

SERVEMPLOI – About the project

Project SERVEMPLOI¹ is a major study of women's employment and development prospects in European services – retailing and financial services. Researchers in 8 countries – Denmark, France, Germany, Ireland, Italy, Spain, Sweden, and the UK – investigated the following questions:

- What is the impact of technical and organisational innovations on the work processes of female employees in junior positions, and on the knowledge content of their work?
- What opportunities exist for these employees to develop and utilise skills, competencies or expertise in their work?
- How does this affect their 'employability' and opportunities for personal development, within firms and beyond them?
- Is the 'Knowledge Economy' relevant to women in junior positions and are they able to harness its potential?
- What differences are to be found between countries?

The researchers conducted case studies of retailing and financial services firms and panel studies of female employees in all 8 countries, examining the work performed, the expertise deployed, and the personal development prospects enjoyed by female employees. The results are relevant to:

- Company managements, concerned with the design of work, with developing career structures, and with strategies for technological innovation,
- Trade unions, concerned with improving women's skill and career development prospects through collective bargaining in firms and in the social dialogue,
- Training professionals and labour market policy-makers, concerned with developing instruments for training and improved incorporation of women into the labour market, and
- Equal opportunities policy makers, concerned with better analysis of women's needs as employees and with developing practical equal opportunities initiatives in firms.

The Employment Pathways of Women in European Services

This Factsheet reports on the employment circumstances and pathways of the women in the SERVEMPLOI panel studies. The studies followed small cohorts of women employed in each SERVEMPLOI country in the retail and financial services sectors over two years.

During this time, the women reported on changes in their employment circumstances, on their work responsibilities, on their training and learning, and on other aspects of their

working lives. Their reports reveal how, over time, women working in these sectors experience and respond to developments in the broader European economy. They also show the possibilities for women in junior jobs to move out of low-grade occupations and into better jobs, either within their organisations or elsewhere. In so doing, they help us to understand how, in addition to the efforts of employees themselves aimed at improving their skills and their employment status, employers in these two sectors promote and enhance the employability of their junior female staff. And they shed light on the ways in which workplace developments affect these women in their private and family lives – in other words, they show how sustainable are patterns of working in broad social terms.

Jobs, Skills and Training

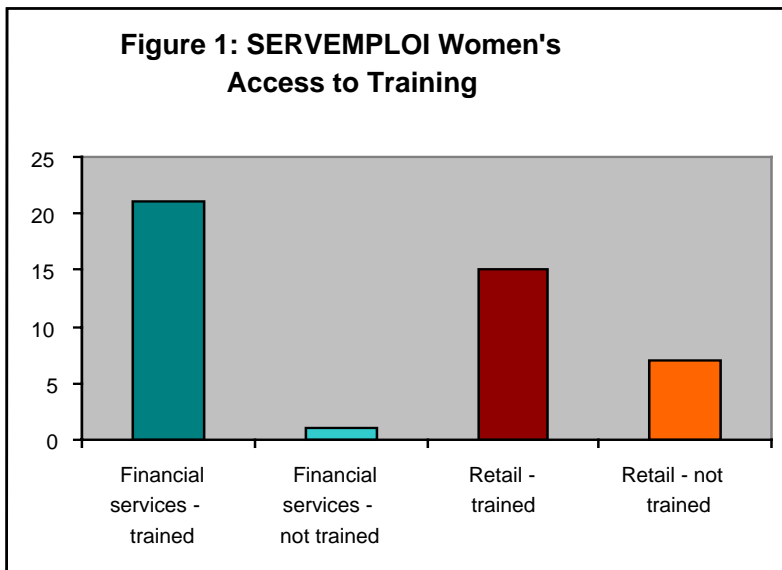
The women covered by this study worked in junior jobs in retail and financial services. In retail, they held jobs as sales assistants and as checkout operators. In financial services, they held jobs as clerks or cashiers in branches, as customer consultants, as back office administrative employees, and as call centre agents in telephone banks and insurance offices. Their ages ranged from 24 to 63, and they included married, cohabiting and single women, women with and without children.

In these companies, there is widespread use of new technologies and new processes. In financial services, women are increasingly working with integrated technological systems in branches and call centres. Many are also required to sell financial products to customers. In retail, they work in shops which use computerised checkout technologies as well as hand-held self-scanning systems. In some countries, training for these jobs is very extensive and thorough. In Germany, for example, it is provided through vocational training schemes which employees enter directly after leaving school, and which prepare them for a long period of employment in a particular occupation. In Denmark, training is also extensive, provided through a mixture of vocational courses and specialist employer-provided training. Other countries have less rigorous training régimes. In the UK, for example, some of the women in our study received no training at all for their work. In Spain, our informants in the retail sector received little or no training. In all countries, however, our women are increasingly responsible – at least in part - for their own skills acquisition through shadowing and learning on-the-job. They are also often made responsible for training their less-

¹ SERVEMPLOI – Innovations in Information Society Services – Implications for Women's Work, Expertise and Opportunities in European Workplaces

experienced colleagues, often on an unpaid and unrewarded basis.

Figure 1 shows the access to training of SERVEMPLOI panel study women in the two sectors across all countries. Most of the women working in financial services jobs received some form of training. Only one woman received no training. By contrast, a significant minority of women in retail jobs – about one-third of the women in this sector who took part in the study – received no training at all for their work.



What is important for employability and for women's access to "good jobs" is not simply being trained on a one-off basis, but the *length of training* they receive, the *skills in which they are trained*, and the *availability of continuous training* which regularly allows them to update their skills in response to developments in the workplace and particularly in new technologies.

The length of training received by the women in our study was generally short, particularly in the retail sector. Here, aside from the large proportion of women who received no training at all, the majority received training which lasted less than one month. However, women in financial services were much more likely to engage in longer periods of training, in some cases, of more than one year. This was particularly the case in the 'training-rich' countries – Germany and Denmark, and, to a lesser extent, Sweden. All of the women who received more than one year's training came from these countries, and their high levels of access to training can partly be explained by the several years of vocational training they enjoyed before starting work on a formal basis.

However, even in countries and occupations where training is extensive, SERVEMPLOI women report that it is less so than

in the past. Certain types of apprenticeship and vocational training are no longer offered to women in junior positions – clerical staff and retail display staff, for example. In addition, training courses have been shortened in order to reduce expense. There is a general reduction in training provision, even in the 'training-rich' countries.

SERVEMPLOI women in both sectors work with IT systems at some level, interact with customers and sell products. They therefore need and use a mixture of IT skills, interpersonal skills, process knowledge, and product knowledge for their work. In the training-rich countries, they generally receive training in this full range of skills, covering IT systems, selling and merchandising, and product knowledge. In fact, apprenticeships often go beyond this; in the financial services sector they provide training in management and economics subjects as well as in job-specific skills.

In some workplaces, such as telephone banking call centres, the main area of training is in communications skills, and these are very thoroughly developed. However, SERVEMPLOI women are often expected to acquire product knowledge for themselves, without training or coaching, on the job. In addition, only 35% of them received repeat training in which they regularly learnt new processes and augmented their skills. Nearly half (46%) of our informants were given no further training beyond what they had initially received when they started work.

Learning about the product without training – the account of a bank branch cashier

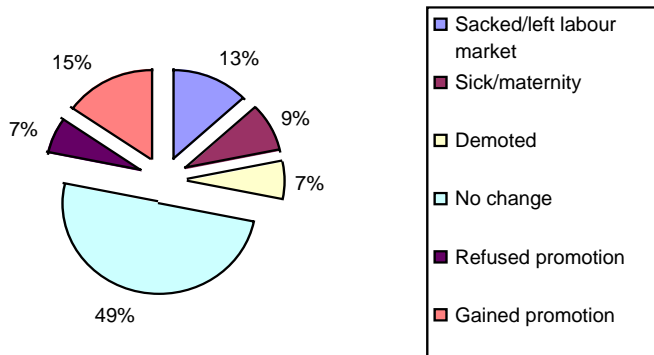
We have promotions, and they will say that this week we are selling credit cards, and you have got all the leaflets in front of you. A customer comes in and you can introduce the credit card. If they have a high balance, then you offer them a card.

Q: How do you learn about the features of the product that you are selling?

A: By listening to everybody else really, and taking the leaflet home and reading yourself, and asking questions really. You pick up one of the leaflets like the customers have, read it. "Oh, what are we doing today? I had better read that quick!"

The main area of skill development for women in junior jobs in European services seems to be in customer service skills. This raises a number of important questions for these women's employability. Are these skills transferable? Do they enhance employability? Are they sustainable? In

**Figure 2:
Employment trajectory
of SERVEMPLOI women**



order to answer these questions, we need to examine the employment trajectories of these women. What kinds of prospects do they have for progression? Do they get promotion or change jobs? What kind of jobs do they move into? Are these better jobs than before?

Progression of SERVEMPLOI Women

Over the period of the project, only 15% of the women in the study achieved promotion out of their junior jobs and into better jobs, usually in junior management positions within their companies. Although the majority had worked for their employers for over a decade, almost half of them were fixed in exactly the same position at the end of the study as they had been in at the beginning (Figure 2). Some companies did not provide them with progression opportunities, often on the assumption that they were unambitious *because* they worked in low-grade occupations. Others, however, had promotion prospects but felt obliged to refuse them, usually because promotion entailed longer working hours which they could not manage in conjunction with their private lives. One of the most striking results of the project was the number of women who had turned down progression opportunities within their companies for this reason. This suggests that a rethinking of the hours and organisation of work is necessary in order to allow people to maximise their contributions to their companies and to exploit the opportunities open to them, without compromising their lives outside work.

Social Sustainability – The Repercussions of Work for Life Beyond the Workplace

The repercussions of the working lives of SERVEMPLOI women are felt not only at the workplace, but very strongly in their private lives. Improving the opportunities for such women to move into 'good work' is therefore desirable in social as well as economic terms.

Two main effects of their work situations on their personal well-being emerged from interviews with SERVEMPLOI women. The first concerned stress. Because SERVEMPLOI women work in jobs over which they have low control, they are particularly vulnerable to the negative effects of working arrangements. A worrying number of women reported physical and mental health problems, including feelings of insecurity and helplessness, physical and emotional exhaustion and sleeping difficulties. This was particularly the case where their companies had been in mergers, where working time flexibility was imposed on them, or whether there was bullying or harassment in the workplace – either from managers or from customers. A significant minority of SERVEMPLOI women have left the labour market permanently sick. The second problem which SERVEMPLOI women continually confront – like other employees – is managing their private lives in the teeth of the demands of their work. In both retail and financial services, operating hours are being progressively extended, and demands on customer-facing employees are increasing. The European economy now relies on a vast but hidden pool of labour-power providing free childcare. Many women in European countries have no access to childcare and are forced to turn to their own parents for help. As a result, their relationships with their children become pressured, but also, their relationships with their parents become strained by the burden placed on people who are elderly and may be in declining health. Work is taking its toll on people's private lives.

The demands of junior managerial work puts a burden on the whole family

I just wish [the company] would ensure that women that have got children and are working, like myself, get a bit of flexibility, because we don't. We still have to give the same as the next man who is working alongside us in the same job. We still have to give as much commitment and flexibility in hours as any other person in the store. There is no allowance made for our extra burden, none at all. My mum is 65, my dad is 75. They are having my son full-time. They don't want to be having him. They keep him overnight when I do a late night just so that he is not dragged in and out.

Project SERVEMPLOI was conducted under the European Commission's 'Targeted Socio-Economic Research' programme between January 1999 and December 2001. Further information is available from: [Dr Juliet Webster](mailto:Dr.Juliet.Webster@btinternet.com) Employment Research Centre, Department of Sociology, Trinity College, Dublin. [Contact Details:](mailto:Juliet.Webster@btinternet.com) Tel/Fax: +44 20 72 49 25 04 Email: Juliet.Webster@btinternet.com Or by visiting the project website: www.tcd.ie/erc/servemploi