In countries like Denmark, in some organisations we have women in lower management positions where women predominate and/or women dominate some parts of the organisations. Management therefore gets gender labels as well.
- We have very few women really making it to the top.

IV. Stability and Change – discussion and analyses

In the last section was the situation in the SERVEMPLOI-case-organisations and for the “longitudinal-study”- women presented and discussed along the key-dimensions of the gender-system segregation and hierarchisation. In this paragraph we will continue the discussion but with a slightly different focus to come closer to the objective of “understanding the outcome for individual women of organisational and technical change”. That change really is taking place we have seen both in this report and in the reports produced by the other research-teams – but does that mean changes also in equal opportunities? Although we initially emphasised the importance of the focus on organisations we will start this section with a wider look at the context. What is happening in society does influence the organisations as well as individuals and has to be handled.

Society - the organisational and individual context

Both for the longitudinal study women and for the case study organisations the political and economic system is the context in which they are working. We will here restrict ourselves to circumstances of special importance for understanding unequal opportunities, some of which are mentioned by the interviewees themselves and referred to in the national reports.

The *economic situation* is of course of great importance. Good times means high private consumption and a need for more employees in the retail sector and also in the financial service sector. The employers have to compete with each other and make themselves attractive. During the course of the project this has been the case in Ireland more than in the other countries.

Many, maybe all, policy areas are also of relevance for both organisations and individuals. *The public equal opportunities policy* is of course relevant, as it is the main-theme of the project. It was presented in last year’s report and will not be repeated here, as it seldom is

mentioned by any informants. Different aspects of *family policy* are of special relevance: regulations and laws concerning parental leave, the child-care system, the tax-system and the regulation of working hours.

The differences between the SERVEMPLOI countries are obvious. They belong to different *welfare regimes* (Esping-Andersen, 1996; Gustafsson, 1997; see also Pfau-Effinger, 1998). In countries like Spain childcare is something for the family to solve while in Sweden is the duty of the local authorities.⁹ In practice it means that our SERVEMPLOI women handle their duties in different ways, their dependence differs and so does their expectations. The eternal discussion of the origin of the inferior position of women (is it constructed in the family or in the market?) also surfaces in the national reports in close connection to the national gender regimes. The Spanish report states that inequalities within families increase the differences between men and women in the labour market. Spain is also a country where women have only recently entered the labour market and have a low employment rate. It might have been expected that the countries with the most advanced public day care system had the longest working hours for mothers and the lowest shares of part-time work. A comparison between UK and France supports this interpretation. France has better childcare and less part-time work. Other comparisons however give an impression that it is the other way around. In Sweden, where there are good childcare facilities and many women on the labour market, there are many part-timers even in lower management positions. In Spain by contrast, where there are bad childcare facilities and few women in the labour market, there are relatively few part-timers. One interpretation is that Spanish women have to adapt to the male norm on how to behave. In Sweden and other countries with many women on the labour market two norms exist – one for men and women wanting a career or working in male dominated occupations and one for other women working in female dominated occupations and positions. Our only certain conclusion is, however, that we really can not see **one** pattern and with **one** obvious explanation. The truth in the last sentence is also supported by the differences in part-time work between the two sectors in each country. The part-timers are relatively few in the financial service-sector in all the SERVEMPLOI countries.

The ways the *salaries are regulated* is also something we want to refer to at this level. In all the SERVEMPLOI countries there has, during the last years, been a deregulation of the salaries and an increased use of variable individually negotiated salaries, which tend to disadvantage women.

The importance of the *unions* also differs. In the case studies, and among the women, the unions are often mentioned. It has also to be remembered that the unions are sometimes a part of the welfare state and play a political and social role. The SERVEMPLOI focus on the organisational level means that this is not always visible in our data. According to the

⁹ Public responsibility for childcare in Sweden is rather new. When the oldest women in our oldest panel study had young children they had to arrange their childcare themselves.

National Reports, although the unions' interest in equal opportunities is often discussed, it is in practice rather low (e.g. Italy):

Although the majority of the bank's workers are members of the bank workers' union, it would be inaccurate to say that the company is unionised. Most enrolments are made with a view to obtaining various benefits, most notably a low cost insurance policy. Attendance at assemblies and participation in union activities is low, except when collective contracts are being renewed. ... The unions do not seem particularly sensitive to women's needs. Each of the various bank workers' unions has equal opportunities committees, but efficacious action is lacking. Instead, even the unions themselves display gender asymmetries, as testified by the personal experience of one of our panel informants who had worked for a bank workers' union. (Italian National Report 2001)¹⁰

It has to be said that this could look quite different from the unions' point of view. For example, the retail workers' union in Sweden works and argues hard for more full-time positions, which they consider to be an important means of achieving equality between men and women on the labour market. It could be argued that they are thereby reproducing a male definition of employment in conflict with many of their member interests. The members often want part-time work in unconventional hours with higher pay than the middle-of-the-week-day-schemas. Unions in other countries have the acceptance and legitimacy of part-time work on their agenda. The different points of view are a good illustration of the difficulties in transforming abstract values on equality to the practical organisational and individual level.

Opening hours, especially in the retail sector, are often a political question. Very long opening hours change competition in the sectors giving advantages to the big organisations. As we can see in our studies, long opening hours also give opportunities to a lot of part-timers. Part-timers are a political issue in many countries. The extent of part-timers is a result both of supply and demand. The organisations demand part-time workers and mostly women supply some hours a week. Or it could be seen just the other way around – women demand full-time work but the organisations just supply a few full time jobs. We can see examples of both.

The values and *expectations of the customer* can be seen as a part of the organisational context. It is, in the sense here of interest, the gender system in action – whom do the customers expect to meet? Whom do the customers think has the relevant skills and knowledge?

I would rather have more male shop assistants than female, it's a problem for me in particular when it comes to men's suits. Men are better selling than women, the men are seen as more competent and trustworthy and it's really like that here, the departments, especially men's suits. (German Clothing Retailer, Department head).

¹⁰ Quoted in Poggio, Barbara (2001) SERVEMPLOI – National Report Italy, Unpublished project report, AROC

The sectors and organisations

Strategy of the organisations

Both the sectors studied in all the SERVEMPLOI countries are changing in many respects. Both these sectors and the organisations studied have established gender orders, which could be seen in the former paragraph. When changes takes place it can influence the gender orders and the working conditions for individual women and men. If it does, and how, is however depending on the *strategy of the organisation*. Strategies influencing the gender relations does not have to be named that way. There could be many different reasons for diverse policies. Among the cases we can find organisations deliberately aiming at a quality profile. In some cases this means job rotation and no one stuck at the tills (at least in theory). Job rotation could, but need not, mean decreased gender segregation in the stores. A fulfilled job rotation means more women on the floor – hitherto a male arena (see example Orla, Charge Hand, British Supermarket in Ireland). But we also found examples where the rotation stopped at the tills so to say. (Compare Sundin, 2001). Organisations have reputations as well as individuals. Some are known as good employers and some as bad. There are some really trying to meet the needs and wishes of the employees.

Internal and external relations

The *internal organisation* of the organisations is the most important way to realise the strategy. It has to be remembered that both strategy and structure are concepts and practises that nowadays are international. It is an international organisational-fashion. This is the main-explanation behind the great similarities we find in our studies. However the international concepts are handled according to national rules and traditions and at last implemented in organisational cultures. The gender segregation is as a rule one of the corner stones of the organisational culture and of the internal organisation. The gender segregation in many of the retail-organisations means, that very little is expected of women entering retailing. If they are working at the tills they are almost none, except what is expected from grown-up women, that is being polite, nice and having manners. The changes in the sector, if anything, reinforce such low expectations and thereby strengthen gender segregation in the sector. But the gender segregation is not always adequate for the organisations. Management could use the employees more flexibly if gender segregation was not the established practise. In the national reports we read about management initiating change – not all of them are successful

The Do-it-yourself-market seems to be less strict, that is both scope and strength seem to be weak (Petra, Shop Assistant, German Hardware Store). One could speculate for the reasons; maybe the customer is the expert? The size of the organisation and of the work place is also of importance. There are some small firms represented among our panel study women. The gender segregation in the daily work seems to be less pronounced in these firms (Renate, Shop Assistant, German Delicatessen; Lena, Shop Assistant, Swedish Shop, Watches and Repairs). The situation for the informants however seems gender specific – insecure and low economic rewards in the German case, low salaries and no formal internal training in the Swedish case.

Many of the case-study organisations in the financial service-sector have been or are in the middle of reorganisations. The outcome of these is never gender-neutral as change is taking place in a gendered structure and culture. Often the reorganisations means downsizing which often is meant to put women in a disadvantaged position. In line with Tienari et.al (1998) the SERVEMPLOI-studies are not clear-cut. We can find women being put into difficult dead-ends positions (like Lisbeth, Swedish Post) but we also can find an increasing number and share of women in management positions – at least on lower levels.

The need for change is often caused by changes outside the organisation. A strong pressure from *international actors* entering the retail sector is a fact in all the countries and are increasing the competition. The national actors have to respond. We can see different strategies – to compete on size and price, or to compete with quality and specialisation. The choice has immediate consequences for the employees. High quality niches demands more education and widening of competencies. The low-price niche often means the opposite. How the different strategies influence the equality between women and men is dependent on the strategies and organisational structure. A high quality niche could be implemented with, or without, a conventional gender order and the same is true for low price niches.

Technology and education

New technology in retailing is used in tills for control and planning. The competencies, which are sought, could change. One of the cases (Swedish Food Supermarket) is a super-market introducing a Shop&Go system, which makes the customers handle new technology and so reduces work at the tills. In this case the technology has not led to a reduction in employment, but rather to more employees being out in the shop serving the customer.

Now the organisation is beginning to get back resources, which before have been sitting in the cash front, to the floor and meeting the customers. The greatest change is less time at the cash-point and more time for the customers on the floor. (Swedish Food Supermarket, Manager)

In other firms, with other strategies, the new technology could be used to reduce the number of employees. The intention in this case is to emphasise a quality profile with satisfied customers. The strategies chosen by the organisations are obvious in the education they expect of and give to employees. In this store even individuals described as uneducated are given education that is seen to be necessary. The retail organisations working in a quality segment have to have employees that know the products and people working at the tills who know the technology.

Education to the employees is, as a rule, more given to the already well educated and those at higher hierarchical levels. Especially the last point is closely connected to gender which means that it is more given to men than to women.

The higher the level of the job, the more they are 'chosen on an individual basis'. Depending on the person's career, they may convince him to take a training course ... (Natalia, Commercial Officer, Spanish Bank 4)

In some organisations mothers are excluded from educational programs. Motherhood seems in some countries to be an obstacle to promotion (Monica, General Customer Assistant, Credit Bank, Italy). The reference here given is to Italy but the phenomenon is observable in other, maybe all, countries. That way of choosing persons for internal educational programs maintains the existing structures in their gender and other dimensions. It also seems there are differences between the sectors. In the retail sector not everyone has to be seen to be a cooperative and committed member. In the financial services sector it is necessary that everyone is committed.

Many organisations, especially in the financial services sector, seem to ask the employees to prove their commitment through long working hours, studies outside work etc.

In the bank we have a culture of hard work, and the managers lead the way by working the hardest. (Danish Bank, Human Resource Manager)

This often is harder for women than for men as families all over Europe seem to practise rather conventional roles.

The result is that women either give up their professional life or adapt a highly individual solution (their mother, some people who help them ...) The majority, however, finally give up their professional life. (Spanish Bank, Trade union representative)

Time and space – flexibility

Opening hours was a big issue for the organisations and individuals in retailing. The increasing opening hours illustrates the hard competition in this sector. Many companies chose both the increase their opening hours and to decrease staff. An example could be given from Germany where one of the respondents says:

We are already on the very bottom line of staffing in our stores. Sales assistants have to overlook such a wide sales area that it is nearly impossible for them to observe the customers and keep an eye on the merchandise. (German Clothing Retailer, Central Personnel Department Manager)

We here treat opening hours as a special case of *flexibility*. Every statement on flexibility has to be qualified concerning who is in focus and what dimensions that are integrated. Flexible big organisations could put high demands on small organisations in both quantitative and qualitative terms. Flexible employers, wanting just-in-time-individuals could give the employees a restricted private life but on the other side employees asking for flexible hours could mean planning problems for the employers. It also has to be mentioned that there is a quality side of flexibility. Flexible employees have the image of more competence – but it could also mean few possibilities to concentrate. Flexibility concerning space is in our SERVEMPLOI -study illustrated by the demand for moving if an employee shall have the possibility to make a career. All the flexibility dimensions have strong gender implications as women and men, as groups, not are on the same positions in the organisations studied (or in any other organisations) or in their private life either. The demands for flexibility on women consequently differ from the demands on men. Women are often asked to be flexible

concerning time while men are expected to be more flexible concerning space. From one of the German case studies is reported that among the criteria for a new employment is “the temporal flexibility of the applicants” (does the applicant have children and who cares for them?) This criteria is to the disadvantage of women especially as it not is unusual that “male employees, in contrast to their female colleagues, do not express having problems managing family and career responsibilities”. No wonder that the German report says, that

For the women in retail, flexible working is mainly a threat to their private interest. None of them stated that working flexible ever fits to their needs. (German National Report, 2001)¹¹

Flexible work is spreading according to the UK report, indicating that the services sector is moving towards increasingly long opening hours and is becoming differentiated from a conventional full-time day. Flexible employment and shift-working are used for staff both in full-time and part-time employment. In their efforts to gain cost efficiency employers sometimes seem to employ workers so that just the right amount of labour fits the exact amount of demand. Susan (UK) thinks employers are changing the concept of flexibility in their own favour and Sarah (German Shoe Store) takes about “rubber contracts” when employers in contracts states a range of hours to be worked instead of an exact number of hours.

Say you come in for an interview, and you want to work 20 hours, 5 days a week, 4 hours a day. They give you a contract for that, but it is flexi, which means that if they need you to come in for longer, you have got to be available for half of your shift again. That means you have got to be available for six hours in a day if they need you. *They have changed the whole meaning of the word “flexible”. “Flexible” bends both ways, doesn’t it?* [The company] has changed the meaning of the word. (Susan Bell, Cashier/Code Checker and USDAW Shop Steward, UK Grocery Retailer, our emphasis).

Part-timers are used when it is convenient and their work schedule can often be changed from week to week.

By now we’ve got a large number of part-timers. The company prefers them because you can manage them better, because now we have flexible contracts for part-time workers as well, seeing that the law allows it. So you can have the part-time workers come in when you need them, changing their hours from week to week. (Stefania, Stop-gap worker, Northern Chain Supermarket, Italy)

Split shifts, which more and more seem to be implemented in Italy, are seen as a hindrance and discrimination in their work situation.

In some supermarkets they have these crazy shifts. They make you run backwards and forwards. Three hours and then you go home for an hour, and then another two hours. At peak hours they’ve got you coming and going. Working shifts is all right, but only one shift, not ten of them split up like this! If you live close by that’s one thing, but if you live far away. (Raffaella, Check-out counter, Regional Chain Supermarket, Italy).

But I tell you that we do a certain amount of flexibility ourselves, always keeping to our hours but coming in earlier or changing the day. So there’s already a flexibility on our part. Instead of coming in for the morning we come in for the afternoon. But keeping to our standard

¹¹ Quoted in Jacobsen, Heike (2001) SERVEMPLOI – National Report Germany, Unpublished project report, Sfs Dortmund

working hours. Now they want us to change, working two hours in the morning, two hours in the afternoon, and two hours in the evening. That's what's going to be the problem in the future. Especially for new workers, they're going to find it tough (Stefania, Stop-gab worker, Northern Chain Superstore, Italy)

The UK National Report¹² says that full-timers often experience the flexible full time shift system as being very much in the company's interest and often at the expense of their private lives. Sara (UK) working part-time in a call centre, paradoxically, feels that she has more control over her working hours than those on full-time shifts. Part-time working hours are negotiated with the company and then fixed, whereas full timers are obliged to work a four- or six-day roster which includes weekend and late night shift. The women with children or other domestic responsibilities therefore choose to work part-time to have control over their hours.

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 have the control. I know I am going to be forced to come in at 9, although I'm normally in at ten past nine. It is my flexibility, I know that I am not putting myself under stress, my family under stress. (UK Insurance Company, Call Centre Training Manager)

Another way for the employers to achieve flexible workers is in temporary employment. This is not very common in Ireland where there seems to be a labour shortage. All staff in the Supermarket chain is for instance given permanent contracts once they have finished a probationary period. Also in Germany it is not very common. In Spain few bank employees work part-time but temporary workers are contracted through peak hours. This is also the case in the UK Clearing Services.

Now in offices people are contracted from 10 to 1. But they are supposed to arrive early and leave after 1 o'clock. They come therefore at peak hours, and this is causing a generally unhappy feeling because of the pressure and because we have to explain how things have to be done. Many offices in Barcelona have this type of "part-time": (National Report, Spain)¹³

It is sensible to use agency staff to manage those peaks and troughs because it is not terribly difficult work. Having said that, though, there is still a certain amount of training to be done, so it still doesn't make sense to have huge numbers of agency staff. Also, for the individuals, it is extremely difficult to motivate people to want to be here if they are only as loyal as until their permanent job comes along. So it is not a wonderful incentive (UK Bank, Head of Clearing Services)

The trend seems to be that the forty-hour workweek is replaced by the idea that work schedules should accommodate demand fluctuations and managerial strategies. But part-time has an added cost in a gender based wage gap and a narrowing of the wage gap is positively associated with full-time employment for married women. (Figart and Mutari, 2000). In their study they found that a shortening of the workweek, as in Denmark, could facilitate women's economic integration and achieve a more gender equal work situation and diminish the polarisation of long hours for men and short hours for women.

¹² Webster, Juliet (2001) SERVEMPLOI – National Report UK, Unpublished project report, Trinity College, Dublin

¹³ Quoted in SERVEMPLOI (2001) – National Report Spain, Unpublished projects report, CIES

Project work is one of the organisational trends today. In retailing it does not seem to be practised, at least not on the levels we are studying, but in the financial service sector we found women who do project work. In the German case studies it is said that women “are quite often engaged in project groups” and that it seem to be positive for their career. From the international literature the conclusions are conflicting.

In the financial services sector there is a shift toward more qualified services as well as a separation of the simple services to machines and to back office (sometimes in the form of call centre services). There is however a big variation between the different countries and organisations. New technology plays an important part in these processes. The gender consequences of the new technology seem to vary. Women can be concentrated at unqualified positions, but the women and men can be intermingled at positions using the new technology. We even can find women making themselves a career through technical competence and an ability to teach others (Sarah, Training Officer, Irish Bank). All the organisations seem eager to give the employees adequate competence for the new technology. Everyone has to have adequate knowledge from the very start. If everything goes wrong with the technology it could give a lot of trouble and even a bad reputation on the market.

The individuals

In the case and longitudinal studies we meet many women, of different ages and education levels, marital and family statuses. These women are the real focus of the project and the judges of all the changes taking place. They, not us – the managers or the politicians – are the ones to tell. But, as was mentioned in the beginning, women are not one kind and do not have the same interest. Gender is not the only characteristic of importance. This will be illustrated in this section before we try to make a conclusion on the theme ‘equal opportunities’.

Some women are very satisfied with working part-time at a till and hope that it will continue; other women are dissatisfied with their management position because they wanted more. The characteristics of the individuals vary – all the changes cannot be understood just by looking at the organisations and the gender system. Individuals are important too. In some situations the individuals are victims of the organisations. The clearest example in our case study is the panel study woman working for the Swedish post office. At the start of our study she seemed to be in the most secure job of all. Now she, and all her work-mates, has been told to look for another job as everything will change in the beginning of next year 2002 (it has to be mentioned that this date has been changed over and over again which creates tension and worry). Nonetheless, we can agree with the argument of the Spanish report that that in many ways the women in the financial services sector may have the best conditions on the labour market. And that may be true also in the other SERVEMPLOI countries. As mentioned above the sector is nowadays dividing in different segments with different consequences for persons working in the sector. And, of course, there always are individual differences as well.

The impression from the national reports is that there are women in the retail sector with a rather low commitment to work and to the organisation. The comparatively low demands mean that they can just go there to work, work short hours and get a wage (Raffaella, Check-out Counter, Italian Regional Chain Supermarket; Stefania, Stop-gap Worker, Italian Chain Supermarket). They have no ambitions in working life and are not interested in learning more, advancing, etc.

Fruit and Greens I don't like to work with – ugh! Sticky, gooey and heavy! No I think it's nice as it is. I'm going to work without a lot of trouble and I know what I'm doing. (Kristina, Cashier, Swedish Grocery Retailer)

I'm planning to retire at 55. So you see, myself I have it that I'm going to retire in another eleven years. So I have my pension all sorted it that I'm adding more into my pension so that I can have a decent pension and leave. I've no reason to leave I'm handy near the house I have the place worked out the way I want it. (Orla, Charge Hand, British Supermarket in Ireland)

As stated in the Spanish report¹⁴ it is a process of negative feed-back-loops – low education creates low ambition, receives no education etc. However – among the women sharing many of these characteristics we can also find women with a lot of creativity in work (Lisbeth, Cashier, Swedish Post and Linda, Administrative Assistant, Swedish Insurance Broker Franchisee as examples). They really like to work in a retail store and meet all the customers.

The main thing is that I think my work is fun and I still think so. I love my work. I couldn't think ... I want to work with people. (Lisbeth, Cashier, Swedish Post)
[But you are so very go-ahead minded] Yes I really try, want to be and it's therefore perhaps that it's so hopeless when you don't get anything. I've worked so many years and only worked on without getting anything but now a lot of doors are opening. So now it's super again because now you got a reawakening. You do need it. I really feel that I don't want to be stuck in the reception all my life. (Linda, Administrative Assistant, Swedish Insurance Broker Franchisee)

Part-time work is often associated with low commitment. Again we have expectations creating their own reality like in the second case study in Italy where part-time work just is accepted by women working at the tills – a position having no opportunities at all. Some of the women working full-time plan to be part-timers once they have a family (Laura, Head of Cooked meats Counter, German Chain Supermarket). Part-time could also mean high commitment – women are grateful for the chance to go to work short hours. Our main impression is that women with children demand part-time work while older and younger work part-time because that is the only choice they are given.

I feel that I want to be at home a little more. I feel that even if I only have one at home now, a boy living at home, I feel that I want to be at home when he comes from school. (Kristina, Cashier, Swedish Grocery Retailer 2)

She has asked me before also and of course I would like to. I would like very much. It's hard now when you have small children. A guy, a daddy, can work overtime as much as ever but there is something within us. I can't for the sake of Hanna. (Kajsa, Cashier, Swedish Grocery Retailer 1)

¹⁴ Esther Fernandez and Isabel Vidal (2000) SERVEMPLOI – National Report Spain, Unpublished project report, CIES

This even seems to be the case in Ireland where part-time work is not so established on the labour market (Irish Supermarket). The social reality of the responsibility for children being mainly women's is something that bothers many women. Even with a rather good job they plan to reduce their working time when they become mothers (Doris, Customer Consultant, German Bank; Denmark; Kajsa Cashier, Swedish Grocery Retailer 1). The conditions for that are dependent on the organisation's policies – but also on the strategies in the families.

I choose this because I thought the working hours suited me then when my children were small. Now when they have started school both of them, I can feel that they need me more in the evenings with homework and such. It's that, which I find hard sometimes. (Swedish Clothing Retailer, Responsibility Group)

I have chosen myself to work 28 hours, considering the children I don't want to work more and then you feel a divided loyalty ... perhaps you need a couple of hours more to feel that you have performed even better. (Swedish Clothing Retailer, Responsibility Group)

There is equal opportunity if the women can get their husbands to work part time and take care of the children, so they can focus on their education and career. But not very many men will do that, and to be frank, I think the majority of the women would rather spend the time with their children than focus on their careers. (Informant, Danish Retail)

It was once Doris' goal to become Branch Director but she and her husband would like to have children now, which she sees as incompatible with becoming Director. (Doris, Customer Consultant, German Bank)

Ambitions sometimes create disappointment. Many women when entering working life seem to think that equality is a fact and get very disappointed when they find out this is not the case. One example that could be mentioned is the woman in Italy who found that all male branch managers got a promotion but she, the only woman, did not. We see a lot of frustration in our studies. Below we give examples of the origins of this frustration. The women working in retailing in Spain complaining about working hours and so do others (Alice, Secretarial Adviser, Italy bank); women feeling discriminated against (Laura, Head of Cooked Meats Counter, German Chain Supermarket in Italy); women wanting to sell other products and also women seeing men getting higher salaries when they passed an exam in economics (Marita, Internal Customer Service, German Insurance Company):

To her surprise, Marita didn't get a raise when she finished her training in economics. She knows men who have got 500 to 1000 DM more per month after completing training although their job descriptions hadn't changed at all. ... Marita considered getting a degree in Business finance but in light of the fact that so few women are promoted at HDI, she decided that it wasn't worth it. She would have had to pay 10 000. DM, and would have had to commute to Cologne. Her reflection might be an indicator for, that women are aware of the fact that they are less likely than men to be promoted and this effects the way they make career decisions. It would have been a greater risk for Marita to study business finance that it was for her male peers. (German National Report, 2000)¹⁵

Women like Birgitt (Individual Customer Consultant, German Savings and Loan Bank) really trying to get to work in the administration but being constantly channelled into customer service in an insurance company; women not being seen (in Denmark), not being valued in the right way (Gertrude, Sales Assistant, Irish Cloths Retailer; Margaret, Bank officer, Irish

¹⁵ Quoted in Jacobsen, Heike (2000) SERVEMPLOI – National Report Germany, Unpublished project report, Sfs Dortmund

Bank); women facing stress and hard work (Linda, Shop assistant, Irish Supermarket, Lily, Cashier, Best Value in UK). It has to be mentioned that the three oldest panel study women working in the retail sector have work related injuries which both give them pain and periods of sick leave. The full consequences of stress in both sectors are not yet an issue.

There are women in our study very satisfied with their work both in the retail sector and in the financial service sector. We cannot find anything connecting them except that they are satisfied because they feel respected and highly valued by managers and work-mates (Linda, Administrative Assistant, Swedish Insurance Broker Franchisee; Orla, Charge Hand, British Supermarket in Ireland; and Lee, General Assistant, UK Supermarket).

Equal opportunities – more or less at the end of the project

Both in this report and in the other reports produced by our colleagues we have read about a lot of changes both in the sectors studied and in the organisations and for the women followed during the project years. What does it all mean for equality and equal opportunities? These questions can not be given clear and short answers. It differs and it depends. It differs for a lot of reasons and it depends on a lot of circumstances. Some of these reasons and circumstances for individuals and nations were briefly discussed above. In this last section we will go back to the organisations in line with our argument on the importance of the organisational level.

All the countries have gender-systems in action and all the organisations have gender-orders. The national-systems and their welfare regimes constitute the organisational and individual contexts. The gender-orders are, as a rule, an important part of the organisational culture. The spontaneous reaction to changes towards the organisational culture is to try to resist them. This can be done in different ways, to fight, to integrate, to change, to avoid etc. The whole organisation can take part in this resistance to change. Managers can do that, women can do that and men can do that. They are all actors working with the construction of the organisational culture – including the organisational gender order. Still – change sometimes is taking place.

Segregation does not look the same at the end of our studies as at the beginning. From equal opportunities point of view the changes are unclear. We see a greater mix of gender in some organisations. More men on the tills are an example and more women as managers in the financial service sector. But we also see new gender-specific enclaves in the rather young call-centres. The outcome could be described as a more narrow scope in some cases and also decreased strength. It indicates a movement towards less inequality influencing the organisational culture including changes in symbols, relations and identity.

Hierarchy is still in practice although flat organisations are one of the modern concepts. We registered many women as first line managers and even as middle managers in the financial service sector in more than one country. This can be interpreted as more equal

opportunities. The glass ceiling seems to have moved up to higher organisational levels. According to Tienari et.al (1998) and Tienari (1999) the conclusions still remain unclear. One reason is that “it is evident that men abandon less 'desirable jobs'” and among those are lower and middle management positions of certain types like branch managers. The researchers rather pessimistic analyses are often not supported by the women themselves. They are “comfortable in the sense that being a branch manager was more than they had expected in the first place” (page 74). The cited researchers describe great differences between Finland and Germany where they make their case studies. They state that “women (in Finland but not in Germany) are considered both capable and suitable for making tough people-related decisions” (page 74). We registered the same kind of arguments in our studies where the Danish organisations had great similarities with the Finnish ones. Consequently the picture across the whole sector remains unclear as at the same time the lowest female-dominated levels have diminished in the traditional work-sites. In the call centres – on the other hand – totally female-dominated positions are expanding. The most relevant label seems to be polarisation.

Processes of polarisation seem to be going on in both the studies sectors. The gap is widening in both sectors. In the lower unprivileged positions in the retail sector we find women stuck at the tills at unconventional hours and working “on call”. However some of the women really want these working hours and some of them can say no to the call. Some of them also have young men sitting with them side by side. From an equality point of view it is hard to draw a clear conclusion.

More privileged women in the retail sector work in high status organisations in teams, with job-rotation and even as first-line managers. From an equality point of view it is hard to draw a clear conclusion also for them, as the men seem to still have exclusive rights to the highest positions.

In the financial service sector we registered an expanding low-status niche – the call centres. But the classification is not adequate for them all. There are also high-status call-centres – an illustration to the importance of the organisational strategies. In both groups there seem however to be a gender-segregation under construction making the equal opportunity conclusions hard to draw.

Some women in some sectors seem to have (almost) the same opportunities as men. The statement concerns both low and middle positions. On the other hand - some women do not at all seem to have the same opportunities as other women and the same could be said for men. The class, or hierarchy, dimensions seem to be intact also when the formal hierarchies are lower. Some of the latest news; opening hours, flexibility and technology are important factors in these equality processes. Let us again repeat that the conclusions drawn by the individual could be other than the consequences drawn by others. “Here and now” flexible working hours could be seen as a great advantage – in twenty years they are a trap.

One clear conclusion can be presented – all women seem to be looked upon and treated like potential mothers. In the organisations it is a big obstacle to equal opportunities.

The as a whole meagre outcome on equal opportunities can be explained by the gender-dimensions importance for the organisational culture. Changes therefore have to be closely analysed. Is a disappearing scope parallel with the establishment of a new one? Is a disappearing label followed by a new one? Probably so.

“The most important question of Equal Opportunities in this sector is how ‘gendering‘ happens while male and female employees are deploying similar qualifications, earning similar incomes, getting similar further training and so on. However, ‘gendering‘ happens.” (German National Report, 2001)¹⁶

Another important question is: Flexibility – for whom and under what circumstances?

Resistance can take place anywhere and be carried out by anyone. The aim of resistance is, as a rule, to prevent change – to keep the gender order. This can involve women and men, managers and other employees. It is a misunderstanding to believe that all women want change. They do not. It is not unusual to find employers stating they want equal opportunities in their organisation. As we have seen, the strategies are not very successful.

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