

Innovations in Information Society Sectors – Implications for Women’s Work, Expertise and Opportunities in European Workplaces

SERVEMPLOI

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Abstract

The overall objective of project SERVEMPLOI was to examine, in the context of considerable technological and organisational innovations and upheavals, the prospects for women working in low-grade service jobs to develop skills and knowledges which would allow them to move out of low-grade work and into better work, or 'good work'. A literature survey and a contextual analysis of retailing and financial services sectors was undertaken. Fieldwork was conducted in eight countries (Denmark, France, Germany, Ireland, Italy, Spain, Sweden and the UK). Case studies of workplaces in the two sectors were carried out. In addition, qualitative panel studies followed the employment trajectories of female employees in the two sectors through the duration of the project.

Women working in junior positions in these two service sectors are experiencing significant organisational and technological changes. Both sectors are becoming more highly concentrated in ownership terms, and competition is becoming fiercer between companies. Deregulation at member state and European level has had a major effect on the market and consequently on the strategic behaviour of companies in both sectors. There has been an overall trend towards increasing commercialisation, de-bureaucratisation, and an intensive struggle for market share through increases in opening and operating hours. Customer service has become the watchword of their competitive strategies. The development and application of information and communications technologies (ICTs) has been done in pursuit of these objectives. Company- and supply-chain-wide information systems allow companies to maintain logistical control and reach into new markets. Customer information and customer relationship management systems are now key tools in the capture of markets and the delivery of customer service.

Although knowledge and information, particularly concerning markets and customers, are assuming increasing importance in retail and financial services companies, these resources and their attendant benefits are not filtering down to women working in junior positions in the two sectors. At the level of workplaces in which women perform the routine functions of selling, checkout work, clerical and cashiering work, skill development is more concerned with providing customer service than with fostering substantive knowledge or encouraging the use of

information. Training opportunities and progression prospects for women to move out of these jobs are variable, and highly contingent upon national training régimes and local company practices. Lengthening and unpredictable working hours also act as a major obstacle to women's progression. Where women do enter managerial positions, this coincides with a removal of authority from these jobs. Our conclusion is the Knowledge Economy has not strongly benefited these women, nor are they able to harness its potential for their own development. The potential of many women is being wasted.

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Executive Summary

The overall objective of project SERVEMPLOI was to examine, in the context of considerable technological and organisational innovations and upheavals, the prospects for women working in low-grade service jobs to develop skills and knowledges which would allow them to move out of low-grade work and into better work, or 'good work'.

The project had the following specific objectives:

- § to examine the patterns and dynamics of innovation operating in two sectors of the Information Society: retailing and retail financial services
- § to investigate the significance of these innovations as part of the emerging European Knowledge Economy, specifically for the work done and knowledge content in the work of female employees in these sectors
- § to assess the opportunities for these employees to develop and utilise expertise in their work in the context of these patterns of innovation
- § to assess their consequent 'employability' and opportunities for personal development, within firms and beyond them
- § to compare and contrast patterns of change and experiences across countries.

The project was conducted through studies of seven cross-cutting themes allowing for national and international comparisons to be drawn:

- § Developments in Retail
- § Developments in Financial Services
- § Restructuring and Organisational Innovation
- § Technological Innovation
- § Employment and Employment Relations
- § Knowledge and Skills Formation
- § Gender Relations

A Literature Survey covering the state of the art in relation to each theme was first undertaken. Following this, a series of case studies and qualitative panel studies were carried out in two service sectors: retail and retail financial services. The first two themes of the project thus allowed us to conduct national -level and European -level sectoral analyses for each sector, in order to contextualise the fieldwork data which were analysed under the other five thematic headings. In all, two case studies of workplaces in each sector were conducted in seven countries: Denmark, Germany, Ireland, Italy, Spain, Sweden and the UK. One case study in each sector was conducted in France. In addition, a series of qualitative panel studies followed women working the sector throughout the duration of the project and allowed us to track their employment trajectories during the study.

Key Findings from the Sectoral Trends Analysis

Retail sector

- § Increasing intensity of competition in retail trade is reported from all countries. The large enterprises set themselves off from one another and it is becoming more and more difficult for

small and medium -sized enterprises to hold their position in the market. This intensification of competition manifests itself in consolidation and concentration of the sector.

- § Large-scale retail outlets – hypermarkets, superstores, supermarkets – are growing at the expense of traditional and small shops – specialised stores, department stores. Suburban locations are increasing in importance whilst inner -city and village businesses are in decline. In the large stores, the staff/turnover ratio is much lower than in small stores.
- § The internationalisation of retail has increased considerably in recent years and can be expected to become a standard feature of the sector.
- § The existence of domestic phone lines does not necessarily lead to online shopping and electronic commerce involving private customers is not as widespread as business -to-business ('B2B') electronic commerce. The most successful online retailing is done by companies which already have a 'high street' presence.
- § Deregulation has led to significant extensions in opening hours in most countries. This directly affects the employment and working conditions in retail, depending on how individual companies and stores bridge the gap between opening hours and staff working hours.
- § Spatial structures in retail are, by contrast, the subject of stepped -up regulation in most European countries. There are restrictions on the size of stores and the kinds of stores which can be established in particular areas.

Retail Financial Services Sector

Deregulation of the sector has taken place at both European and member state level. This has three effects:

- § It has brought about a transition from a very sharply segmented sector to one with far fewer institutional boundaries.
- § It has facilitated the privatisation of state -owned institutions and the increasing commercialisation of the sector.
- § It has helped to remove the boundaries between national markets, resulting in a more internationalised sector.

These three developments have created an environment of intense competition in retail financial services. This competitive arena has in turn helped to significantly reshape the structure and behaviour of companies over the past decade. The principle results have been:

- § Increased merger and acquisition activity, leading to a consolidation of the sector but also leading to spin -offs.
- § The entry of new players from other sectors, including retail, into the financial services market.
- § The development of 'banc -assurance' or 'allfinanz' – the movement into new product markets by institutions.
- § The closure of large numbers of physical branches and the development of 'lean banking'.
- § The development of new channels of service delivery through the telephone and internet.
- § A growing emphasis on commercial activities and on sales, with more differentiated products and segmented product markets.
- § The transformation of branch -based work from service -related to sales -related activities.

Whilst until recently, there were three clear models of financial service provision in different parts of Europe, it is now unclear whether these will survive in the current competitive environment. There appears to be pressure for a convergence to a single model of financial service provision. Nevertheless, there remain important national differences in the structure and behaviour of financial service companies which have a critical effect on the nature of employment, the organisation of women's work and particularly the qualification/skills levels of the work.

Key Findings from Analysis of Fieldwork Data

The evidence of the case studies and panel studies reveals the managerial practices of companies in the two sectors and across the eight countries and highlights the effects on the organisation of women's work and their consequent prospects. Here we report on the organisation of work and technological innovation in the SERVEMPLOI companies, and on their implications for SERVEMPLOI women and their opportunities.

Organisational and technological innovations in financial services

In financial services, the main company -level innovations in organisation and technology were found to be:

- § The separation and relocation of functions, for example, front and back office functions. Consequent upon this, there is a move to create back office factories for the routine processing of paper and information, and call centres for routine sales and service functions. Both are female-dominated areas of work.
- § The outsourcing of non-core activities, some routine, such as cheque clearing, others more strategically important but costly if retained in-house, such as computer programming. Employment conditions are generally less favourable in outsourced firms than in the original company.
- § The rationalisation of branch networks and the development of 'multi-channel service delivery'. This has had a dramatic effect on employment, particularly of women cashiers and other branch-based staff. It has not been a trend everywhere, however. In Italian and
- § banks there is evidence that a considerable number of new branches are being established.
- § The development of 'customer relationship management' as a strategy for increasing market share. This relies on market segmentation, but emphasises the continuing personal contact with customers. Information technologies are used to allow employees to build up a picture of the product profile of individual customers, and to develop sales strategies for them.

Organisational and technological innovations in retail

Increasing market share seems to be the primary strategic objective of most SERVEMPLOI retail companies. In order to do so, they pursue the following strategies:

- § Mergers and acquisitions, franchising and strategic alliances.
- § Organic growth through the opening of new outlets including out-of-town superstores which continue to be opened, as well as small city centre convenience stores.
- § Movement into foreign markets, especially underdeveloped ones in Eastern Europe and Asia.

There is also a continuing concern with supply chain co-ordination as a means of improving profitability. This is done through optimised logistics and demand-chain management, in which, as in manufacturing, just-in-time supply has replaced stock holding. Warehousing and ordering

from suppliers is now centralised and removed from the stores. EDI and e-commerce is used to support supply chain management.

At the customer end of the supply chain, many stores are introducing new products and quality customer service initiatives in their stores in order to maintain and improve market share. Supermarkets in particular see the need to attract customers disaffected by poor service and shopping conditions. Initiatives include new store layout, reduced queuing times at checkouts and staff trained to greet customers. Some of the larger SERVEMPLOI companies have introduced online shopping services.

The Nature of Women's Work

Retail

In some countries, there is a distinction between basic retail workers employed on checkouts only, and shop assistants who are more senior and undergo three-year apprenticeships to enter their work (Denmark and Germany). In general, however, retailing and particularly supermarket work is monotonous, and can be physically demanding.

In most retailing environments, product knowledge is declining in importance and the principal skills needed are relational skills – ‘to be nice to the customers’. Physical appearance is all-important in some retail settings, particularly those aiming at the youth fashion market, and this has an obvious gender dimension.

Retail workers are being somewhat deskilled by changes in the management of supply chains and specifically the centralisation of ordering.

Financial Services

In many countries, qualifications are still required for entry into financial services work at junior levels and in traditional workplaces, even if they are not always used in employment. In Denmark and Germany, three-year apprenticeships are taken before employment. In Spain, a degree in business-related subject is required. In call centre environments, however, staff are usually recruited with no former experience in the sector.

There is wide variety in the nature of junior financial service work, ranging from routine back office work to skilled and knowledge-based customer consultancy work in branches. Although the different types of junior work remain female-dominated, we found an emerging sexual division of labour between branch staff responsible for private customers (mainly women) and those responsible for wealthy corporate customers (mainly men). The skills required also vary widely, from simple manual dexterities to in-depth product knowledge. With the growing commercialisation of the sector, however, customer service skills are assuming an increasing importance.

Flexibility

Flexible working time arrangements in the SERVEMPLOI companies are important not only for the quality of working life but also in their implications for the progression prospects of SERVEMPLOI women.

Throughout the SERVEMPLOI countries, levels of part-time working are considerably higher in retail than in financial services, and in both sectors the majority of part-timers are female. However, there are significant national differences in levels of part-time working, as a consequence of national welfare and childcare regimes, gender divisions of labour in workplaces and in the home, cultural attitudes to part-time working, patterns of demand for part-time workers by employers and for part-time work by employees.

Although the extent of part-time working is much less significant in the finance sector, it does exist, and evidence from SERVEMPLOI companies suggests that it is becoming increasingly important in some settings, particularly in call centres and back offices.

In the SERVEMPLOI companies, not only are the majority of part-timers in both sectors concentrated in junior positions, but they are also predominantly female. For these women, involuntary part-time working has an additional salience because it undermines their very ability to engage in paid work whilst managing their domestic labour, which is generally one of the main reasons why they undertake part-time working in the first place. For these women, therefore, part-time working in itself is not problematic, but *having control* over their working patterns is critical.

SERVEMPLOI companies also use other forms of contractual flexibility: full- and part-time shiftwork rosters, split shifts and temporary contracts. Moreover, different types of employers require and utilise different types of working time flexibility. The form and configuration of working time used depends upon the strategy used to reconcile operating hours and individual working hours.

Control over working time is critical for women, particularly those with domestic responsibilities. SERVEMPLOI women who exert no control over their working time patterns report that their employers are arranging working time in ways which mean that work is extending into and colonising their private lives. Despite their low status and low pay, these women are carrying an increasing responsibility in terms of their time for the delivery of services to customers. As retail opening hours are gradually extended in all SERVEMPLOI countries, so too are the hours during which staff have to be available for work. Similarly, in financial services, the expansion of operating hours, sometimes to 24 hours, and 7 days, means that bank and insurance staff in these settings have to be available to work much longer or more varied hours than in conventional branch settings. This extensification of work has a number of different implications:

They are asked to travel to work at difficult or unsocial times

They find it increasingly difficult to manage their childcare, and particularly to share this with partners

Family relationships come under strain as parents are used when emergency work demands are made

They find it more difficult to protect elderly live-in relatives from the incursions of work into their homes

Time for non-work activities such as hobbies becomes squeezed

Their health suffers as their shift patterns are perennially reorganised and their sleeping time is constantly changing.

As far as working time flexibility affecting development potential is concerned, there is a problem for women's access to training and learning opportunities when these are not provided at times which coincide with their working hours.

The principal working time issues affecting the progression prospects women in low grade jobs in services were:

The organisation of work at grades above the most junior. In particular, the problem is one of heavy workloads in such jobs, requiring their holders to work full -time or long working hours. These jobs were not necessarily senior or managerial jobs.

A top-down-led culture of working long hours or of 'presenteeism' which undervalues staff who work shorter hours.

Managerial failure to consider the possibility that more senior jobs could be done on a part-time or flexible basis, and a consequent lack of senior positions open to part -timers.

Managerial assumptions that part -time staff have an instrumental orientation to work and are not interested in development or progression.

Part-timers themselves recognising that promotion means working full -time and therefore opting out of the possibility.

Training and Learning

With the exception of companies which operated retail apprenticeships, the majority of retail companies in the study provided only very basic and very brief training for their junior (female) staff.

Financial service companies vary much more widely in their training provision, but generally all provide women in junior jobs with some product, process and IT training and an increasing number formally train their staff in customer service skills, particularly in preparation for call centre work. In addition, employees' product knowledge needs to be much wider than in the past, with the removal of product and market boundaries between banks and insurance companies.

We distinguish between 'training -rich' and 'training -poor' régimes in countries and companies.

Training-rich régimes involve:

Apprenticeships/vocational training

Companies expending resources on training

A generalised cultural emphasis on developing and using employees' knowledge and skills.

Training-poor régimes are those in which:

Vocational training is poor quality, short duration, or non -existent

There is no coherence of training policy with policies & practices of employers

There is an anti-knowledge or anti-skill culture, and

Training is only available to certain employees.

Company practices generally reflected the national systems of training in operation in the different countries, with training -rich régimes found both in national policy and in company practices.

Progression and Development

Factors which were found to obstruct the progression of SERVEMPLOI women were:

Company progression practices. Where companies used informal systems for promoting their staff, SERVEMPLOI women reported being passed over for promotion opportunities.

Employers' assumptions about the ambitions or commitment to the labour market of women in junior positions, particularly those who work part -time.

Gender labels attached to the jobs and skills of SERVEMPLOI women. The labels which signal that low-status service jobs, such as clerical work and checkout operating, are 'women's jobs', or that particular skills, such as dexterity or empathy, are 'women's skills' affect not only the practices of employers but also the expectations of employees and other workers concerning their potential for progression out of those jobs.

The long working hours connected to more senior jobs.

In addition, the constraints of working time arrangements listed above operate to inhibit the progression of low -grade female staff.

Factors which were found to promote or assist women's progression were:

Equality-based recruitment and progression practices in companies, which opened progression opportunities to all staff, regardless of their status.

A clear organisational commitment to training and development, and the linking of the two

Work design which allowed junior employees to develop all -round work process knowledge which they could apply in more senior positions.

Women's ability to develop and use transferable skills in the course of their work

The formal recognition and accreditation of the skills and knowledge they deployed

Progressive working time arrangements which allowed women employees to work comfortably within their chosen hours and did not extend work into their private lives on an involuntary basis.

The existence of progression destinations, and their preservation in restructuring or delayering exercises.

In retail, opportunities for progression from junior jobs were found to be generally poor, and few women took them up. They were more likely to leave the retail labour market than to progress within their organisations. A minority of women were able to move into junior management posts, but this was often found to coincide with a removal of power and authority from these posts, and a centralisation of decision making. Retail management also involves increasingly long working hours, and women with children found they could not sustain their jobs on this basis.

In financial services, progression opportunities were closed to women in very routine jobs as data processing staff, as clerks and as cashiers. However, a number of women – including some in call centres with relatively 'flat' structures - were found to progress into junior and sometimes middle management positions. However, this progression usually entailed very long working hours. And, as in retail, women's promotion into branch management positions coincided with

restructuring programmes which brought about the regionalisation or centralisation of decision - taking, so that promotion was less significant than it would have been in the past.

We conclude that several factors interact to shape the nature of women's work, the skills they deploy, and their potential for progression and improved employability. The nature and importance of these factors vary considerably, both across European countries and, also importantly, between companies within them. When we come to consider national differences in institutional arrangements and company practices which account for the nature of women's work, and when we draw comparisons across the EU member states in the study, we find the identification of clear patterns to be problematic.

In terms of the institutional context, overall we discern a broad distinction between two basic types of national system. On the one hand, we have a (small) group of countries with 'woman - friendly' welfare state and employment policies (maternity arrangements, state provision of childcare), high female labour market participation levels, extensive and non -discriminatory systems of vocational training and education, and social democratic participation -orientated work cultures, including advanced equality agendas (Denmark, Sweden and, in some respects, France and Germany). On the other hand, there is a group of countries with an enduring male breadwinner family form, welfare and social policies promoting this family form, female labour market participation constrained by these policies, uneven or poorly resourced systems of training and education, and hierarchical work cultures with nascent or poorly -developed equality agendas (Italy and Spain, Ireland and the UK). As a broad generalisation, countries with high level 'woman-friendly' welfare régimes, high female labour -market participation rates, high levels of vocational training provision and social democratic cultures are the most likely to facilitate women's access to skilled work and to provide them with opportunities to progress in the labour market. However, there are two caveats to this generalisation:

We find that company practices do not necessarily conform to the overall national system. Although there is generally a high level of coherence between the two, we have found cases where company practices compensate for low -level national systems of women's development. Progression can be a double -edged sword. We found that some women took on extra responsibilities at work without commensurate pay or status, while others gained promotion into senior jobs which simultaneously lost power and authority. Gender divisions of labour and gender power systems are constantly shifting within occupations and sectors, and women employees constantly have to keep track of the changing tides. Overall, women in retail and financial services remain restricted to low -status work.

Policy Implications and Recommendations

Companies

In general, company managements need to find ways of designing work both to meet their own strategic imperatives concerning the delivery of customer service, and to improve the quality of working life for female employees in junior positions. Indeed, the two objectives are mutually supportive in the recommendations we make below, and we therefore believe that making

improvements in the quality of working life will better serve the interests of providing excellent customer service than existing methods of work organisation do.

Human Resource Management

The design of junior jobs should be organised around varied tasks of differing degrees of complexity. The employee should be able to see a whole process through from beginning to end, and to understand the function of her work within the context of the organisation. The work should allow her to use varied capabilities and to take decisions. It is important that this is not handled as a job rotation or functional flexibility exercise, in which individual employees are totally interchangeable with other employees, or are simply allowed to move between different routine tasks but has no substantial responsibility.

Regular training and lifelong learning opportunities should be routinely made available to junior employees. Training for skills and knowledge enhancement should be systematically available to all, regardless of their position or type of work contract. Care should be taken to ensure that 'atypical' workers, such as part-time staff or evening shift workers (who are predominantly female), are not excluded from training opportunities by virtue of their working hours. It is essential that there is no discrimination in favour of 'core' workers. Companies and training providers therefore need to be sensitive to the particular circumstances of part-time staff and the need to arrange the timing and location of training to suit their working patterns. Training and learning are best treated as necessities rather than as luxuries, to equip staff to deal with the requirements of the job and of customers. HR managers should avoid assumptions that female or other groups of employees are not interested in employee development. Training in transferable skills is vital if employees' potential is to be maximised.

Training needs should be regularly reviewed and linked to development plans for employees. It is important that employees' own perspectives about their training needs are incorporated into training plans, and that it is clear to employees what the short- and long-term outcomes of particular training activities will be.

Clear progression paths need to be established. Even if not linear job ladders, clear progression opportunities should be made evident to all employees. Vacancies should be openly advertised and open to all. Promotion procedures should be formalised, and the offering of progression opportunities should not be left to individual managerial discretion. Flattened hierarchies may reduce progression prospects. Strategies for supporting progression – horizontal as well as vertical – need to be developed to overcome this problem.

'Two-way flexibility' of working time is vital. The hours and place of work should be agreed between the employee, the trade union, and the employer, rather than being imposed by the latter on the former. Working time should not be organised in such a way as to make impossible demands on employees. Progression within an organisation should not be contingent upon the employee working full-time.

Family-friendly policies should be available to all grades of employees.

Information Technology Management

§ *Information technology systems should be designed and implemented to support task integration and to facilitate the exercise of discretion by employees.* They should be designed to supply the employee with information upon which to base decisions rather than constraining her work process through scripts or pre-set routines.

- § *Work intensification through the use of systematised processes should be avoided* . Not only is stress and 'burn-out' antithetical to quality working, but they lead to very high rates of labour turnover among staff. Avoiding the burn-out caused by very intensive and unremitting work processes, by varying work processes and by implementing IT systems which serve varied work processes, can reduce labour turnover considerably and therefore reduce the costs associated with recruitment, induction and training.
- § *In general, the above recommendations require that IT managers work closely with HR managers, trade unions and employee representatives in designing and developing IT systems which meet these objectives.* Joined-up management is essential if all groups of managers are not to work to conflicting objectives in designing IT systems applicable to these grades of work.

Trade unions

In general, trade unions throughout Europe have a poor, though improving, record of serving the needs and requirements of their female members. The growth in female labour market participation (and the corresponding decline in the proportion of male trade union members) presents the unions with a sharpened challenge to adequately represent women workers. Some unions have responded to this challenge; others still have to do so. Looking at individual workplaces and women in the SERVEMPLOI project, it was clear that, although there is an acknowledged problem for trade unions attempting to organise in these type of workplaces, they remain too remote from the everyday lives of working women, and therefore not sufficiently prominent in women's minds as their representatives in the workplace.

- § *Trade unions have a vital role to play in protecting the terms and conditions of junior female employees during changes of ownership and periods of restructuring which are common particularly in financial services.* As the pace of merger and acquisition activity accelerates, and restructuring exercises become a frequent part of working life in the financial services sector, it is important that employees' terms and conditions of employment are protected from the vicissitudes of change and that they are not subject to continual renegotiations and challenges to their employment contracts.
- § *Where possible, trade unions should intervene in the design of women's jobs.* Unions are in principle well-placed to understand the details of the work done by women in junior positions and to argue for the establishment of varied tasks and job control. It is vital that union negotiators are only familiar with individual workplace arrangements, and that they draw individual members into the negotiation process so that the 'shop-floor' view is represented and women's disenfranchisement is not perpetuated. Unions are also well-placed to discriminate between arrangements which will lead to Good Work, and those, like functional flexibility arrangements, which do not substantially improve the nature of work for women.
- § *Trade unions could take the lead in developing new skill labels in order to properly valorise the competencies which women routinely use in the workplace, but which often go unrecognised.* Labelling women's skills facilitates accreditation and valorisation. This kind of exercise might be done through the collective bargaining process. If job evaluation schemes are involved, unions should press for the use of discrimination-free job evaluation schemes and should reject conventional schemes which reward managerial skills but overlook lower-grade skills commonly used in women's jobs.

- § *Unions can collaborate with companies and public authorities in the provision of training and lifelong learning opportunities for junior employees.* Training should not be considered to be the sole responsibility of individual companies, but should be jointly provided wherever possible. Trade unions have different views of the types of skills their members need for their learning and progression, and for their wider employability. They are likely to have a wider perspective than individual companies training for job -specific competencies. Trade unions should develop a particular sensitivity to the specific training and learning needs of women, and must be able to put the case for innovative training arrangements which can meet their needs.
- § *Unions have a particularly important role to play in ensuring that working time flexibility does not place impossible demands on female staff.* It is important that female staff with flexible working hours are able to manage those hours without undue stress and pressure. It is also important that women working on precarious or flexible working time contracts are not excluded from the opportunities and benefits available to other staff.
- § *Unions need to ensure that women in 'front -line positions' are properly protected from bullying, harassment and violence by customers.* The UK Trades Union Congress has collected information which suggests a worrying level of bullying in UK workplaces. Unions have a role to play in ensuring that women in front -line positions, who are particularly vulnerable, do not suffer from bullying because they are the most visible people within flawed work systems which are ultimately the responsibility of their managers. If Good Work systems are introduced, quality customer service is more achievable and the incidence of customer rage may be reduced.
- § *Unions should ensure that local officials are trained in equal opportunities issues.* As collective bargaining becomes progressively decentralised, there is an urgent need to local trade union officials to be well versed in equal opportunities issues so that they are able to defend their female members' interests at local as well as at sectoral and national levels.

Public authorities at member state and European levels

- § *National authorities could support the establishment of sectoral and industry training schools such as those operating in Denmark.* Collaboration between companies within a sector over training ensures that training provision is universally available to employees. In such environments, training is handled by specialists with state -of-the-art understanding of sectoral skills and knowledge requirements. Sectoral training schools spread good practice throughout a sector. They promote diffusion of higher levels of sector -specific knowledge than individual firms are able to promote, and they bring the overall level of sectoral skill up.
- § *It is vital that active labour market policy for the 'e -society' goes well beyond a focus on IT skills alone.* It is clear from our research that IT skills training, though very necessary for both workplace competence and employability, is not by itself sufficient to ensure that women are able to develop in the labour market. Yet because companies often emphasise the IT skills shortage, active labour market policies often concentrate on these skills as the key to participation in the 'information society'. Our research suggests that such policies should be oriented towards developing in women a range of abilities, including technological competencies, product and substantive knowledges and broader life and relational skills.

- § *It is worth reiterating the recommendation that public training providers need to be sensitive to the particular circumstances of female staff on part-time and other 'atypical' contracts, and the need to arrange the timing and location of training to suit their working patterns.*
- § *Public authorities – many of which are directly concerned with service provision to the public – can serve as exemplars of good practice in 'two-way flexibility'. Like their private sector counterparts, they are concerned with excellent customer service. They are also faced with making innovations in operating and opening hours in order to deliver this service at more useful times. Some public authorities have introduced innovative working arrangements in negotiation with their employees about the timing of service delivery and the reorganisation of working hours. (Examples are the implementation of 'city time' policies in around 125 *comuni* in Italy, most notably in Modena, and a pilot scheme to develop innovative working patterns in social services in the Netherlands and in Bristol City Council in the UK.) The main criteria for these is that they have to both respond to the needs of the public and improve the quality of employees' working lives. Public authorities can point the way to the private sector implementing similarly negotiated and mutually acceptable arrangements.*
- § *Public authorities, particularly national governments and the European Commission, have an important role to play in promoting the take-up of Equal Opportunities policies and practices among service companies. Whilst some national governments already enforce equality through legislation, others prefer to encourage companies to implement equality practices through codes of conduct and related initiatives. There is much that can be done to extend these approaches and thus to ensure that the equality dimensions of recommendations made above are implemented. For example, public authorities could stipulate that their money is only invested in banks which operate equality policies at all levels.*

Introduction Background and Objectives of the Project

It is widely supposed that we are moving into an era in which the generation, use and exchange of information and knowledge are at the heart of economic and social life. This era has been variously described as the 'Information Society', the 'Knowledge Economy' or 'Knowledge Society', and the 'Network Society'. Although these terms have slightly different meanings and privilege different aspects of contemporary social organisation, they share a conception of society in which information and communications technologies, coupled with new forms of production and organisation, facilitate an emerging work paradigm which depends fundamentally upon informational resources.

In the light of this apparent shift to a Knowledge -based Economy, project SERVEMPLOI examined the nature of work in two major service sectors in contemporary European economies – retail financial services and retailing. It investigated their position in the Knowledge Economy in relation to their use of computerisation and knowledge -based resources. It examined how they organise work and employment. Both sectors employ large proportions of women, particularly in customer-facing roles. In general, women form a growing proportion of the European labour force, yet they remain clustered in low -grade positions. The project addressed the question of what contemporary developments in retail and financial services mean for these women. Specifically, what is the nature of their work and how is this affected by the computerisation process? What types of skills and knowledge, if any, do they deploy? How are their employment contracts and working time organised? Are they able to learn new, transferable skills and to progress within or beyond their organisations? In other words, is the 'Knowledge Economy' relevant to these women and are they women able to harness its potential?

The project had the following objectives:

- § to examine the patterns and dynamics of innovation operating in two sectors of the Information Society: retailing and retail financial services
- § to investigate the significance of these innovations as part of the emerging European Knowledge Economy, specifically for the work done and knowledge content in the work of female employees in these sectors
- § to assess the opportunities for these employees to develop and utilise expertise in their work in the context of these patterns of innovation
- § to assess their consequent 'employability' and opportunities for personal development, within firms and beyond them
- § to compare and contrast patterns of change and experiences across countries

The project also aimed to address issues of concern 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

Chapter I Conceptual Framework

From the 'Information Society' to the Knowledge Economy in Europe'

During the 1990s, the idea of a European 'Information Society' became a central element in both socio-economic research and European policy -making. Though the term was first coined as far back as the 1950s in the United States (Bell 1973), in Europe it has only been widely taken up and applied during the past decade.

Socio-economic researchers have long been concerned with the shaping and effects of ICTs on economic and social life, including the economy, employment, the nature of work and skills. The concept of the Information Society has historically been approached from many different disciplines and therefore carries a variety of implicit meanings (Stehr 1994; Webster 1995). While in some formulations, it is fundamentally technological, signifying the widespread diffusion of information and communication technology infrastructures, in others it is occupational, signifying (in the tradition of Daniel Bell) the transition from manual and industrial labour to non-manual services work, and in still others it is an economic concept, relating to the growth of information-based products, services and sectors within economies. However, it would seem that the different conceptual approaches to the Information Society all refer to a society in which the application and use of ICTs and therefore of information are fundamental to social and economic life and pervasive within it.

Academic preoccupation with the nature and development of the Information Society has been matched by policy interest in its creation and challenges. In certain European Union member states (Denmark, Finland, Germany, UK), national strategies for attaining an Information Society were developed, in much the same way as policy for the National Information Infrastructure was developed in the United States in the early 1990s (Ducatel et al 2000). At European Union level, too, the first policy initiatives were strongly geared to the widespread diffusion of technological infrastructures (such as telecommunications networks) and, through competition policy, to the removal of competitive barriers between providers (Bangemann Group 1994). Subsequently, the social policy issues arising from the emergence of a European 'Information Society' began to be appreciated, and identified through the creation of specialist expert groups (the High Level Expert Group on the Social Aspects of the Information Society, and the Information Society Forum). Both of these groups paid strong attention to the challenges in terms of employment and work, training and skills, and cohesion and development.

While the concepts of the 'Information Society' (and subsequently the 'New Economy') are ones in which technological capital is central, notions of the 'Knowledge-Based Economy' and the 'Learning Society' place considerable emphasis on human resources and human capital. The 'Knowledge-Based Economy', while based on the increasing use of digital technologies, relies on the production, distribution and use of knowledge (Foray and Lundvall 1996, OECD 1996). Foray

and Lundvall, who are among the most prominent advocates of the concept, regard the Knowledge-Based Economy as a product of several inter-related developments:

- § The expansion of the 'knowledge industries' (following the work of Machlup (1962) and subsequently Porat and Rubin (1977) on the spread of information activities) and knowledge occupations
- § The growth of investment in education
- § The acceleration of learning and change, particularly within organisations.

The concept of the Knowledge-Based Economy (KBE) thus builds upon and develops the idea of the Information Society. In addition to the diffusion of ICTs, the KBE is an economy in which knowledge and expertise, *in addition to* information and communication technologies, are the central features. Competition and improved competitiveness are achieved mainly through processes related to the generation and application of knowledge-based activities, and these activities are generally depicted as taking place at the macro-economic or macro-social level. Economic sectors and new industries trade in goods and services underpinned by knowledge; occupational groups require new skills and forms of knowledge relevant to a globalising and service-based economy; and organisations have to innovate constantly in order to maintain and improve their economic performance. The central policy problematic of the KBE is therefore the improvement in the capacity of organisations and institutions to develop and apply knowledge in order to improve the competitive potential of the economy. This represents a welcome move away from the technological determinism inherent in early concepts of the Information Society, to an emphasis on the centrality of social and human, rather than IT-based, capital to the competitive potential of Europe and to the quality of social life.

This capacity improvement is achieved, it is argued, through learning – in economies, regions, institutions and organisations. The centrality of learning for competitive advantage is captured through the idea of the 'Learning Society'. This idea attempts to identify the *processes* by which knowledge and information are transmitted and acquired in social and economic settings on the basis that, if constant change is at the heart of an information-technology or knowledge-based society, then economic and social organisations must be able to respond to and anticipate change, and to innovate. As Storper's (1996) comments show, there is a strong inter-relationship between all of the various conceptions of the 'new' economy, but the critical factor in achieving competitiveness within it lies in the ability of organisations to learn, to utilise their knowledge and to innovate:

Theories of competitiveness abound today, as do descriptive monikers for the new economy: post-industrialism, the informational economy, the knowledge-based economy, flexible specialisation, post-Fordism. Though each of these labels helps in understanding some dimensions of contemporary economic activity, the logic of the most advanced forms of economic competition... can best be described as that of learning. Those firms, sectors, regions and nations that can learn faster or better ... become competitive because their knowledge is scarce and therefore cannot be immediately imitated by new entrants or transferred, via codified and formal channels, to competitor firms, regions, or nations ... Economies must therefore be equipped to keep outrunning the powerful forces of

standardisation and imitation in the world economy ...They must become moving targets by continuing to learn (Storper 1996: 257).

This conception is both politically persuasive and conceptually optimistic, with a powerful rhetorical appeal. It implies that contemporary European economies must be organised around the knowledge development imperative, and that this will lead to the creation of learning opportunities at all levels of society. Ignorance will be replaced by information and enlightenment. It signals a positive future and a departure from the incapacity of work and life in industrial societies. The notion of 'knowledge' as expressed in this concept of the Knowledge Society is also fundamentally functionalist, something which is built up (as in 'building up competence'), or stored (in a warehouse) in order to serve the wider economy (Alvesson 2001). As such, it appears to be apolitical, because it overlooks the social processes by which different forms of knowledge are distributed or appropriated by different social classes and social groups, and by which some forms of knowledge come to acquire the label of 'knowledge' or 'social capital', while others do not.

Indeed, a key problem with the concept of the Knowledge Economy is that it locates the generation and ownership of information and knowledge within the overall economy, at the macro-level, and within individual sectors and firms, at the meso-level. A number of socio-economic research projects have taken up this focus on learning at the meso and macro-levels.¹ This approach and its resultant body of research raises for us the question of where exactly in society knowledge development is taking place, and whether organisational learning is the key means of achieving competitiveness objectives. There is the danger that an exclusive focus on firm-based or organisational learning may overlook the role of individual knowledge, how it is acquired, and how it serves competitiveness objectives and wider objectives of improving employability, reducing disadvantage and increasing social cohesion. In fact, the rhetoric of the Knowledge Economy often serves the interests of companies and organisations which seek to develop an image of being a 'learning organisation', without necessarily attending to the learning potential of their employees:

What all discussions of the learning organisation (and organisational learning) do is reify companies, turn them into living beings and, in the process, relegate the actual living beings that work in them to the status of cogs, subordinate to the more important organisational 'life' ... In the process the notion of individual learning is lost, save in the sense that it can serve the organisation (Grugulis 1999: 6).

Yet it was with the implications of the 'knowledge society' for individual employees' knowledge of work processes, and consequently for their ability to acquire and use skills in order to improve their firms' and their own labour market performance, which we were concerned to address in SERVEMPLOI. Moreover, it is clear from other bodies of research (in particular those in the labour process, women's studies, technology studies and organisational studies domains), that 'knowledge' is in fact very unevenly allocated and attributed in organisations. Political processes

¹ See, for example, TSER projects which fall under the sub-cluster on 'Organisational innovation, work, knowledge and the economy' identified by Lorenz (2000) in his contribution to the EU Portuguese Presidency conference entitled 'Towards a Learning Society: Innovation and Competence Building with Social Cohesion'.

operate within firms, to confer and develop knowledge in employees, so that, far from being a neutral attribute of organisations, evenly distributed, knowledge is a political device used by some social groups to secure access to protected forms of employment, high pay and high status, and to exclude others. The starting point for SERVEMPLOI was a concern with the nature of work and skills in the routine areas of employment in otherwise innovating organisations, and with the potential for knowledge development and application *enjoyed by these employees* in the context of the hypothesised transition to the 'Knowledge-based Economy'. Put simply, our central concern was to answer the following questions:

- § What, if any, relevance does the Knowledge Economy have for employees in areas of work where knowledge is not a primary feature?
- § How, if at all, are these employees able to harness its potential?

Service Work in the European Knowledge Economy

One of the main hallmarks of the European KBE is generally considered to be the expansion in services activities. Generally, it is the rise in immaterial products, which can be produced and exchanged by means of information and communications technologies, which are particularly identified with the development of the KBE. The 'weightless economy', as it is sometimes called, relies on the exchange of specialised services to which value has been added in the form of design, marketing, consultancy, information, knowledge, expertise, and so on. The emergence and proliferation of knowledge-intensive business services (KIBS) are seen as central to the growth of the KBE (Hauknes 1996). Other approaches stress the emergence of 'post-Fordist' work systems, labour market structures and employment relations as central characteristics of service or knowledge economies, since they are necessary preconditions for the development and delivery of knowledge-based products which rely on the intelligence and discretion of the employee. Hence, the concepts of the service economy and the KBE are often used interchangeably to refer to the exchange of services which have a high knowledge component which adds value to those services.

It is debatable whether the service economy is necessarily entirely knowledge-based, and as we argue below, there are important areas of service provision and service work for which the term 'knowledge-based' is extremely problematic. However, services are certainly widely regarded as important elements in the creation of competitiveness, growth and employment. Service sectors as a whole represent more than two-thirds of employment in the 'industrialised' countries, and two-thirds of their output, and they contribute to a substantial fraction of value-added in these economies (Hauknes and Miles 1996). For this reason, the nature of service provision and service employment must be considered to be critical, not only to the growth of the European economy, but also to the quality of working and living in European society.

However, the service sector is of course extremely heterogeneous, covering such diverse activities that the term itself barely seems to have much classificatory value (Hauknes 1996; Bosch et al 2001). Service organisations are found well beyond the private sector, and include both the public and voluntary sectors. The Singelmann classification, though predating the development of ICTs and the emergence of many of the new activities associated with them,

nevertheless gives a sense of the range of activities falling under the ambit of the term 'services' (Browning and Singelmann 1978).

Table 1: Types of Service Sector and Service Industry

Service Sector	Service industry
Distributive	Transport and Storage Communication Wholesale and Retail Trade
Producer	Bank, insurance and other financial services Real estate Legal services Accounting Engineering and architectural services Miscellaneous business services
Social	Medical/health services and hospitals Education Postal services Government Other professional and social services
Personal	Hotels and restaurants Repair services Entertainment and recreation Other personal services

Source: Browning and Singelmann 1978, quoted in Haukness 1996.

However, underlying discussions about the Knowledge -based Economy are implicit assumptions that the drivers of this economy are business -related (in-house or externalised) services in which value-added activities and constant innovation are the drivers of economic growth. Other types of services, particularly public sector and caring services, are much less discussed in the context of the Knowledge-Based Economy debate, except sometimes in relation to the role of ICTs in their organisation and delivery (for example, in healthcare). Similarly, front -line private customer services, in which the service is delivered direct to the public, feature much less prominently in discussions of the Knowledge -based Economy, although there are strong reasons for suggesting that value is added to these services through the deployment of particular forms of knowledge in the same way that it is added to other forms of information -based service.² However, as we argue in Chapter III below, those forms of knowledge are unlikely to be recognised as such and this may be one of the main reasons why they are not included in such discussions. Another, and related, decisive factor may be the fact that the holders of such knowledge are often women, and this makes their competencies and expertise much more likely to be overlooked by both analysts and practitioners alike. If the nature and relevance of the hypothesised Knowledge-

² We use the concept of 'knowledge' here in its most inclusive sense, whilst acknowledging that the term can be used and understood in several specific ways (see for example, Alvesson 2001). We set out the way in which we have used the concept of knowledge for the purposes of this research project in Chapter III of this report.

based Economy is to be fully understood and indeed exploited, analysis of the nature of knowledge, expertise and skill required for front -line service work, and the possible gendering of these skills, becomes all the more pressing.

Women's Employment in European Services

Coincident with the growth of the services sector across Europe has been the feminisation of the European labour force. Between 1995 and 2000 alone, nearly 60% of new jobs created in the EU (6.2 million) were filled by women, who now account for over 40% of the labour force of the European Union as a whole (European Commission 2001a). In some countries, particularly the Nordic countries, nearly 80% of women are members of the labour force. Moreover, although all member states have experienced a disproportionate growth in the numbers of women in the workforce, its feminisation has been a particularly strong feature of economies with previously low rates of female participation such as those in southern Europe and Ireland.

The reasons for increasing female labour market participation are complex. They include both pressures from the demand side of the labour market for organisations to employ more women, and the desire by women themselves to move into employment. As far as employer pressures are concerned, a great deal of the demand for female employment has been generated by services industries, and it is in these sectors in which women employees are clustered. As services continue to expand, it is probable that labour market demand for female employees will also continue. However, women's entry into and participation in the labour market has not been on equal terms with men's. Coincident with the rise of women's employment has been the rise of part-time working and other precarious forms of employment (the recent rise is across the EU is shown in Figure 1). Women make up nearly 80% of part -timers (Eurostat 1998). They also form the vast majority (77%) of the low -paid (European Commission 2001b).

Figure 1: The Growth in Part-Time Employment as a Proportion of Total Employment in the EU15



Source: Eurostat, LFS

Of course, the circumstances of women's service sector employment vary greatly depending on the type of service work involved. For example, in the caring and social services, women are employed in functions which they have historically performed on a domestic basis over many centuries (for example, healthcare, midwifery, cleaning) (Rasmussen 2001; Sundin 2001). There is a long-standing association between these functions and women's work, and as the provision of these services has become incorporated into the public sector and formalised, so women have been drawn into social service work on a formal basis. Moreover, today, certain types of public sector service work (teaching, particularly) are organised around working hours which fit with women's domestic lives and this is widely supposed to reinforce their propensity to enter such employment. In areas of private services where women are employed in large numbers, the history and rationale for their participation is somewhat different. Women moved into clerical and office work at the end of the nineteenth century to operate the new typewriting machines which were being introduced (Benet 1973; McNally 1984; Webster 1990). Office work was one of the few areas of employment which unmarried women could safely enter without losing respectability. This included banking and insurance, but, as in the other areas of service employment which they entered, they were segregated in junior functions which did not involve or provide a career (Crompton and Sanderson 1984; MacInnes 1987). Women's employment in private services has been expanding ever since. Table 2 shows the representation of women in retail and financial services in the eight countries with which this project is concerned.

Table 2: Women's Employment in Retail and Financial Services in 8 EU Countries

Country	Retail		Financial Services	
	Total employment	Women's employment (as percentage of total)	Total employment	Women's employment (as percentage of total)
DK	375,000	156,000 (41.6)	81,000	42,000 (51.8)
D	5,095,000	2,699,000 (53.0)	1,268,000	627,000 (49.4)
FR	3,026,000	1,335,000 (44.1)	714,000	388,000 (54.3)
IR	211,000	94,000 (44.5)	55,000	32,000 (58.2)
I	3,232,000	1,185,000 (36.6)	661,000	233,000 (35.2)
ES	2,181,000	924,000 (42.4)	329,000	102,000 (31.0)
SW	505,000	209,000 (41.4)	86,000	46,000 (53.5)
UK	4,102,000	1,992,000 (48.6)	1,182,000	599,000 (50.7)

Although, therefore, women are strongly represented in particular areas of service sector employment, they remain clustered in very specific functions. Occupational segregation by sex is a central feature of service sector employment and it works along both horizontal and vertical lines (Hakim, 1979, 1992). Horizontal segregation operates to cluster women in very specific, limited service sectors, principally the caring and educational services in the public sector, and in the private sector, in retail, financial services, hotels and catering, cleaning, and other private services such as hairdressing.³ Vertical segregation operates to concentrate women at the bottom of the organisations in which they work, in junior jobs with lower pay and status and fewer prospects for advancement than their male counterparts. In services, women are clustered in clerical and administrative functions, in cashiering and checkout work, in cleaning, chambermaids' and waitressing jobs.

The concepts of horizontal and vertical segregation describe the structural, labour market -based processes which operate to locate women in certain sectors and jobs. Indeed, the sexual division of labour and its role in shaping women's positions in both the labour market and in organisations has been the conceptual starting point of this project.⁴ In addition to our focus on the processes

³ Women are also notably absent from, or at least under-represented in, certain service sectors, as they are absent from most manufacturing sectors. Women have always been poorly represented in the professional services (law, accounting, engineering and architecture), but of central interest for both analysis and policy concerning the 'Information Society'/'Knowledge -based Economy' is their absence from IT services and IT organisations (except low -grade, low -paid assembly work, much of which is performed in south-east Asia and in other 'offshore' locations).

⁴ We also recognise that there are significant processes operating in other spheres and in other ways which have to be recognised in an analysis of women's work in services in the context of the KBE. Women's labour market segregation is of course traceable to factors operating within the education system, within

which shape women's relationship to and position within the labour market in services, we are also concerned with the gender relations within service firms and organisations which affect their positions and opportunities. We draw particularly on the concept of 'gender regimes' (Connell 1987) in order to understand and describe the internal structures, processes and beliefs which result in the allocation of women (and men) to particular job roles, the labelling of those roles, the labelling and valuing of skills (including technological skills), and the processes by which these employees secure access to opportunities to develop new skills, to progress, or are promoted (see grey shaded area in Table 3). As Acker has argued:

... gender refers not only to individuals and one-to-one relationships, but also to collective, organizational and historical processes (...) that differentiate between women and men and almost always accord to men more power than women. Organisations can be thought of as gendered; organisational processes and practices reproduce the pervasive and persistent structuring along lines of gender that we see (Acker 1994: 118).

We are interested in both the formal rules, procedures and policies of organisations, and the images, symbols and ideologies which give legitimacy to gender inequalities in order to understand the conditions of women's service employment. Included within this perspective is a recognition of the way in which people 'do gender' in organisations (Acker 1994) in performing the day-to-day work of their organisations and in constructing their own behaviour within these organisations (see the following section). Ultimately, however, we have to emphasise that our primary analytical focus is on *women's work* – the work which women do *in the context of wider gender relations and inequalities* – rather than, as in much gender-related research, on the work or work situations of *both sexes*.

Our rationale for privileging the concept of 'gender regimes' in order to understand the conditions of women's employment in services (rather than related concepts of 'gender systems', 'gender structures' or 'gender orders'), is also that the latter can be criticised for being too static. In our view, the idea of 'gender regimes' captures the dynamics and the agency of gender relations in organisations, and it emphasises the pressures upon them and their consequent changeability. Our conceptual framework therefore takes the structural to be both dynamic and contested, and we take a similar approach to structure to that of Cockburn and Ormrod (1993) in their study of the gender relations involved in the development and use of a domestic technology (the microwave oven):

...human beings may never be reduced to mere bearers of structure. These inherited or contextual structures or patterns are continually in process. The sexual division of labour, the distribution of wealth, the rules governing citizenship, for example, do not stand still. They change as women seek new work, as governments rewrite tax or immigration laws. Structures are constantly being 'remantled', reconstructed, adapted and renewed through individual and collective action (Cockburn and Ormrod 1993: 6).

the family, in the law, in the state and in the institutions of European societies (see white -shaded area in Table 2).

Table 3: Factors affecting women's positions and opportunities at work

Sphere	Factor	Effect	Author/ theorist
Labour Market	Horizontal segregation	Clusters women into particular economic sectors (e.g.) public services, and into certain sub-groups within occupations (e.g. human resources specialisms within management)	Hakim Anker, Rubery and Fagan
	Vertical segregation	Concentrates women in lower -grade jobs within sectors	Hakim, Dex
Organisational	Gender regimes	Allocates men and women to particular jobs with particular terms and conditions (e.g. pay, progression ladders, working hours). Links training and promotion opportunities to certain groups of employees who are regarded as holding skills which are important for the survival and growth of the organisation.	Connell, Acker, Hirdmann, Sundin
	Organisational cultures, including formal and informal networks, working hours cultures, images, symbols and ideologies	Create and perpetuate 'men's networks' in which members are recognised, benefits are distributed, and from which women are excluded. Create norms and patterns of behaviour which suffuse the organisation. Organisational cultures also allocate value to particular skills and jobs.	Alvesson and Billing; Gherardi, Phillips and Taylor, Cockburn 1983, McNeil
Family	Domestic divisions of labour	Allocates primary responsibility for domestic labour and childcare	
Education and training systems	National regimes and organisational policies	At national level, education systems steer men and women into particular subjects of study which lead on to certain types of work. Training systems often construct and reinforce gender - based job labels. Women are often disadvantaged in terms of access to training, and have historically been excluded from training for skilled craft work.	Cockburn 1991, Wajcman.
Law	National legal systems	Shape marriage and divorce laws, and property laws, which affect women's economic independence and potential relationship to the	

		labour market	
Welfare regimes	Welfare and social protection systems	Determine breadwinner/domestic division of labour between men and women. Create systems of social protection (benefit and pensions systems) which reflect and simultaneously shape structures of women's labour market participation. Determine availability, extent and affordability of publicly - provided childcare.	Esping-Anderson Pfau-Effinger

Gendered service work

The growing body of research into the conditions and nature of employment in services suggests that this is a prime site for the investigation of gender regimes and their implications for women's work and opportunities, in the context of the emerging knowledge-based economy and of innovations in technology and organisation. In addition to women's numerical representation in certain services sectors, there is a growing awareness of what we might call the gendered nature of service work.

Front-line services – which are concerned with providing services directly to members of the public – depend upon the interaction between the service worker and the service consumer. Despite their relative absence from discussions of the Information Society or the Knowledge-based Economy, front-line services are important to contemporary European service organisations. The quality of customer service provision is being taken increasingly seriously by companies, and it is one of the key arenas in which service firms compete for market share, as the elaboration of customer relationship management (CRM) attests.

The provision of customer service is also increasingly reliant upon the personal skills and qualities of the employee. These can be seen as related to 'social capital' (Putnam 2001, OECD 2001) which includes the skills and attributes of people operating in social and community settings. The concept of 'social capital' places relational skills, such as those by service workers to interact with customers, at the centre of the discussion about the Knowledge-Based Economy. However, 'social capital' is generally held to be a positive social asset, involving the development of reciprocity and trust in interpersonal and community relationships, and in organisations, rather than to illuminate the commodification of personal qualities.

There is, however, a now extensive body of research which has examined the nature of service labour and the qualities which are sought by service employers of their employees (Macdonald and Sirianni 1996; Leidner 1999; Taylor 1998; Thompson et al 2000; Warhurst et al 2000; Korczynski 2001). Much of this work takes as its starting point the work of Hochschild (1983). It particularly draws upon her concept of 'emotional labour', through which she argues that quality service requires employees to instrumentally assemble, manage and market aspects of their personal experiences and identities – effectively, themselves. This theme has been developed by Witz et al (1998), who have developed the concept of 'aesthetic labour' to describe the embodied capacities and attributes possessed by service workers, which employers then mobilise

and develop through recruitment and training. These are transformed into skills and competencies which are aesthetically geared towards producing a style of service encounter which is deliberately intended to appeal to the senses of customers, for example, through 'looking good' or 'sounding right' (Nickson et al 2001: 170). Nickson et al are concerned with routine interactive services in the retail, hospitality and banking industries (retail and banking are two sectors which are also investigated in SERVEMPLOI), and with employees working in what they call the 'style labour market'. Their work seeks to analyse the ways in which employing organisations attempt to mould employees into the desired personas to deliver the service, and thus to provide a particular aesthetic experience of service to the customer. Although they do not explicitly state it, their analysis is effectively an analysis of the intersection of class, gender and age and of the way in which these characteristics of workers are exploited, sometimes transformed, but always commodified in the cause of customer service provision. Similarly, in his analysis of the construction of retail workers' identity, du Gay (1996) discusses the ways in which retail companies seek to secure emotional labour from their employees in order to achieve closeness to customers. In his analysis, it is through contested attempts to appropriate their employees' innermost identities and feelings – their 'souls' – that retailers provide quality service and so maintain their competitive position in the marketplace. The marketing of employees' appearance as part of the service transaction surely depends crucially upon their age and sex, whilst an employee who 'sounds right' in the service encounter is likely to be selected in part for their social class and for their demeanour acquired through their socialisation into that class.

Yet despite an insistence on the centrality of the personal characteristics of service workers for the delivery of front-line face-to-face or voice-to-voice services, surprisingly few accounts of customer service labour or skills place at the forefront of their analysis the class or gender relations of the work. Exceptions to this are found in the work of Leidner (1991), Adkins (1995), and Belt et al (1998, 1999). Belt et al's (1999) analysis of women's employment in European call centres in a variety of economic sectors (including financial services) suggests that women are recruited for, and predominate in, call centre jobs because employers consider them to have the appropriate interpersonal skills for handling calls with customers, in particular the ability to "carry out emotional labour at a distance" by "smiling down the phone" (Marshall and Richardson 1996). Many areas of teleservices employment, they contend, require skills which have more to do with employees' socialisation as women than they have to do with competencies which are acquired through technical training. Call centre employers look for a range of personality characteristics when recruiting call centre employees, including 'patience', 'tolerance', 'intuition', 'empathy' and 'friendliness', and assume that women are more likely than men to have such characteristics (Belt et al 1999):

The women are much more comfortable with customer service, in terms of vocabulary they are usually able to explain themselves better, and they are quite emotive ... the guys will not talk about how they feel ... and they will just not listen to customers (Manager, telemarketing call centre, quoted in Belt et al 1999: 43).

In effect, therefore, call centre work, and perhaps customer service work more generally, is gendered work, in which the skills which are required and utilised carry with them a gender label – they are widely regarded as "women's skills". Although call centre employment is no longer the

exclusively female preserve which it was in its early days, and although male call centre employees are nowadays trained to develop and utilise these self-same skills, nevertheless the delivery of customer service still seems to be predicated upon the display of personal attributes and the deployment of skills which carry gender labels.

Towards a Framework for Analysing “Women’s Work” in Service Sectors

It has been this hypothesised gendering of customer service work which in part accounts for our focus in SERVEMPLOI on service employees in front-line, customer-facing occupations. Our concern is to examine the cultural as well as the structural aspects of gender in service employment. Our conceptual approach therefore incorporates three dimensions:

- § At a structural and labour market level, we analyse front-line service work in retail and financial services as *women’s work*, in the simple sense that it carries this gender label by virtue of the way in which the labour market has been constituted – by employers who have created gender divisions of labour, by male employees who have organised in different ways to exclude women from opportunities to enter more skilled and better paid work, and by female employees who have entered this work in numbers and participate in the maintenance of these gender divisions. Also important to our approach is the fact that this secondary labour market was developed and sustained partly as a result of women’s role in providing unpaid domestic labour. In some service sectors, such as retail, employers have developed multiple forms of employment flexibility (particularly part-time and shiftworking systems) which women in particular take up. It is “women’s work” in the sense that it has been, and continues to be, for a variety of reasons, numerically dominated by women.
- § We are also concerned with the gender structures and gender cultures of customer service work in service organisations – in other words, with the *gender regimes* of these organisations and with the ways in which they create gendered divisions of labour and then gendered jobs. These include the process of attaching gender labels to jobs and skills, which happens through the ways in which organisations – both employers and trade unions – allocate particular people to particular jobs. It is reinforced through their policies, procedures and practices with regard to those jobs and skills, which in turn reflect assumptions about both the employment and the domestic circumstances of groups of employees (for example, on pay, on working time arrangements, on training and employee development opportunities). Finally, it is articulated through organisational discourses and symbols attaching to groups of employees and types of jobs.
- § Finally, our approach to gender leads us to emphasise the relationship between unpaid (usually domestic) labour and the gender regimes to be found in paid service employment. We believe that gender regimes in (all) workplaces, and particularly women’s positions within those regimes, are fundamentally shaped by employees’ lives outside the workplace, most obviously in the negotiation and share of domestic labour. This is an aspect which, surprisingly perhaps, is missing from much employment research – particularly gender-blind employment research, but including that on the aesthetics of service work and the construction of service workers’ identities⁵. Most of this work, despite a concern with the

⁵ Although du Gay’s (1996) analysis emphasises their role as consumers in the shaping of service employees identities, he does not deal with the ways in which their identities are shaped by their work outside the sphere of paid employment, or relatedly, with their role as citizens.

identities of workers, overlooks the way in which their labour in the domestic sphere shapes service workers' relationship to their employment. In contrast, we take the view that this issue is important in two senses. First, and most obviously, unpaid labour has an effect on the terms on which individuals are able to engage with the labour market, and, once in the labour market, on the opportunities which are open to them at work, and on how they experience working life. This issue is of particular salience to women, but it also affects most men, particularly those with caring responsibilities, such as single fathers ("Lone fathers blocked by glass ceiling at work, says charity", *The Guardian*, 8 October 2001). But the other side of the coin is that their very employment situation – constituted as it is in part by life outside paid work – in turn fundamentally affects this life, determining the time and space available for non-paid work activities, shaping family and social relationships, affecting health and wellbeing, and indeed, shaping individual identity. The intersection between people's lives outside work and their lives in paid employment works in two directions, therefore, and gender is a fundamental determinant of that relationship in both its dimensions.

Given, then, the growing significance of the service economy in Europe, and in view of the increasing participation of women in the labour market overall (but particularly in service sectors), an investigation of the conditions "women's work" in customer-facing services in a period of rapid technological and organisational changes seems particularly pressing. It seems clear that customer-facing services rely heavily on female labour. They employ large proportions of female staff, they organise work around the kinds of 'flexible' working hours which women often also seek in order to fit paid work around their unpaid work demands, and they rely on the personal attributes and social skills generally possessed by women in order to provide quality customer service. Women would therefore seem to be critical – both numerically and culturally – to the effective running of service organisations and to the delivery of their services. Yet despite their importance in services, and despite the added value which they seem to confer upon the service transaction, women remain concentrated in low-status positions in many service organisations and at the bottom end of their pay scales. An analysis of the prospects for women to further develop their competencies, to move out of low-grade service jobs with poor pay and prospects and into better work, and to gain recognition in terms of pay and status for the value they add to the service transaction, is required. From the perspective of service employers, there is a need for a better understanding of the ways in which the skills and potential of women employees can best be utilised, if they are to continue to be one of the key sources of competitive advantage on which such companies rely. From the perspective of policy-makers, it is important to understand the relevance of the 'Knowledge Economy' for these women, their ability to harness its benefits and to contribute to its successful development.

Chapter II Research Methodology

Project Methodology and Rationale

The central concerns of this project were with the work, expertise and personal development prospects of female employees in two selected service sectors, in the context of generalised structural and technological developments in the sectors. Overall, it was concerned with the prospects for women to progress from low -grade work to better work in the 'Knowledge-based Economy', either through changes in their existing work or through improved chances of promotion. These concerns were summarised in the form of five general questions:

- § What are the key technological and organisational developments taking place in service sector organisations in European countries?
- § What are their implications for the employment and work of women in these sectors and occupations?
- § Is the exercise of knowledge and expertise the province of female employees in these areas?
- § What career development benefits and employability improvements, if any, does such work confer?
- § What action, if any, is needed to ensure improvements in access by women employees to 'knowledge work' in the emerging 'Information Society' and to improve organisational competitiveness?

Two service sectors were selected for investigation. These were the retail and retail financial services sectors. The reasons for focusing on these sectors were:

- § They are both heavy users of female labour. At the beginning of the study, the retail sector had one of the highest levels of female employment of any other sector, and this rule held across the EU. On average, over 60% of retail employees were female in 1999. Although retail financial services is much less female -dominated, nevertheless women still formed a significant proportion of the workforce in this sector at the outset of our study (between 30% and 60% depending on the country in question).
- § They are both services offering face -to-face and voice-to-voice contact with customers, most of which is provided by women working in junior positions, in clerical, customer adviser, and shop assistant jobs. A significant proportion of the work done by these women is therefore concerned with providing customer service.
- § They are sectors which are heavily reliant of the development and use of information and communication technologies, and in some senses can be thought of as being at the centre of the 'Information Society'. The level of expenditure by financial services organisations on ICTs has been well-documented (DRI 1996; Haukness and Miles 1996), with banks' IT spending particularly high. The retail sector is not generally regarded as a highly 'informatised' sector (Zuboff 1988) or as central part of the 'Information Society'. Yet large retail organisations are at the forefront of developments in supply chain management and ICT -supported logistics systems (Rhodes and Carter 1995), as well as in the development of customer relationship

management through loyalty cards, and computerised labour requirements planning (Neathey and Hurstfield 1995). Both sectors have made major innovations in internet service provision. In both sectors, moreover, technological innovations have gone hand in hand with progressive programmes of re structuring and organisational change. In financial services, this has particularly involved the establishment of back offices and call centres for elements of their activities, and a consequent departure from a total dependence on their branch networks. In retail, technological innovations have accompanied a move towards larger -scale outlets. The women working in these sectors are therefore doing so in a context of considerable innovative and restructuring activity, with potentially major implications for their day-to-day working lives.

Our choice of these sectors was therefore designed to allow us to investigate the relationship between technological and organisational change on the one hand, and women's work processes and skills in customer -facing jobs on the other. In order to do so, we posed a series of more specific research questions which allowed us to examine the context within which changes are taking place in the two sectors, the nature of those changes and their implications for the organisation of women's jobs in the junior occupational grades:

Developments in retail and retail financial services:

- What are the main developments currently taking place at sector level?
- What are the legal and regulatory frameworks within which the two sectors operate, at member state and EU level?

Innovation and restructuring:

- What types of restructuring are being implemented at firm level?
- What are the key forms of technological innovation in firms in the two sectors?
- What types of work organisation are associated with these innovations?

Employment:

- What employment arrangements are used in retail and financial service firms
- To what extent are 'flexible' employment contracts in use and what are their implications for women's prospects?

Work processes, skills and knowledge:

- What are the implications of technological and organisational innovations for the daily work done by junior female employees in firms?
- What skills and knowledge requirements do the different companies have of their female employees?
- What discretionary content is involved in the work?
- Are forms of emotional or aesthetic labour central to the provision of the service in these organisations and how is this recruited for, and developed?

Training and employee development:

- How are female employees trained for junior jobs in these sectors?
- Are their skills and training recognised, and transferable?
- Do retail and financial services firms offer prospects for continuing skill and/or expertise development by female employees?
- How, if at all, do women progress, both within and between firms?

Country differences:

- How do these scenarios compare and contrast between countries?
- Are there identifiable national systems, of innovation, of restructuring, of the gender relations of employment, or of skill acquisition and development?

For the purposes of data collection and analysis, and also for research management purposes, the project was split into different thematic headings, relating to the above categories of research questions and the level of analysis to be undertaken. These thematic areas guided the organisation of data collection, its analysis and its presentation in report form throughout the project. The first two thematic areas covered the two sectors under analysis.

Retail

This theme was concerned with the investigation of developments at sector level in the countries under study. It was concerned with the main pressures affecting the sector, including regulation issues at EU and member state level, with responses to these pressures within the sector, and with resulting developments in the structure and behaviour of the sector. It set the context for our subsequent analysis of firm behaviour, innovation and the organisation of women's work.

Retail financial services

This theme was concerned with the same issues as the first, but in relation to retail financial services in Europe. Again, its purpose was to set the context for our subsequent analysis of firm - and workplace -level developments.

Restructuring

This theme and the following theme on *Technological Innovation* were concerned with understanding the innovation strategies and activities of firms in the two sectors. For the purposes of analytical simplification, they were separated into two themes. However, conceptually and empirically, we approached the issue of innovation as one covering both organisational and technological developments, and we treated the two as inter-related in our fieldwork. We were concerned to address technical and organisational changes as phenomena which are inter-dependent, rather than seeing one as necessarily implying the other.

The Restructuring theme provided the framework for our analysis of organisational developments within firms, such as the reorganisation of departmental functions, changes in line management arrangements including 'delayering'. It also covered firms' innovations in supply chain management such as the introduction of outsourcing arrangements.

Technological innovation

This theme concerned firms' strategies and behaviour in relation to ICTs of all types. It allowed us to analyse the development and implementation of systems which operated across our organisations (for example, management information systems, logistics systems, customer databases). It also provided for an investigation of the development and use of 'islands of automation' - discrete systems which 'informed' localised activities performed by junior female

staff (for example, electronic checkouts, computer -telephony integration systems, call monitoring systems). The *Restructuring* and *Technological Innovation* themes were designed to reveal developments in firm strategy and behaviour, and to provide a further layer of contextual information - this time at the micro -level - about the likely implications of changes for women working in junior positions in the two sectors.

Employment and employment relations

This theme was concerned with firms' employment practices, in particular their requirement for and use of 'flexible' labour. It focused primarily on numerical flexibility - particularly the use of part-time working, shiftworking, and temporary contracts. It also covered industrial relations, trade unionism, and the attention paid by unions to the issues and problems facing junior female staff in the two sectors.

Skills, knowledge development, and training

This theme addressed the detail of the labour processes of women in low -grade retail and financial services jobs. It covered the detail of the work done, the skills required, and the ways in which they were acquired and developed. It examined the extent of specialist knowledge or expertise needed for these jobs, and the transferability of the skills used.

It also covered firms' HRM practices in the recruitment and training of labour for these jobs. It examined initial and continuous training, links to employee development, and progression structures and practices.

Gender and equal opportunities

This theme was concerned with the gender divisions of labour in operation in retail and financial services firms, the ways in which particular jobs acquired gender labels, and the ways in which these evolved in the context of wider organisational changes. It was also concerned with the wider equality or equal opportunities policies and practices used in firms.

Project Methods

Three principal research methods were used to collect data in order to address the research questions. These were designed to complement one another and to allow the researchers to engage in macro - and micro - level analyses.

Deskwork Studies of the State of the Art

Each national research team began with a national -level assessment of the status of the two service sectors in relation to our research themes. This drew upon information and research findings already in the public domain. It covered national and EU regulatory frameworks governing the two sectors, and also governing employment, training and equal opportunities in the individual countries. In addition, the studies examined current knowledge of restructuring and technological change in firms in the two sectors, dominant employment practices, training and equal opportunities practices, where relevant. National reports were then organised into a thematic literature survey covering the seven research themes of the project. This was submitted

as an early deliverable and was additionally placed in the public domain on the project's website. It was also circulated to a selected readership, particularly in the trade union movement.

Case studies

Case studies of workplaces in retail and financial services firms were conducted in the eight countries covered by the project (Denmark, France, Germany, Ireland, Italy, Spain, Sweden, and the UK). The objective of the case studies was to examine the innovative strategy and behaviour of particular firms and to draw out the implications for women's employment, work processes, skills use and progression prospects. Case studies were chosen with the objective of achieving as varied a selection of firms as possible, by including size of organisation and its position in the market, nature of ownership and nature of activities. Within the relevant firms, we chose workplaces where women were concentrated and where intensive use was made of information technologies. Union Network International (UNI) -Europa (formerly Euro fiet) was one of the project partners. Together with its national affiliates, it played a decisive role in establishing contacts between research teams and potential case study organisations. In all countries except France, two case studies in each sector were conducted. In France, one case study in each sector was conducted.⁶ A total of 32 case studies were conducted; information on these is presented below.

The case studies were conducted using two principal methods: interviews with management, employees and employee representatives, and observation of employees at work. Management interviews concentrated on representatives from three managerial groups: general management, IT management and personnel/HR management. The interviews centred on the companies' innovation and employment strategies and their effects upon employees' work patterns and skills use. Employee interviews concentrated on staff in junior positions, and predominantly female staff. However, although the principal focus of the project was on women's work, in the case studies we wanted to ensure that we deliberately included the accounts of male employees. We therefore interviewed a small number of male employees in each workplace so that the researchers could gain an understanding of the differences, if any, between the experiences of women and men at the workplace. Informants were also selected so as to include people of different ages, marital statuses, and family situations, so that we could incorporate the length of time they had spent in the labour market, and their domestic situation, into our analysis. Full-time trade union officers were also interviewed in relation to their activities in our case study workplaces which were unionised.

Interviews with both management representatives and employees were semi-structured around a series of topics and prompts to allow interviewers and interviewees to explore the inter-relationships between different elements of innovative behaviour and the work of female employees in ways which were appropriate to specific settings. Interview checklists are presented in the Annex to this Report.

⁶ The French partner was a sub-contractor in the project rather than a full partner and played a less extensive role than the other participants in the project. Two indicative case studies were selected for France.

In addition to interviews, observations of employees were carried out in order to analyse their detailed working patterns at first hand. In particular, the observations were designed to enable us to assess:

- the daily activities of these women, their working rhythms and the degree of variety or routine in the work
- the role of information and communications technologies and the extent to which they dictate or support employees' activities
- their use of skills and knowledge and the extent to which their work fosters development of these facets of work
- their interactions with colleagues and the extent to which these are circumscribed or promoted by their work, the physical arrangement of the workplace, or the technological systems with which they work
- their interactions with customers and the extent to which these are prescribed or promoted by work systems or routines, including technological systems.

Table 4: Summary of Retail Case Studies

Country	Company Pseudonym
Denmark	Danish Toyshop Danish Supermarket
France	French Auto Parts
Germany	German Clothing Retailer German Retail Drugstore
Ireland	Irish Hardware Shop Irish Supermarket
Italy	Italian DIY Supermarket Italian Hypermarket
Spain	Spanish Clothes Shop Spanish Butcher's Shop
Sweden	Swedish Clothing Retailer Swedish Supermarket
UK	UK Supermarket UK Fashion Chain

Table 5: Summary of Financial Services Case Studies

Country	Company Pseudonym
Denmark	Danish Bank Danish Insurance Company
France	French Credit Company
Germany	German Insurance Company German Bank
Ireland	Irish Building Society Irish Insurance Company
Italy	Italian Co-op Bank Italian Virtual Bank
Spain	Spanish Bank A Spanish Bank B
Sweden	Swedish Bank Swedish Telephone Bank
UK	UK Bank UK Insurance Company

Qualitative Panel Studies (QPS)

A novel method was applied here. A series of panel studies of female employees was carried out, following them through the duration of the project. These, however, collected qualitative rather than quantitative data, and interviews enabled us to incrementally build up a picture of the employment trajectories of the informants. The panel studies were designed to examine two issues. First, they were designed to show the extent to which women in our selected areas of work were able to develop transferable, substantive skills which might improve their employability and allow them to move within and between firms. Second, they were designed to show the extent to which the firms themselves recognised new skills which women are evolving in the course of their work, providing them with appropriate career paths and making the best use of the expertise available to them. A third, subordinate purpose of the panel studies was to provide additional information about firms in the two sectors which were not already represented in the case studies, and thus to widen our sources of data.

The panel studies were conducted throughout most of the duration of the project. The first interview took place in Month 3 of the project and repeat interviews were conducted bi-monthly, up until Month 32. The first three interviews were themed. In addition to these formal interviews, diaries were kept by the women themselves, in which their training, employment and career paths were charted. Diaries were submitted to research team members on alternate months to the interviews. Interview schedules and diaries are also presented in the Annex.

- The selection of informants for the panel studies was also done with the assistance of UNI - Europa and its affiliates. Although, therefore, the majority of informants were union members, non-union members were also included in the studies in the countries where unionisation was not universal. As with the case studies, informants were chosen to cover all ages, single and

married women, and women with and without children. Three women in each sector in each country were studied, a total of 42 women.⁷

Dissemination and feedback as part of the project methodology

Dissemination and feedback was designed to be conducted throughout the project rather than simply at the end of it. There were several reasons why feedback was central to the project's methodology:

- It was important to check our understanding of the empirical material with our informants.
- Informants' comments could be taken into account in the subsequent design and conduct of the research.
- We wished to explore with them some ways in which our informants might benefit from our findings.
- We wanted to offer our informants a chance to meet one another and explore ways of learning from one another.

Several feedback and dissemination events were conducted during the course of the project.

- Each national research team held two Employment Roundtables in their countries, the first in the second year of the project and the second in the third year of the project. These were designed to allow informants to exchange experiences and to discuss practical initiatives on women's employment, training and career development.
- A meeting of the panel study informants from the retail sector was held over a weekend, hosted by the Swedish research team and the Swedish retail union.
- The research teams conducted dedicated feedback sessions with their case study companies.
- A final Dialogue Workshop was held in Brussels at the end of the project, involving employers' and trade union representatives, and national - and EU level policy makers and practitioner agencies.

⁷ There were some exceptions to this general pattern. In Ireland, 4 women in each sector were studied; in the UK, 4 women were studied in the financial service sector; in France, no panel studies were conducted. In total, therefore, 45 women were included in the panel studies.

Chapter III Empirical Analysis - Women's Work, Expertise and Opportunities in European Services

Introduction

This section of the report is based on our analysis of secondary data which was conducted through a deskwork study of existing research into developments in the retail and retail financial services sectors. This part of the report sets the scene for the subsequent discussion of the primary empirical data, their lessons and policy implications. It provides the context for our examination of women's work in the two sectors in the next chapter, by analysing the main developments taking place within them, and comparing and contrasting sectoral behaviour between countries.

Comparative Analysis of Developments in the Sectors Studied

The Retail Sector

Competition, Concentration, Structural Change

Increasing intensity of competition in retail trade is reported from all countries. The general trend shows that the large enterprises set themselves off from one another and that it is becoming more and more difficult for small and medium-sized enterprises to hold their positions on the market. This intensification of competition manifests itself in a drop in the total number of enterprises.

Another consequence of the growing intensity of competition is the increasing concentration of turnover. In all countries, the largest enterprises have a greater share in total retail turnover now than they had in the past. In the year 2000 the ten largest food chains accounted for 42 per cent of total European retail food turnover. The five largest still accounted for 26 per cent; ten years earlier they only had 13 per cent and five years earlier 17 per cent. Thus the second half of the nineties brought the European food trade an extraordinary concentration boost.⁸

A recent study of the concentration process in retailing makes the assumption that "in mature markets" only the three largest enterprises can expect to have real economic success in the future (LZ No. 40, 5.10.2001, p. 55). The study also assumes that the concentration process encourages price-oriented strategies: "In mature markets more efficient accounting is increasingly required, because the market leaders convert cost leadership into price leadership (...) Eliminated costs are for the most part reinvested in price cuts." (ibid.) Germany already has many years of

⁸The food trade dominates the headlines and reports in specialised economics publications. In connection with concentration processes in particular, reports deal almost exclusively with the retail food trade. This comes as no surprise considering that this is where concentration is most advanced in all countries as well as at the EU level. Differentiation by retail trade branches is complicated by the fact that the integration of "food" and "non-food" under one roof is a dominant strategy. The few comparisons of degrees of concentration that exist in these two branches indicate that in both cases it is largely the same enterprises that hold the leading positions.

experience with this; it is expected that France and the UK are getting into this situation at the present time.

In the long run, price orientation means that the sales basis has to be expanded, and this can be done in "mature markets" not so much through organic growth as through displacement or mergers. As the size of the enterprises increases, the costs of mergers and takeovers become astronomic. Sector experts estimate that enterprises will need a sales volume of 150 to 200 billion euros in future if they are to assert themselves as global players in the competition. That is more than twice the amount (about 70 billion euros in the year 2000) earned at present by Carrefour, the European food retailer with the biggest turnover. Against this background, it seems to be very likely that the world-wide concentration process in the retail food trade will be considerably stepped up in the future. For European traders, this could mean becoming candidates for takeover by US groups (Wal Mart achieved a turnover of 200 billion dollars in the year 2000). It is assumed that this trend will continue in the future and that "an oligopoly of trading enterprises operating world-wide will emerge in the next few years in which annual sales of 150 or 200 billion euros will be the norm" (M&M Eurodata, press release, 15.11.2000).

Below the level of concentration of enterprises, structural effects of competition are manifested in shifts in market share among the types of outlets and among locations. There are reports of the more rapid growth of large scale area retail outlets – hypermarkets, superstores, supermarkets – in comparison to traditional or small -area outlets - specialised stores, department stores. In the locations competition, non -urban agglomerated locations are increasing in importance in comparison to inner -city and village businesses.

Table 6: Important Acquisitions in Retail 1996 -2000

Acquiring Company	Acquired Companies/Year of Acquisition	
Wal Mart (USA)	Wertkauf (G)	1997
	Interspar (G)	1998
	Asda (U.K.)	1999
Metro (G)	Makro (NL)	1997
	Allkauf (G)	1998
	Kriegbaum (G)	1998
Ahold (NL)	Giant Food (USA)	1998
	ICA (S)	2000
Somerfield (GB)	Kwik Save (GB)	1998
Kingfisher (GB)	But (F)	1998
	Wegert (G)	1998
Intermarché (F)	Spar Handels AG (G)	1997

Table 6 (continued)

Acquiring Company	Acquired Companies/Year of Acquisition	
Carrefour (F)	Promod+B45és (F)	1999
	Comptoirs Modernes (F)	1999
Rewe (G)	BML (A)	1996
	Stinnes (G)	1998
	Götzen (G)	1998
	Meinl (A)	1999
	DEF (G)	2000
	LTU (G)	2000
Pinault-Printemps-Redoute (F)	Ellos (S)	1997
	Brylane (USA)	1999
	Gucci (I)	1999
Otto (G)	Baur (G)	1997
	Crate & Barrel (USA)	1998
	Freemans (GB)	1999
	Peacock (G)	1999
Sainsbury (G)	Star Markets (USA)	1999
Karstadt (G)	Quelle (G)	1999
ICA (SE)	Hakon (N)	1999

Source: EHI 2000

These structural changes have for the most part a direct effect on employment, since in large - area retail outlets and large enterprises less personnel is deployed in relation to turnover.⁹

Does this trend suggest a future in which "an increasing share of retail employees are working for an even smaller number of companies that are themselves becoming ever larger" (Jany - Catrice/Lehndorff 2001, p. 5)? This cannot be ruled out in the long term. The declining number of small and very small enterprises and of self -employed persons in retailing in all the countries examined certainly implies this. However, country -specific differences remain significant. The authors cited above concretise their thesis in that they perceive the predominance of a few large

⁹ Glaubitz mentions the estimate that 1.7 times as much staff is required in traditional specialised retail trade as in large -area outlets (Glaubitz 2001).

international groups on the horizon: "The concentration of capital in the European retail trade has led to the distribution of goods being reshaped in accordance with the technical and organisational rationalisation strategies of a few large companies" (ibid., p. 10). This implies that all that is still required is to study these large enterprises in order to estimate the direction development will take in other companies as well and in all countries. That would mean that increasing internationalisation in trade is the precondition and consequence of the concentration process. A few aspects of internationalisation in retail are outlined below.

Internationalisation

The internationalisation activities of retail enterprises have increased considerably and cross-border commitments and activities of enterprises can be expected to become much more natural in the future than they have been in the past. "In the next ten years international retailing will become a tautologous phrase" (Akehurst/Alexander 1996b, p. 204). In principle international activities in retail are not a new phenomenon. What is new is that in the current period internationalisation seems to have become the culminating point of past economic and organisational development processes in the sector and the enterprises. Accordingly it is not the companies that have been active transnationally for a long time (e.g. Woolworth, C&A and IKEA) whose activities are producing special effects. Instead, it is the companies that have been internationalising in the past 10–15 years which are exerting an especially strong influence on foreign markets (Akehurst/Alexander 1996a). The authors of current studies on the future internationalisation activities of the sector expect future transnational expansion to take place almost exclusively in the shape of the acquisition of domestic companies. In Europe at least, there will be scarcely any possibility any more of "organic growth" through the establishment of new businesses in other countries (LZ No. 40, 5.10.2001). European retail will probably experience a lot of mergers and acquisitions.

The only really "international" European food retail company is the Netherlands company Ahold; it is the only company which gains more than half of its turnover in foreign countries. German Aldi and American Wal-Mart are two of the most important "players" in the internationalisation of retailing, and both are highly price competitive. Aldi consolidated its activities in foreign countries in the last four years. It is one of those companies which does not buy foreign firms but expands by building up its own branches. In some national markets Aldi is a pioneer in discounting, and in this respect it is an innovative impulse. Wal-Mart is less price-competitive than Aldi but it may seem more frightening to indigenous firms. Wal-Mart is expanding by acquisitions, it offers a wide range of brand items sold also by indigenous competitors, and it is known worldwide as a US-based "global player" with considerable capital.

Electronic Commerce – Horizontal Competition between High Street Retailing and Online Retailing?

Electronic Commerce might be one of the most discussed issues in the media (and in research on organisations and work) today. Diverse surveys have been published which give rise to more or less "optimistic" estimations of the potential in business via the internet. After a period of extremely high expectations, it has now emerged that Electronic Commerce with private

customers does not seem to be expanding as much as Electronic Commerce between firms. Internet access in private households as a prerequisite to Electronic Commerce with the private customer is also an issue of diverse surveys. The tendencies show an increase in private internet accounts with remarkable national diversity, but of course the existence of phonelines does not necessarily lead to online shopping.

Scepticism about the potential for a fast and considerable increase in e-commerce is supported by a study recently undertaken by the McKinsey Company which investigates the performance of electronic retailing for various types of suppliers.¹⁰ Today the success of e-commerce seems remarkably questionable: "Most e-tailers lose money on every transaction" (p.3). However, profitable electronic transactions should be the most important aim of electronic retailers. Prerequisites for successful e-commerce seem to be difficult to obtain for most of the companies engaged in this business today: "To post comfortable contributions on each transaction, e-tailers would need efficient order fulfilment, average order sizes of at least one hundred US -Dollars, and gross margins of at least 25 percent" (p.5). Obviously these conditions are difficult to fulfil in transactions with private customers, which may be one of the arguments against high expectations in this business. Business-to-business transactions seem to be much more likely to be successful, as estimated by Forrester Research.¹¹

In addition to this, it is striking that those retailers which already run successful "high street" business are more likely to gain profits from e-commerce than "e-tailers" originally founded for this purpose. Established retailers can use their existing marketing channels for attracting on-line customers. Furthermore, customers can use their online presence to browse before they buy "off-line". In this way, transaction costs are reduced and the customer relationship is strengthened, e-commerce is then only an additional channel to the customer and not a stand-alone solution. However, we still know very little about the quantitative and qualitative effects of E-Commerce on employment and work conditions.¹²

Changing Regulatory Frameworks – an Answer to Fierce Competition?

In each European country the retailing sector is regulated in ways that are not mutually consistent. What was noted more than a quarter of a century ago, in the first years of the development of the types of outlets that are now the norm in the countries of Europe, with their substantial space requirements, still seems to apply: "Government policies toward retailing are

¹⁰ Barsch, Joanna, Blair Crawford, Chris Grosso (2000): How e-tailing can rise from the ashes. McKinsey & Co.

¹¹ The data of a Forrester survey are quoted from EHI (EuroHandelsinstitut) (2000): Handel aktuell 2000. Struktur, Kennzahlen und Profile aus dem deutschen und internationalen Handel, Köln

¹² The lack of reliable and substantial information about work related outcomes of ongoing E-Commerce activities in single European countries and even more on a European level has recently been subject of a literature review prepared for the project, Impact of the Development of Electronic Commerce on Training Needs in Commerce', Copenhagen Business School, Athens University, Landesinstitut Sozialforschungsstelle Dortmund: Bjoern -Andersen, N. and Butt, H. (2000) The Impact of E-Commerce/E-Business on Structure, Job Content and Employee Skills in the Commerce Sector in Europe, Copenhagen, July 2000, mimeo

usually fragmentary, unconnected and even inconsistent" (Hollander/Boddewyn 1974, p. 55, cited in Alexander 1999, p. 191). In general, there are two main fields of regulation in retailing, which are very particular for this economic activity – regulation of opening hours and regulation of location and size of stores. In both areas substantial changes have taken place in recent years in nearly all European countries.¹³

Opening Hours

The legislation on opening hours is still an issue of political and public discussion in some European countries in spite of the fact that these regulations were liberalised nearly all over Europe during the 1990s (see Jacobsen and Webster 1999). In some of the countries legislation on opening hours conflicts with legislation on working time applying to labour in general. In almost all European countries, the liberalisation of working hours seems to be treated as a highly symbolic question which affects the path to a "service society" with more flexibility both in everyday life and in individual careers.

Deregulating legislation on opening hours has given rise, however, to real extensions of opening hours in the last years. In all EU-Countries with the exception of Greece, Spain and Portugal the average business hours for shops have been increased over the last five years¹⁴. In 1999, shops were open for an average of 56 hours, which is 6 hours more than in 1994, when an EU-survey was previously taken. The most remarkable extension was observed in Italy and Germany: 60% of the Italian and 38% of the German respondents answered that they had extended opening hours remarkably during the last five years. The longest opening hours have been found in Belgium, France and Ireland (more than 60 hours on average). Opening hours regulation was abolished as far back as 1973 in Sweden, following demands for the longer opening hours in evenings and weekends both from employees and employers. Few further extensions are expected in Europe in the future (8 percent on average), but more than a third of the responding Italian firms still envisage further extensions.

Longer opening hours can directly affect employment and working conditions depending on the solutions chosen to bridge the gap between individual hours and store hours. The concrete solutions for this may differ according to the companies' employment strategies and most importantly, with the national institutional context. In some countries legislation on opening hours interferes with legislation on working hours in general.¹⁵ Whether part time work or flexible work is deployed and how individual schedules are tied to the employees' interests is a matter of already existing or newly created employment relations and the institutions connected with them.

¹³ Some information on changes in regulatory frameworks have been described in the Literature Review for SERVEMPLOI, Jacobsen, H. and Webster, J. (1999)

¹⁴ The following data derive from a survey by the European Commission (EC 2000b), though it is worth noting that different types of retailers have extended their opening hours to different degrees.

¹⁵ This is reported by a Swedish respondent, expert of the Swedish Commercial Employees' Union. In general it is an important question whether the intentions of employment regulations and opening hours regulations are compatible or not.

In addition to these direct connections between opening hours and labour, there are indirect effects of liberalisation resulting from the structural changes that are to be expected. Generally, deregulation of opening hours enables retailers to supply their customers better. Through risk taking and the possibility of increased profits, this marketing strategy influences the competitive situation which in turn affects employment. In fact, deregulation of opening hours enhanced structural changes in retailing at least in Germany (Jacobsen and Hilf 1999).

Regulation of Spatial Structures in the Retail Sector

The spatial distribution of retail outlets is a matter of legislation in several if not all European countries. In some of these countries, there are restrictions on the size of single stores; in some countries what kind of stores can be established in which regional settings is also regulated.

Towards the middle of the 1990s almost all European countries stepped up their efforts to limit the increase in retail floor space by legislative means. Only Spain and Germany declined to undertake such regulation, or such limitations were not consistently enforced there. Since 1995 at the latest, a "cannibalisation effect" has been observed in those countries, that is, profitability is reduced by an oversupply of floor space (LZ No. 40, 5.10.2001; Jacobsen 1998).

Concluding remarks on the retail sector in Europe

The way in which retail is structured in the countries of Europe continues to vary very widely. We must consider a series of national peculiarities in order to assess the current state of the sector. Nevertheless, there are a number of common key points in the structural development that can be observed in all of the countries.

First, there is the trend towards an increase in size in a number of senses: the size of companies in terms of turnover, market shares, number of employees, and the size of the outlets measured in square meters. Judging from this it appears that "bigness" is the option of the future (cf. Dawson 2000). However, is it not undisputed that the players in "mature markets" are becoming ever larger, gaining power in the market as a result of placing their competitors and suppliers under pressure? And where should we look for an opposite trend towards "small is beautiful," that we can then take advantage of?

Perhaps bringing in the consumer as a player on the market will help. Initially, we can only speculate: consumers with different cultural backgrounds make use of the advantages presented to them by retail in different ways. On closer inspection, consumerism in each of the countries of Europe means something at least slightly different in each case, and consumer behaviour in each country follows different patterns. We cannot expect these differences to disappear in the near future; perhaps in the medium term they will diminish in the sense that consumers will act in a more "European" way and less according to their national characteristics. Here, we can pose some questions for future research:

§ What would be a 'European way' of acting as a consumer?

- § Would it be a more 'American' way – with increasing amounts of disposable income spent in the retail trade, and would that also mean that Europeans will be treated by institutions more as consumers and less as citizens?

However, similar trends in the development of retail structures should not be seen as the cause of this. Rather, we should conclude that in retail, as in other economic activities, not only economically active individuals take efficiency-raising individual decisions, but social and cultural factors determine decision-making, including decision-making by consumers. The convergence of the retail landscapes of the different countries is at least closely linked to the convergence of the social and cultural structures around Europe.

In this sense, the internationalisation of retail is not first and foremost a movement in which large companies widen their areas of activity and expand over borders, making the product range identical everywhere, but rather one in which international companies interact with local cultures and structures. They do conceivably also have a modifying effect, but they are not in a position to assert their influence unchallenged in foreign countries. Nevertheless internationalisation – because of the financial power behind a few international/multinational companies bound to the capital markets – seems to represent such a strong economic force, that at least in the less "mature markets" of Europe, domestic companies could fall behind, despite their being in what is in principle a favourable position from the point of view of the consumer. Thus in the south-west European countries what seems to be happening and what seems to be about to happen in the future (though with a certain hesitancy and in a less extreme way) is what took place over the past ten years in the central and eastern European countries and in the former East Germany: the transition from closed supply systems and local, regional and national markets, to open markets which place few limits on the origins of the players.

Of course it is no coincidence that a US company – and not, for example, a Japanese one – is feared as a potential "intruder" entering what until now have been more or less stable retail landscapes. In Wal Mart we see the economic might of a successful publicly-listed company from the economically most powerful country in the world, with its generally inexhaustible capital combined with the well-known characteristics of American "cultural imperialism." Who will be able to resist it? The problems experienced by Wal Mart in its European "trial markets" of Germany and England, so carefully observed in the economic press, show that the motto "all business is local" has not yet been proved wrong. Wal Mart's problems in achieving success in Germany from the inside present a very concrete example of how strong the inertia is that comes from national institutions.

Financial services

External pressures on the sector – Deregulation and liberalisation

The financial services sector in Europe has, with few exceptions, traditionally been a sharply segmented sector, with clear distinctions between different types of institution and the provision of different types of service. These intra-sectoral boundaries were the result of strict regulation of both the structure and conduct of institutions, the former governing the markets within which

these institutions could operate, the latter governing the imposition of exchange and interest rate controls (DRI 1996). In all countries, banking and insurance services were therefore provided by totally separate institutions. In many countries, there were at least two separate types of banks: commercial banks and savings banks. In some countries, such as Germany, there were also cooperative banks (Quack and Hildebrandt 1995; Baethge et al 1999a).

In the past decade, the financial services sectors in most EU countries have undergone a major transformation, driven by the twin processes of privatisation and deregulation – both within member states and at European Union level. The removal of conduct regulations, such as exchange controls and interest rate controls, began as early as the 1970s in some European countries, but the real transformation in the sector occurred as a result of the structural deregulation which took place during the 1980s and continued throughout the 1990s (Webster 1999). Deregulation at national level was either ratified and reinforced at EU level, or in some countries, driven by the European Commission's Second Banking Directive, which called for the opening up of financial services markets. The introduction of the single European currency is reinforcing this process of market liberalisation, compelling the 'Euro-zone' countries to open their markets and permit new foreign entrants.

The result of the deregulation of the sector has been threefold. First, the structural boundaries between insurance and banking have been dismantled, and institutions can now operate in all areas of financial service provision rather than in their formerly restricted market segments. Many companies have taken the opportunity to move into markets that were formerly closed to them, offering both banking and insurance as combined services (OECD 1992).¹⁶ The second result has been that some state-owned institutions have been privatised in several countries, and now compete in the same markets as their privately-owned counterparts. Across the EU, this has transformed the sector from one dominated by stable, bureaucratised institutions into one dominated by market relations (Upchurch and Danford 2001). The third result has been that the boundaries between national markets have been reduced, the market has become increasingly internationalised and a group of large financial services multinationals are emerging in the European market. All of these developments have in turn dramatically increased competition between providers, with significant consequences for the organisation of work within firms and for the working lives of financial services employees, as we see later in this report.

The liberalisation of European financial service markets has been the general backdrop, then, against which most of the major developments in the sector have taken place during the course of this project. This has provided the context within which companies have to operate and compete with one another, and it has led to a significant reshaping of the structure and behaviour of the sector over the past decade. The pressures that liberalisation has exerted upon financial services organisations have, however, taken specific and different forms in the different countries of the EU. These have in turn affected the direction, the nature, and the rate of change in these countries.

¹⁶ There is, however, no English word which is the equivalent of the French 'bancassurance' or the German 'Allfinanz'.

How do the established financial services companies and institutions in Europe respond to these developments and to the competitive pressures placed upon them? What are their main competitive strategies and what do they mean for the overall picture of financial sector restructuring?

Developments in the financial services sector – Consolidation and diversification

As the financial services sector has been deregulated and companies have been able to move into new areas of the financial services market, the pressures and the opportunities for consolidation have grown significantly. Throughout the EU, mergers and acquisitions between financial services companies have been commonplace, as companies have sought to expand and augment their market shares, or to move rapidly into new markets. A considerable proportion of this merger activity has been cross-national, though this has been more common in some areas of the EU (for example, the Nordic countries) than in others (for example, Italy). As a result of this merger activity, the financial services market in most countries we have examined for SERVEMPLOI is now strongly consolidated and dominated by a small number of large players, typically around four or five. Moreover, cross-border mergers have created some very large multinational full-service financial providers. Most companies in the sector have at some point in the recent past been involved in merger activity, whether proactively or otherwise, and therefore most financial services employees have experienced the consequences of mergers and acquisitions at first hand.

Competition through the entry of non-financial services players

The deregulation of financial services and the growth of alternative distribution channels, including the internet and the telephone, have made it legally and technically possible, as well as cost effective, for non-financial service firms, or firms without a branch network, to enter financial services markets. This has increased levels of competition still further for established firms, and had augmented pressures for consolidation through merger and acquisition.

'Non-banks' come from the retail, utility, transport and other non-financial services sectors. Businesses established by non-financial services entities include supermarket banks (Sainsbury [45% owned by Bank of Scotland], Tesco, Safeway, Asda, Marks & Spencer), other retailer banks (ICA, IKEA), utilities (Centrica, Thames Water), transport companies (British Airways, Easy Jet, Virgin), and even football clubs (Leeds United, Chelsea). They have developed new forms of organisation and service delivery, and operate for a fraction of the cost of established financial services organisations. They have had a major impact on the competitive pressures in the sector, for although most offer only a limited range of products, for example, current accounts, deposits, and loans, all compete heavily on price, however, with cheaper loans and more attractive savings rate than the major clearing banks' (Lascelles 1999).

Non-banks are entering the banking market in most European countries. Some of these are established financial services institutions which were formerly unable to provide banking services – insurance companies and co-operative building societies, for example. In addition, other non-financial services companies like Thames Water and IKEA also provide basic banking services. These providers tend to offer their services principally via telephone and the internet, though of

course their network of stores supplies an established 'branch network' for cash transactions. Their growth is predicated on market demand for branch-based services following the clearing banks' branch network rationalisation.

These new entrants are generally seen as improving competition in the sector. However, it is worth remembering that new entrants from the retail or utilities sectors cannot operate as fully fledged banks in the same way as their established counterparts with capital reserves and complex customer information systems; they can only offer basic services to consumers. The established banks are well-aware of this advantage. Nevertheless, in what has historically been an anti-competitive market, their activities increase the competitive pressure on the established banks.

Banc-assurance/Allfinanz

The deregulation of the market, and the dissolution of the boundary between banking and insurance, has prompted companies to search for innovative ways of entering areas of the financial services market which were previously closed to them. Most large financial services companies are keen to enter the 'Bancassurance' market.¹⁷ There are several ways in which they can do this: through mergers and acquisitions, through strategic alliances or simply through product innovation.

For companies, the possibilities of offering both types of products add further to the attractions to institutions of buying into new markets through mergers. One of the most substantial of such mergers to take place was that between the largest German insurance company, Allianz, and the second largest private bank, Dresdner Bank, in June 2001. This has created a new company which employs 171,000 people and has over 2 million private customers in Germany alone. Mergers are not, however, the only means by which companies can expand their operations in a deregulated financial services market. Strategic alliances are a less permanent method by which companies can achieve synergies. Banks find insurance companies attractive partners because of their private customer base and their customer information/knowledge management systems. Insurance companies find banks attractive because of their experience with investments and assets.

Branch closures and job losses

We have considered how the deregulation of European financial services has triggered a wholesale restructuring of the sector, principally through mergers and acquisitions. This in turn has led many providers to streamline their branch networks, partly in order to appeal to shareholders, and partly to eliminate duplication of branches in particular locations. At the same time, the emergence of alternative channels of distribution – principally the telephone and the internet – has led the large companies to re-orient their distribution activities around a mix of channels rather than one single type of outlet. In the financial services world, this is commonly referred to 'multi-channel' distribution of financial service products.

¹⁷ Many aim to move further still and to offer the full range of financial products, including credit, home loans and pensions.

Given the rationalisation imperatives wrought by merger activity, and the possibility of offering services through delocalised channels, there has been significant pressure in most European markets for bank and insurance branch rationalisation. It is often claimed that Europe's financial service markets are 'overbanked', and as a result, closures have been widespread across the sector during the course of the study. They have been particularly predominant in the large clearing banks. The overall picture (with a couple of notable exceptions) is of a progressive reduction in branch outlets. During the course of this project, there have been some very high -profile branch closures. Particularly striking was the case of the UK clearing bank, Barclays Bank, which in April 2000 closed 171 of its branches in a single day.

Morgan and Sturdy (2000) have argued in relation to the UK that the restructuring of banking and specifically the process of branch closures has resulted in a form of organisational structuring analogous to lean manufacturing, which they term 'lean banking'. Like its manufacturing counterpart, lean banking implies the stripping out of unnecessary activities to create organisations which are less bureaucratic and administratively -driven. It involves reductions in staff, stocks, and lead times, particularly in relation to processes which are not central to the delivery of the service to the customer. It is undoubtedly a useful framework for understanding the processes of rationalisation which are taking place in European banking, in almost every country without exception. The evidence from the SERVEMPLOI countries indicates that not only are bank branches being closed across Europe, with potentially far -reaching consequences for branch employees, but also the nature of branch banking is being reshaped. Many European banks now operate a mix of different types of branches. A typical mix includes full branches offering the full range of services; branches which employ a skeleton staff for sales and advice, and offer automated facilities for routine transactions; and staffless branches which are only available for automated routine transactions. Moreover, they do so in the context of an increasing reliance on different channels of distribution – particularly the telephone and the internet – so that branches now constitute only one of these channels, as opposed to being their main interface with customers as in the past.

As far as the dynamics of insurance service provision are concerned, during the course of the project, several large insurance companies have closed down their door -to-door sales activities and have also made head office staff redundant, particularly in the UK. The former group have suffered particularly as a result of the rise of direct insurance provision over the phone and the internet. Field sales staff are more likely to be male than female, as it is an area of work that has always been considered potentially unsafe for women to engage in. Some companies have also closed large parts of their branch networks in response to the rise of direct insurance sales, and this has directly affected female employees, as have redundancies among head office and back office staff.¹⁸

¹⁸ Job cuts have been so severe and far -reaching in some institutions that their ability to provide an effective service has been seriously questioned by the UK Financial Services Authority. In June 2001, five firms were fined nearly £1m (€1.62m) for poor record keeping, caused by too savage job cuts amongst administrative and back office staff.

Online financial services

The restructuring of the financial services sector in Europe has been heavily mediated through the internet. The entry of new 'non -banks', the rationalisation of existing banking and insurance organisations and particularly the closure of physical premises, have all been facilitated by the development of the internet. The internet has acted as a spur to the process of restructuring initiated through deregulation and the internationalisation of the sector.

The internet contributes to the lowering of the entry barriers to the sector, allowing financial services to be offered by new companies with no high street presence, and by companies based elsewhere in Europe (as in the case of First -e Bank, Firstviewbank and Basisbanken). These new entrants tend to compete with established providers in particular and limited product markets, such as domestic bank accounts. As we have already noted, they cannot offer the full range of banking services, because they cannot command the funds necessary to offer some of the more capital-intensive services, such as investment banking. Moreover, a number of internet banks have foundered in the first few years of their establishment, perhaps because of the lack of a branch network, perhaps because of the generalised crisis in the 'dot.com' sector since 2000. There is some evidence from our national cases to suggest that firms have found it difficult to 'cross-sell' their products via internet -only channels. As Jacobsen (2001) has commented, this may be because customers continue to want to deal with organisations which are able to offer certain services through physical branch networks:

Is it "one stop shopping" that customers want – running banking and insurance with the same company – or is it a traditionalist concept which does not fit into the upcoming "network society"? (Jacobsen 2001:8).

Nevertheless, the entry of new banks offering internet -based services has created competition for the established providers and has forced the latter to rethink their charging policies, their opening and operating hours, their distribution outlets, their acceptable operating costs and, therefore, their employment practices. The competitive terrain of the financial services sector has been considerably extended.

A number of industry reports and analyses have forecast an explosive growth in internet banking over the coming years. The US investment bank, J P Morgan, for example, has forecast a rise in the value of online services in Europe to £440bn (£275bn), or 15% of the market, between 2001 and 2003. Its report argues that this will force Europe's banks to make significant reductions in costs to maintain profitability.¹⁹ This is the kind of 'conservative innovation' (Van Hootegem and Dejonckheere 2001) on which the banks are currently concentrating their efforts. Indeed, most banks and insurance companies have simply 'web -enabled' the services they already offer, rather than providing online services which are much more innovative and geared to customers' needs through customer information systems and the integration of back office systems with internet services. It may be that this is the direction in which online financial services will go next.

¹⁹ Quoted in the *Financial Times*, 5 June 2000.

For bank employees and customers, however, one of the potential problems associated with this combination of developments is that they appear to allow the banks to cut costs, reduce staff and economise on face-to-face customer service, whilst arguing that they provide a range of interfaces with customers under the rubric “multi-channel” service delivery.²⁰ This, to date, has been the experience of internet banking and insurance coupled with the restructuring of financial services in Europe: the reduction of physical outlets, the transformation of those remaining, and the growth of remote service provision over the telephone and the internet.²¹ Multi-channel service delivery appears to be the direction in which online financial services is developing. Providers seem to have concluded that the most successful strategy in relation to internet service provision involves offering a choice of channels through which customers can access their financial affairs. Yet there are important differences in the strategies of providers, and in the take-up of online services in different parts of Europe.

Concluding remarks on financial services – the persistence of the three models or convergence to a single European model?

The European financial services sector has historically been a diverse one. Until the beginning of the 1990s, institutional arrangements varied considerably by country. In some countries (the Nordic countries, France, Germany, and Italy) banking was highly differentiated between private and public sectors, between national, regional and local institutions, and between functional types of institution. In all countries, the sector was segmented into banking, insurance, and credit markets. In all countries, the sector was highly institutionalised and bureaucratised, with protected markets which ensured that companies did not have to compete energetically with one another.

At least three different models of banking have been identified, and until recently these models seemed to differentiate the broad types of institutional relationship. The ‘Anglo-Saxon model’ describes arrangements in which the banks, which are mostly privately-owned and independent of the state, are the main source of corporate financing but are not involved in the day-to-day management of corporations. German banking has evolved rather differently. In the ‘German model’, large universal banks – many of which are nationally or regionally state-owned – not only have equity in big companies, but also exercise control through proxy rights and representation on those companies’ supervisory boards. A further type of banking arrangement has been identified (Regini et al 1999) – which might be called an ‘Italian model’. This is typified by the Italian situation, in which banks and firms are completely separate, and the majority of firms in the Italian economy are family-owned or publicly-owned.

Other important national differences characterise the financial services sector. In German banking, the sector remains highly differentiated between commercial, savings and co-operative

²⁰ Booz-Allen and Hamilton have estimated that a transaction conducted in a bank branch costs \$1.07 while the same transaction conducted over the internet costs \$1.00 (*The Guardian*, 19 October 2000).

²¹ In these arrangements, the transaction time is reduced and face-to-face contact is lost, but a greater proportion of the work and cost involved in the transaction falls upon the customer, through queuing and waiting on the phone, through signing onto internet sites, etc (Huwes 2001).

banking groups, each of which continues to command a substantial market share.²² Indeed, Germany is one of the few countries in which the market share of the private commercial banks is exceeded by that of the public banks.

Competition between the three types of banks has contributed to the maintenance of rather dense branch networks in Germany (Tienari et al 1998), where in other countries the branch network has been subject to intense rationalisation. Similarly, in the Nordic countries, in the context of branch closures by the large private banks, the continued existence of branch networks, particularly in rural areas, has been the means by which small local banks have maintained their competitive position. In Spain and Italy too, branch networks have been preserved and even extended, though the banks have sought to reduce the labour intensity in the branches.

Internationalisation has also developed differently in the different countries. In Italy and France, despite the strictures of European legislation, the financial services sectors have tended to remain nationally-based, with little movement of institutions into foreign markets. On the other hand, many of the UK companies have global operations, and they certainly have a strong presence in their geographically nearest market, Ireland. This is particularly the case in insurance; many of Ireland's insurance companies are in fact UK companies with Irish branches. Within the Nordic market, banks and insurance companies have moved across national boundaries through mergers and acquisitions, but they have little presence beyond this area.

Other significant differences concern the level of qualification of banking and insurance work, and thus of the women employed in the sector. Common to all financial service companies across Europe is a widespread use of female employees in junior and particularly administrative and branch-based work. However, this work is not uniformly low-grade. In some countries (Germany, Spain, Denmark), it is very highly qualified, comes with extensive training, and in these countries entry into banking work in particular requires a university degree or a vocational qualification. However, the findings of this project suggest that, with the exception of Spain, throughout the European countries we have examined, qualifications are less important to junior-level financial services work than they were in the past.

However, in all countries we have found that following deregulation and the globalisation of capital and labour markets, the sector has become more internationalised and consolidated. In many European countries it is dominated by large multinationals. Meanwhile, financial services markets have become increasingly blurred and competitive. The boundaries between product areas have dissolved, further increasing the levels of competition between players, whilst new sources of competition have been generated by the entry of new, non-financial services companies into the market for basic products. Mergers and acquisitions have taken place throughout Europe and have generated considerable concern among trade unions, employees

²² However, this differentiation has been progressively blurred since the 1960s, as the commercial banks have moved into the private market and the savings and co-operative banks have gradually expanded through their second-tier institutions into corporate finance and investment banking (Quack and Hildebrandt 1995).

and consumers alike.²³ In all countries, institutional arrangements and behaviour have given way to corporate and commercial behaviour, service provision has given way to sales orientation, and to this end, customer markets are being segmented according to levels of wealth and affluence. Products are more varied and more closely targeted at market segments. In all countries, providers are rethinking their distribution strategies and using their branches less as universal service outlets and more as specialised sales offices. Overall, branch networks are much less extensive than they used to be. Service and administration, meanwhile, is being centralised in most countries into back offices. Self-service, through the internet, is a further plank in the providers' distribution strategies.

In Figure 2, we attempt to summarise these dynamics. In our view, what has been decisive for the sector has been the twin processes of deregulation and globalisation. Together, these two processes have massively intensified competition in the sector, and have prompted companies – albeit in varying institutional settings – to undertake very similar types of restructuring programmes. These have principally involved mergers and acquisitions which have in turn created a more strongly consolidated, less diversified sector. Despite the entry of new players through deregulation and through the possibilities afforded by new technologies, there is evidence to suggest that these are in turn eventually absorbed through further acquisitions and further consolidation of the sector (Schenk 2000).

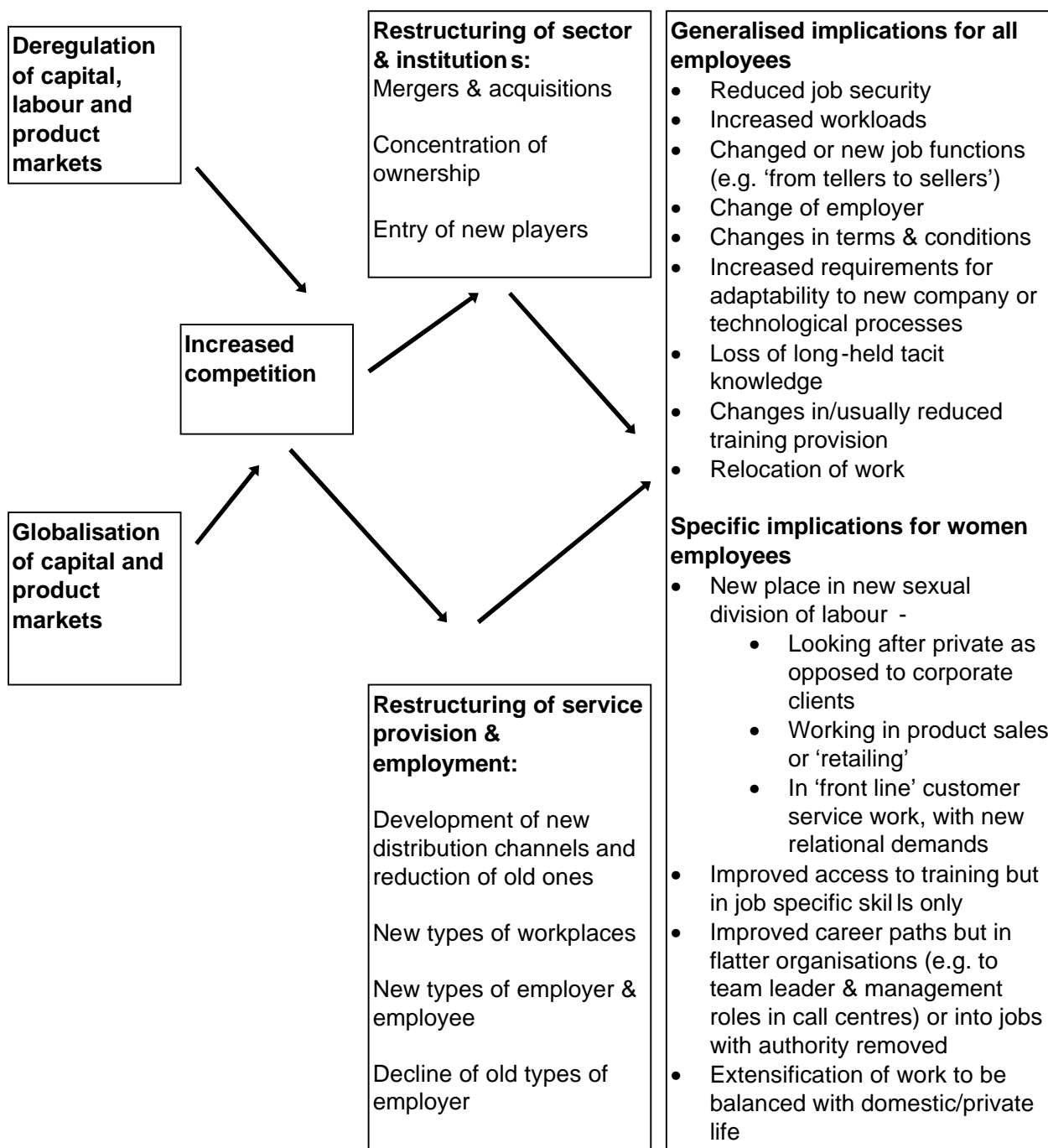
Increased competition brought about through deregulation and globalisation has also led to a restructuring of service provision and in particular to a re-engineering of branch networks as part of a broader range of service outlets rather than as, in the past, being the *only* form of service outlet. New types of financial services workplaces have been created: call centres, internet offices, franchised branches, and redesigned branches in which comfort and hospitality are designed to promote customer relationships conducive to sales.²⁴ Transactions and service tasks which can be performed rapidly and routinely are by contrast routed elsewhere – through cash machines, supermarkets, post offices or over the telephone or internet.

All these developments can have major consequences for employees working in financial services. In Figure 2, we distinguish between those implications which potentially affect all employees regardless of their sex and their position in the sector, and those implications which are likely to be gender-specific, the outcomes of a reworking of the gender order of financial services and specifically related to women's particular place in the sexual division of labour in the sector.

²³ See for example UNI-Europa Finance (2000).

²⁴ In many ways this takes banking back to the 19th and early 20th centuries, when banking halls were sumptuously decorated with marble, granite and leather, comfortable and luxurious environments in which to conduct business.

Figure 2: Developments in the financial services sector and their potential impact on employees



Organisational and Technological Innovation in Financial Services and Retail

In this section of the report, we draw upon our analysis of the dynamics of change in the sector in order to understand the developments taking place at the level of firms. It is within the context of meso-level developments that innovations in organisation and technology have been introduced in our fieldwork firms - in the case study firms and in the firms employing the women in our panel studies.²⁵ We discuss the main trends in the organisation of services companies, including in their construction of their immediate supply chain relationships, and we consider some of the potential implications of these developments for women working in junior positions in our chosen sectors. We highlight some key issues for women's work, expertise and opportunities which are dealt with in more depth in the next chapter of this report.

Innovation strategies in financial services

Until recently, commercial and private customers used a single bank for their banking transactions, and a single insurance company for all their insurance requirements. No real price competition existed among financial institutions. In the last two decades this situation has begun to change. Competition has become much fiercer among financial service providers, as new institutions have entered markets, and as customers' loyalty to their established providers has weakened. For the financial institutions, there is unprecedented pressure to maintain market share while at the same time reducing operating and thereby improving shareholder value.

In contemporary European financial services firms, two major factors therefore motivate innovation strategies and changes in organisational behaviour:

- cost cutting
- market expansion and income maximisation

Cost cutting has been pursued mainly through the rationalisation of internal activities, and its main consequence has been a reduction of branch networks – a strategy which as noted above has given rise to the concept of 'lean banking' (Morgan and Sturdy 2000). Income maximisation strategies have concentrated on the establishment of new physical and virtual distribution channels, the acquisition of new customers, and the extension of the range of services and products offered.

The separation and relocation of functions

A major aspect of the rationalisation of internal activities is the separation of functions and the relocation of some of these functions, often into relatively low-cost locations, particularly where

²⁵ As described in the previous chapter, our research methodology included the study of company behaviour both through conventional case studies and through panel studies of women. Both sets of data are included in the analysis in this and subsequent chapters of this report. To refer to these companies as 'case studies' might give the impression that we are discussing a more limited data source than is the case. From this point, therefore, we refer to the companies we have studied for the fieldwork in this project as the 'SERVEMPLOI firms'.

city centre operating costs are high. This has been done with back office administrative functions, but also with some routine sales and service functions (Marshall and Richardson 1996; Poynter 2000). UK Bank has located a number of its administrative and support functions on greenfield sites away from city centres, including its Clearing Services department (which records payments made into branches). In Danish Bank, administrative tasks (cheque clearance and the clearance of Dankort payment slips) are being moved from the branch network to central facilities. The separation and relocation of back office activities constituted a first phase of internal restructuring and was widespread from the 1980s onwards. However, the relocation of functions has not been restricted to back office activities; during the 1990s, financial service organisations turned their attention to the relocation potential for formerly front office work (such as sales activities). This has led to the creation of call centres from which telephone banking services are now offered by most banks and insurance companies in Europe, including those covered in this study.

This rationalisation of functions and the relocation of routine tasks to facilities with lower running costs has generated the notion of 'white collar factories' (Fernie and Metcalf 1997, Poynter 2000) or 'clerical factories' (Marshall and Bachtler 1984) - which refer to the concentration of standard and repetitive activities with low knowledge content (back-office work, data processing and call centres) in specialised, large-scale sites detached from the rest of the organisation. These facilities are mainly staffed by women.

Outsourcing

Another cost-saving strategy which has been used in financial services is the 'outsourcing', or contracting out of certain non-core functions to other organisations. Whereas in the past, most activities were traditionally conducted internally, recent changes in organisational thinking plus the potential offered by technologies make outsourcing an attractive strategy for reducing operating costs. Financial services firms outsource two types of function in particular:

- § Routine functions like paper-based controls and accounting work, often from existing back offices. Thus German Bank outsourced some administrative functions which were previously part of the back office. UK Bank outsourced its Clearing Services function which had also been established in a back office. The Swedish Post has in the past three years outsourced all its business with private customers. Swedish Cashier Service (Svensk Kassatjänst) – a competition-neutral cashier network – offers simple bank services in co-operation with the banks.
- Activities that are more costly if conducted 'in-house', like computer programming. Italian Coop Bank has outsourced the planning and management of its on-line services. UK General Insurance has outsourced its entire IT function.

Early outsourcing strategies differentiated between core and non-core activities (such as cleaning, catering, even infrastructure provision), and concentrated on outsourcing the latter. More recently, such strategies have begun to focus on knowledge-based and non-knowledge-based functions and to target the latter. Both approaches have obvious implications for women working in routine, low-skilled areas of financial services: they are particularly vulnerable to outsourcing.

Outsourcing Processing Functions - 2 examples

“Our bank decided to keep the most crucial activities in-house, particularly the administration of the financial promoters network, because this is extremely important. The commission system must work perfectly. And since ours is a complex commission system, because we have a complex pyramidal network, we have to keep it here, under perfect control. Our other in-house activities all involve relations with promoters, the help desk, the call centre. We keep all these activities in-house, they’re never outsourced. Instead, outsourced to the parent company or other companies is all manual or back-office work, for example, which gradually merges into administrative, ‘processing’ activities. So we try to outsource all these activities because they involve manual work and we’d have to hire too many people” (Branch Director, Italian Virtual Bank).

“I think an activity can be core, i.e., absolutely central to what we do, but it may not be a source of differentiation or advantage, and I think increasingly those are the knowledge-based activities, rather than the process-based activities. And therefore what we are doing is looking at all of our process-based activities to see whether other people could do them more efficiently. They are a source of disadvantage if done at the wrong cost, or the wrong service level” (Daniel Walker, Chief Information Officer, UK Bank).

Employment conditions are often less favourable for employees in outsourced firms. Indeed, the depression of terms and conditions seems to be one of the main reasons for outsourcing functions and hence staff in financial services. German Bank outsourced some administrative functions which were previously handled in a back office, and by doing so was able to pay lower wages than those negotiated for traditional banking staff. It also redeployed female staff returning from maternity leave in one of the firm’s outsourced functions rather than in the bank branches they had formerly worked in.

Branch network rationalisation

The second major form of organisational innovation introduced by financial services has been a restructuring of the channels through which they deliver customer services.

Branch networks, traditionally the main channel for the delivery of financial services, have been radically rationalised by many banks and insurance companies. We have already noted how this has been a widespread strategy within the sector across Europe. The pattern is not uniform, however. In the majority of our fieldwork firms, there has been a reduction of the branch network involving “financial-infrastructure withdrawal” from less profitable locations (Thrift and Leyshon 1994). Examples of banks which have pursued this strategy are UK Bank, Danish Bank, Bank of Ireland. Reduction of the branch network is particularly radical in the UK, where UK Bank notoriously closed a very large number of branches in single day, where there has been a marked decline in the high street presence of bank branches overall, and where UK Insurance Company’s restructuring plan halved the number of offices from which the company operated. On the other hand, in Italy and especially in Spain, the trend among banks is towards the opening

of new branches, albeit within an overall framework of rationalising the system and improving geographical coverage. In Spain, for example, the large saving banks continue to open new offices in order to cover the major economic centres of Spain efficiently. Indeed, in order to compete in the market, Spanish banks have chosen to make their network of branch offices as extensive as possible. Many of these offices are specialised in services for specific groups of customers and are equipped with self-service technology. Indeed, this is the direction in which branch banking throughout Europe is developing. Branch activities are increasingly centred on sales and financial consultancy, and throughout Europe, including in our fieldwork studies, there has been a transformation of branch work from personal service provision to sales (and see Regini et al 1999), with routine service functions being either relocated or supplied by in-branch self-service technologies. This development has had with major implications for the work and expertise of the women who are employed as branch staff, and we consider these implications in the next chapter of this report.

'Customer relationship management' and 'Multi-channel service delivery'

Despite expectations that face-to-face services in branch networks might disappear completely, to be replaced by telephone and online banking and insurance services, the evidence from our fieldwork companies suggests that branch networks continue to be seen as important channels for service delivery, and that differentiated products and services themselves are the means by which markets share can be gained and held. Increasingly widespread is the idea that services should be 'customised' to reflect the diverse needs of customers. Consequently, personal contact with customers continues to be seen as vitally important, so that sales and consultancy staff can assess the customers' needs and suggest the products best suited to them. At Swedish Bank, employees and managers frequently use the metaphor of "clothing" the customer: customers are 'counselled' by branch-based consultants who advise them about the most appropriate products and services for their individual circumstances, of which they might not have been aware. In order to improve market share, other banks in the study offer a range of services which go beyond the traditional financial products, such as the booking of tickets for cultural and sporting events (as at Italian Credit Bank), and the sale of computers (as at Spanish Bank A).

The growing commercialisation of financial services has prompted firms to segment their clientele, on the one hand so that they can handle the variety of customer needs, on the other because they have realised that not all customers are equally profitable (Fornell 1992). It therefore becomes important for a bank (a) to identify a suitable segment of potentially profitable customers; (b) expose them to suitable services offered by the bank; (c) to establish such relations with them that they will stay with the bank. Bergendahl and Lindblom (2000) call this process 'segmentation-attraction-retention'.

In general, financial services customers are segmented into four groups:

- (i) large firms;
- (ii) small and medium-size firms;
- (iii) private and wealthy customers;
- (iv) the mass market.

The second and third group are the segments most attractive to banks, some of which have concentrated their marketing strategies precisely on these types of customer mainly interested in efficient and convenient credit and deposit services. The mass market is a segment where profit margins are much smaller; and it comprises customers attracted mainly by low -cost and therefore highly standardised services.

The type of service provided by banks therefore depends on the type of segment to which the customer belongs. For example, the Swedish Telephone Bank focuses on wealthy private persons and companies with interests in financial and/or economic questions/deals. Companies and wealthy customers may count on the services of specialist personnel who propose changes in the packet of products furnished when they observe changes in customers' economic circumstances, or identify new financial products which may be advantageous to them. Indeed, our banking case studies have developed a segmentation of personnel according to customer base. The situation at Danish Bank was one which we found to be widespread across European banks: advisors are divided into private customer advisors and business customer advisors, and it is more prestigious to service business customers than private ones. The former function is mainly performed by men, the latter by women.

In the light of this increasingly sophisticated approach to market segmentation and customer relations, all of our case study companies have evolved a more judicious strategy of organising customer service than we anticipated. Rather than, as it often seems, banks indiscriminately closing physical branches in order to cut city centre property and running costs, most have a practice of retaining smaller numbers of branches as physical meeting places with customers, and emphasise the importance of direct contact between bank staff (as sales consultants) and customers. Branches increasingly specialise as sales outlets, while routine transactions are carried out either on a self -service basis or remotely over the telephone or internet. Thus, banks see their future strategy as one of offering a mix of different distribution channels for different activities - branches for face -to-face sales and consultancy, telephone banking for administering existing accounts, and internet banking for even more routine transactions which can be carried out by relatively self -sufficient customers. This strategy of using different distribution channels for different functions is known in the financial services sector as 'multi-channel service delivery'.

The thinking behind multi -channel service delivery

"Our management is convinced, and so is everyone else, that on -line banking cannot exist on its own. We need physical people – the promoters and the employees – and also local visibility. But obviously organised much more lightly than in a traditional bank. So we need only a few bank branches, which are very expensive, and many promoters' offices with a certain visibility" (Branch Director, Italian Virtual Bank).

Innovations in the organisation and functions of branches has prompted changes to their layout and design. Formal cash desks and counters are being replaced by open spaces, and informally - arranged, comfortable soft furnishing, often replicating domestic spaces like lounges, with 'light' facilities. Automatic tellers are available for customers to perform certain operations on a self - service basis.

The emphasis on customer relationship management is not merely a concern with technological systems or database information about customers, though these are part of the tools of CRM. Equally important is the appearance and demeanour of staff, and, we might argue, their sex and age. It may be for this reason that financial service companies now make their female branch staff more visible, as part of their strategy of increasing accessibility and improving customer reception. This is intended to attract customers and make them feel more at their ease (Kerfoot and Knights 1993, Halford et al 1997).

Consequences for employees

The restructuring of financial service organisations have had major consequences for the employees in junior grades in our fieldwork companies. We indicate here some of the main consequences, the implications of which are discussed in depth in the next chapter of this report.

- Branch rationalisation has led to redundancies amongst branch staff, principally amongst cashiers and clerks (principally female), but amongst also bank managers (principally male). Example: German Bank announced 2600 redundancies, half of them in Germany, during the project. UK Bank branch closures taking place during the project led to a reduction in the branch-based workforce of about 650 staff.
- Reductions in branch networks have also led to the redeployment and retraining of personnel for work in centralised services and in sales support. Example: in Danish Insurance Company, administrative staff have been retrained in order to move into positions as customer advisors.
- Back office administration and servicing of customers has been routinised and is generally organised around very repetitive routine functions, as in the case of UK Bank Clearing Services. Moreover, staff in back offices are located remotely from the rest of their organisation and tend to suffer reduced progression prospects.
- Branch-based work has become strongly sales-focused, with performance often assessed on the basis of sales achieved. The increasing emphasis on commercial activity and greater competitiveness within the banking sector have brought heavy pressure to bear on bank employees, who must now not only follow a series of established procedures but also be 'sellers of products'. Many organisations have introduced performance-related bonuses. Swedish Bank, for example, has set up an incentives scheme whereby every employee has his/her own personal sales goal. This sales goal is decided on a month-by-month basis, and it is also evaluated with the manager during half-hourly appraisals once a month. Other informants report that progression and promotion increasingly depends on their success in selling products. The commercialisation of financial services has therefore had a major impact on the working conditions of branch staff, on the skills they need to have and on the work they do. Many of our informants in both case study companies and in panel studies have reported very negative experiences of this development. "Ten years ago this work was...I won't say privileged, that's not true, but it gave you a certain quality of life. Now it's deteriorating, everything hinges on the commercial. They expect you to produce results." (Monica, Italian Credit Bank).
- Front-line sales consultants in branches are seen as the organisation's 'face' (Danish Bank) - its immediate interface with its customer base. This prominence has the negative

consequence of leaving them much more vulnerable than in the past to abuse by customers, and this is a problem reported by both branch -based and call centre -based employees (mainly women).

- Branches which are organised with open spaces in order to maximise informality make the employees highly visible, not only to customers, but to each other. While some of our informants enjoy this visibility and informality, others report finding this arrangement very demanding and stressful.
- Whilst front-line branch-based employees are under increasing pressure, there is also a widening gap between these front -line staff, and back office administrative workers, among whom there is widespread dissatisfaction because they feel under -valued in firms which are increasingly focused on commercial activities.
- Despite this largely negative picture of the impact of restructuring on employees in junior positions (and by implication, female employees), some firms (for example, German Insurance) have expressly attempted to develop systems of work organisation which are more genuinely based on employee involvement, skill and discretion in order to overcome some of the problems of over -Taylorised work systems (see box). In other cases, however, innovations like 'empowerment' have been introduced principally as motivational techniques in response to high labour turnover and low morale among employees in routine administrative functions (for example, UK Bank, UK Insurance).

Self-organising teams - the case of German Insurance

In German Insurance, customer service representatives, who previously worked in specialised departments for different fields of inquiry, now work in self -organising, comprehensive customer service teams. These consist of one group leader, one or two substitutes, about ten customer service representatives and two or three secretarial assistants. They are made up of employees who have both expertise in the various fields and good general knowledge of all of the fields of inquiry. Every team is able to answer any customer and agent question and is thus functionally equivalent to and independent of the other teams. Through the dispersion of knowledge from one department to several teams and from a few specialists to many generalists, the implementation of the teams has resulted in the decentralisation of expertise at this company.

- In some teamworking programmes, junior management has taken on additional importance and responsibility. A number of the financial services companies we examined had flattened their management structures and developed teams with team leader positions, the latter taking devolved responsibility for both process and team management. Women are entering these roles in significant numbers; indeed the majority of team leaders in the back offices and call centres in our fieldwork organisations are female. However, as these grades of management become feminised, the jobs are simultaneously becoming devalued - the status, power and influence associated with managerial work are not enjoyed by women working in these new positions. Tienari et al (1998) have noted the same phenomenon with regard to the entry of women into bank branch management in Finland and Germany.

Innovation strategies in retailing

Retail companies have focused their innovation strategies on the twofold goal of increasing their market share and improving supply chain co-ordination.

Increasing market share

SERVEMPLOI companies have used various methods to increase sales and so improve their market share. These have included mergers, the opening of new outlets, franchising contracts and inter-company alliances. Our evidence indicates that locational strategies are taking three main forms:

- New superstores continue to be opened on the edge of towns, albeit less frequently than in the past because of a combination of market saturation and the imposition of planning controls on new large-scale developments.
- In countries where most retailing developments over the past two decades have been in out-of-town centres, there is a trend towards the establishment of small city centre convenience stores. For example, in the past five years UK Supermarket has opened a large number of new stores in city centres in an attempt to recapture customers who cannot or do not wish to travel to out-of-town stores.
- Companies are seeking to move into foreign countries, especially those with underdeveloped markets. Again, UK Supermarket has been expanding and opening new stores outside the UK, mainly in Eastern Europe and Asia. German Drugstore has opened branches into the new federal states of East Germany and in six other European countries (Austria, Croatia, Czech Republic, Hungary, Italy, Slovakia and Slovenia). Today this drugstore chain has more branches in foreign countries than it has in Germany.

Supply chain co-ordination

Retail companies have begun to rationalise and optimise their logistics, and they have significantly altered their market strategies and attitudes towards customers. Whereas in the past the main problem was the efficient control of stocks and their allocation along the supply chain, today increasing importance is given to the creation of value and customer satisfaction as competitive factors (Mentzer 1993), so that the concept of 'supply chain' is being replaced by that of 'demand chain' (Poirer 1999, Parasuraman and Grewal 2000). The data collected in the case studies and in the panel studies provide various examples of changes in the logistics systems of the companies studied. In general, we see a switch from a stock-based logic where the aim is the efficient management of storerooms, to a flow-based logic where the aim is to ensure the availability of the right kind of material, in the right quantity, in the right place, according to demand (Zanoni 1989). Nevertheless, the concept of the 'demand chain' may still be more rhetoric than reality. What would be innovative would be in the creation of demand: retailers and their suppliers collaborating in joint marketing activities in order to gain more profit throughout the value chain. This would imply more knowledge based work, not necessarily on the side of the retailer but more probably by suppliers.

A number of the large retail companies studied for this project have centralised their logistics activities, including warehousing, ordering and stock control. At British Supermarket in Ireland all

produce is stored at a few central locations and shipped in just -in-time fashion to individual stores where it is put straight onto shelves rather than into the back stores area. This has allowed the company to cut jobs in the stores, to achieve tighter control of stock, and to create larger sales areas within existing supermarket spaces. In the majority of cases, centralisation of these functions reduces the responsibilities and competencies held in stores. At German Drugstore, for example, stores no longer have any contact with suppliers. Stores now send their orders to the warehouse by confirming or altering suggestions made by the warehousing system.

These changes have had significant repercussions for staff. At German Clothing Retailer, following a merger and the centralisation of administrative activities, all the administration, personnel, accounting and buying have been moved to the company's headquarters from the different stores. Many job categories and jobs were simplified or completely eliminated, particularly in middle management. The stores no longer have cashier supervisors, and there are fewer employees in personnel, bookkeeping and administration. There are also fewer department heads.

Customer service

The feature shared by these strategies for the management of the supply chain is their closer attention to customers. The redesigning of the supply chain has taken place with a view to ECR (Efficient Consumer Response), the aim being to improve the trade-off between the level of service and operating costs. This is the case, for example, in Danish Toyshop, German Drugstore, and UK Supermarket. A second important set of changes therefore concerns the upgrading of customer service by extending the range of products and services offered, introducing new forms of personalised marketing, and enhancing the sales skills of personnel. In order to increase and retain their market shares, numerous companies are introducing new services in their stores, such as dry cleaning, photographic processing, in-store restaurants (UK Best Value), cafés and hair salons (German Clothing Retailer), financial services (Spanish Supermarkets, Swedish Grocery Retailer), post services (Swedish Grocery Retailer).

Besides extending their products and services, retail companies are reorganising the layouts of their sales outlets in order to improve their appearance or in order to facilitate customer entry. Italian Hypermarket has reorganised its shops according to 'worlds', i.e. a layout in which goods are arranged by thematic category (e.g. the world of the child). UK Fashion Chain has merged men's and women's stores so that customers can easily move from one part of the merged store to the other and thus sales can be increased.

Other initiatives in the reorganisation of sales outlets to increase customer satisfaction involve experiments to make the shopping experience more pleasant: as at UK Best value, which is trying to create a close but informal ambience in its stores and to provide an enjoyable experience for customers.

"Stores have been encouraged to develop their customer service and selling skills and create "retailtainment". New staff uniforms communicate a more relaxed, informal and engaging message to customers" (Best Value annual report, 2001).

“Because it has been so bloody boring in plain Swedish. When young people leave home they have been out and seen the world, gained quite different values, frame of references, the whole lot. You want experiences and an attractive selection. It’s not until this concept [Shop&Go] that we have got ... the young people to come and shop here” (Manager, Swedish Supermarket).

Another way in which cutting-edge retailers are attempting to make the shopping experience more enjoyable is to reduce its discomforts, and in particular long queues at the check-out counters. This is the intention behind the introduction of self-scanning systems by which customers can scan their purchases themselves, as in the case of the Shop&Go System recently introduced at Swedish Supermarket.

“Before Christmas we had about 45 minutes queues in the ordinary check-outs, but the Shop&Go Customers could [get through in] 35 seconds. They were quite happy then.” (Shop Assistant, Swedish Supermarket).

UK Supermarket has three innovations in staff conduct which are designed to improve the customer’s experience of shopping in a supermarket:

- *SOS (Say hello, Offer help, Say goodbye)*, which is designed to ensure that staff greets customers politely and offer assistance (for example, with packing their shopping) at the checkouts;
- *ECOH (Every Customer Offered Help)*, which is designed to ensure that staff offer assistance to customers anywhere in the store where it might be needed; and
- *Only One in Front*, a scheme which is designed to reduce customers’ queuing times at the checkouts by ensuring that staff alert store management when the store becomes busy and new checkouts are opened if queues of more than two people develop at any one checkout point.

Similarly, UK Fashion Chain has developed the “Greet and Smile” technique, which is the practice of having a sales assistant positioned by the store front door to greet customers as they enter the store.

All these practices are part of retailers’ overall Customer Relationship Management (CRM) strategies, the aim of which are to improve customer service, anticipate their requirements, and increase their loyalty to the company. In large retailers’ CRM programmes, there is also considerable reliance on ICT-based techniques for securing customer loyalty - particularly data warehouses and loyalty card schemes. The data are collected through loyalty cards, which combine payment with the awarding of ‘bonuses’ and discounts to loyal customers. In this way retailers and their supply chain partners can collect customer purchase data for inventory management and analyse the data to determine what categories individual customers are predominantly buying. Programmes then group customers into clusters based on their purchases (Levy and Grewal 2000).

Technological change in services

Technology and the customer interface

For some time now it has been clear that ICTs cannot be understood simply in terms of 'computerisation', i.e. the replacement of human activity by electronics. Such an approach ignores two crucial dimensions. The first is innovation: the introduction or development ICTs can enable product innovation and can also enable a complete redesign of the work process (even though organisational innovation can occur without technological innovation). The second is communications: individual computers are now almost completely components of a wider system, so that the computerised activity is an increasingly integral part of a network of information flows.

According to Schienstock (2000), ICTs can be seen in six different ways, and to some extent this is an historical sequence. When ICTs are used as 'tools' or for 'automation', the product and often the underlying production process is left unchanged. ICTs can also be used as 'control' or 'surveillance' technology to monitor and control the work process. However, once ICTs become 'information technology', collecting, processing and distributing information, then ICTs are no longer used as stand alone devices but as an integrated system spanning the organisation. This is even more the case in Schienstock's fifth and sixth stages where ICTs are used as 'organisation' and even 'network' technologies.

However, the concept of the information society implies far more than simply the use of information technology: in all its different versions it draws our attention to the decreasing materiality of economic activity. Within the service sector there is a wide variation in the materiality or better, the **corporeality**, of the service (Table 7). Some services involve the production or delivery of physical products, as when shops sell products to customers. At the other extreme a service simply processes information, as in financial services. Increasingly service activity is concentrated at the 'virtual' end of the continuum (see Lash & Urry, 1993; Leadbetter, 1999). Even when money is understood as physically 'in' a determinate account with a determinate location ('my account with the XYZ branch of XYZ bank'), the business of the bank is processing financial symbols.

Table 7. Corporeal and virtual services

Corporeal<===== > Virtual			
Delivery of physical products: Restaurants, <u>retail shops</u>	Person to person service: Hospitals, educational institutions	Delivery of information: Media	Processing of information: <u>Financial services</u>
ICTs accompany the production process		ICTs become the production process	

The second row of Table 7 also suggests how the limits to the role of information technology vary with the degree of virtuality of the service. In the two 'corporeal' sectors a fully developed ICT

system can at most **accompany** the production process. The processes of feeding and healing are irreducibly physical, however enhanced they are by integrated ICT systems. By contrast, in the 'virtual' sectors ICTs can **become** the production process, replacing physical processes entirely. Thus in both large scale retail and in financial services ICTs span the entire enterprise 'collecting, processing and distributing information' in Schienstock's terms; in both cases ICTs are *inter alia* therefore an 'information technology'. However, in retail the information system only accompanies the defining economic activity of the enterprise: the sale of physical goods to the customer. By contrast, in financial services the information system is the activity of the enterprise as it changes values in customers accounts. Here information technology does not merely facilitate communication about the production process, it is the production process. Table 7 highlights that the two service sectors studied by Servemploi are at polar ends of the corporeality/virtuality continuum, and that ICTs play a very different role in each of them.

However, the two Servemploi sectors also have a crucial similarity – and one which provides the rationale of the research project. Whether in retail or in (retail) financial services, the enterprise is interacting directly with the final stage consumer (the shopper, the retail bank customer). It is important therefore to consider the extent to which ICTs are involved in the interaction with the customer as well as with the work of the employee. Table 8 presents a typology of this dimension (see also Ritzer & Stillman, 2001).

Table 8. ICTs and customer interaction

service provision	role of ICTs
face-to-face	no ICTs involved:
technologically supported	ICTs support the employee to facilitate or enhance the interaction
technologically mediated	customer-employee interaction occurs through the technology
machine service	customer interacts directly with the enterprise's ICT system
automated service	service delivery occurs without customer intervention

In Table 8 the first stage is of purely **face-to-face** interaction. Here the customer deals directly with employees of the enterprise. This is the traditional service relationship epitomised by purchasing in a traditional retail outlet. Remnants of it can also still be found in some areas of retail financial services, where the 'teller' or 'cashier' simply transfers physical cash to or from the customer and keeps paper records.

Today however most of such relationships are **technologically supported** by ICTs (stage 2). Here the technology supports the employee, but face-to-face contact remains. The technology itself can be very simple. Even in Spain and Italy, where our reports show small retail outlets remain important, our reports document how the sale now usually involves an electronic cash register. In supermarkets by contrast the check-out is increasingly not just a cash register, but the end point of an enterprise-wide ICT system; obtaining service from a 'traditional' cashier in a bank will involve the cashier accessing the customer's accounts in the enterprise's databases.

Whether the technology is stand-alone or systemic, it only supports the customer interaction itself.

By contrast, in **technologically mediated** interaction the customer and the employee are separated. Such **mediated** service delivery has a long history. In the 19th century the creation of a reliable and cheap postal system facilitated mail order in retail and routine personal correspondence in retail banking. When the customer interaction involves correspondence that is processed by employees, then the employees are located in different space to the customer. In that sense the interaction is already 'virtual'. When the service is delivered by telephone (as in the call centre) then the physical distance may well increase, but now time differences are removed.

Machine service in customer interaction is an 'old' perspective in terms of Schienstock's typology, since here the technology is used to automate existing interaction with the customer. Such machine service is widespread in retail banking and financial services (ATMs, automated telephone banking, internet banking). In banking in-company webs began as resources for operators to find information they needed to carry out their work, but in some cases have become the basis of internet banking which enable customers to interact with the bank or perform various kinds of banking operations (from transferring money to on-line trading). It has an even older history in retail (food and drink automats) but ICT-enabled versions are only now beginning (internet shopping but also self-scanning in the supermarket).

The final stage of **automated service** occurs when the service is delivered without being directly requested by the customer. In retail this is largely in the realm of futurology (the electronic fridge that automatically orders replacement groceries), but it has long existed in some areas of retail banking (e.g. direct debit and standing order payments).

It is important to notice that there is no simple movement from one stage to the next in this typology. Instead our reports document the development of multiple modes of customer service. This is most obvious in financial services, where for example the Spanish national report comments:

'Although the branch networks continue to be the mainstay of the distribution system of Spanish deposit entities, most of them are developing a strategy of multi-channel distribution, where the office network is complemented more and more frequently by channels of high technological content which facilitate customer access to products and services. Cash dispensers came first, with growing added value, followed by banking by telephone; currently the battle is on the market. over the Internet as all parties hurry to take up positions so as not to get left behind' (Spanish National Report, 2001)²⁶.

The customer interface therefore involves its own particular technologies. In banking Frazer (1985) identified:

§ accounting technology (makes accounting operations more efficient)

²⁶ Edited quotation from Fernandez Mostaza, Esther (2001) SERVEMPLOI – Final National Report Spain, Unpublished project report, Barcelona, CIES.

- § automation technology (reduces the costs of handling payments)
- § liberating technology (frees the bank from the constraints of time and place in service delivery, for example by making it possible for customers to perform banking operations outside opening hours)
- § innovating technology (allows the introduction of new services).

While the first two are concerned primarily with labour saving in back office functions and are not really interface technologies at all, the third and fourth do require considerable customer involvement. Customers therefore must be shown how to use them (Ruozzi and Filotti, 1994). In the customer relationship, both workers and customers need to be trained for specific forms of service delivery. In some countries customers do not possess the necessary background knowledge for ICT-based service delivery, and banks themselves have to create a change of culture:

“There’s a need for people trained in the services provided by the virtual bank. People who know how to say to customers: ‘Instead of making a bank transfer which costs one euro, why don’t you use the multi-channel, which is free? The cost of the operation is much less and it’s extremely easy to use. Look, I’ll show you ...’ The Internet certainly requires cultural action by us banks to get customers, as well as local authorities, used to the fact that they have a channel of access to services different from the usual one” (Senior Manager, Italy Virtual Bank).

Finally, technologies of customer interaction depend upon available infrastructure. Historically, the growth of the supermarket is interwoven with the ‘motorisation’ of the population; today out of town hypermarkets are interwoven with the growth of suburban motorways. ICT-based service delivery requires the wide diffusion of the domestic PC with internet connection.

Understanding ICTs in the service sectors that Servemploi studies therefore involves looking at both the organisation of work **within** the enterprise, the nature of the economic activity and the relationship to the customer **outside** the enterprise. Very different processes can occur in these three dimensions. What differentiates the sectors from each other is not the ‘level’ of ICT usage, but the extent to which ICTs have become the enterprise (Table 7) and the extent to which the customer relationship is mediated by ICT (Table 8).

Objectives: Retail

In retail the customer has long been persuaded to undertake much of the work of distribution. It is the supermarket customer that selects the goods from the shelves, carries them to the checkout, and then transports them to their final destination. The key technological innovation at the customer interface has involved payment procedures: debit card scanners and EFT (electronic funds transfer). These not only speed up the actual payment, they transform payment into electronic transfer of funds from one account to another, accentuating the virtual element within the production process. Equally, the electronic till does not simply receive money, it means that the transaction is the end point of a data flow that parallels the movement of stock from supplier to customer. Indeed, the focus of technological innovation is now the ‘back of store’ in the logistics chain. This is interwoven with a general trend towards centralisation of warehousing and just in time delivery systems summed up in the term ‘Efficient Customer Response’ (ECR).

By themselves these changes are organisational changes and do not necessarily involve ICTs. This is shown clearly by the history of Just-in-Time (JIT): JIT production methods were first introduced in Japanese car manufacturing without any investment in information technology (Womack et al, 1990; earlier Schonberger, 1982). However, their introduction into retailing at this time occurs when ICTs are available to also **informatise** the supply chain: the flow of goods from supplier to supermarket shelf is paralleled by a flow of information. As the Danish national report explicitly comments (p.23), companies hope to use ICTs here to further reduce costs by simplifying the flow of documents; by speeding the flow of goods through the chain the cost of storage and the capital tied up in stock can be reduced. This in turn means that it becomes a priority to develop an information system that looks out beyond the retailing firm to integrate with those of the suppliers.

As we have already shown, retailing in each country is increasingly dominated by a few large companies. This has changed the relationship between retailers and manufacturers (du Gay, 1996). In the UK, the first large European country to develop mass consumption, manufacturers frequently owned their own retail outlets (Burtons suits, Clarks shoes). Today the relationship is not simply reversed (retailers do not own their suppliers) but instead use their large size to dominate their suppliers, imposing their models of production, their requirements and their information systems (see also Wynarczyk, 2000). Although formally the relationships between retailer and supplier are the market relationships of purchaser and seller, in fact the relationships are closer to those of administrative co-ordination (vertical integration). Informatics in the supply chain become another aspect of this dominance: the information network becomes an extension of the retailer's intranet, the structure of the information system replicates the topography of the network (see Webster, 1995). More recently, web technology does allow 'virtual markets' – retailers can order and pay for products directly from suppliers over the web without any system integration. While there is a general consensus that such 'B2B' (business to business) transactions have increased much faster than web-retailing ('B2C'), we in fact have only few reports of retailers using the web as a market place to source directly. This is probably restricted – as one would expect – to products which are highly commodified and where the retailer therefore has no interest in developing a long-term relationship.

ICTs are increasingly important in HRM in retail in order to schedule staff (see also McLaughlin, 1999). The need to keep stores open for longer hours, and the increasing gap between working hours and opening hours, and the use in most countries of an increasingly heterogeneous workforce means that scheduling of staff becomes increasingly complicated. This is a problem however addressed by local management. Certainly the overall parameters may be defined centrally: in Irish Supermarket total hours (i.e. staff budget) are fixed by head office, but local management decides how to allocate them. Here staff scheduling software is a useful aid, but appears to be neither high tech nor centralised and an essentially a stand-alone application.

The reports do cite some limited examples of technology being used to improve the quality of service (smarter EPOS tills, customer scanning) but these are very limited. As so often, while the innovation is presented as improving the shopping experience, the primary objective of systems such as the Swedish 'Shop&Go' system appears to be to further reduce labour input and

increase the extent to which shopping is self-service. Where stores have attempted to increase the quality of shopping, this tends to involve quite simply increasing the labour input, as in situations where more staff are deployed to help customers in the supermarket aisles. Having first removed labour, it is then re-inserted into the customer relationship, but now as a luxury. Something similar appears to be involved in the ersatz traditionalism of food boutiques (e.g. 'home baking') within food supermarkets – the highly visible staff, often wearing 'traditional' work clothes, are themselves the quality of the shopping. Here service innovation attempts to disguise the reliance on technology.

Project Servemploi began when there was much talk about the future rapid growth of E-retailing. The project has ended after the dot.com bubble has burst. To the extent that E-retailing aimed to create a new form of retail delivery which completely removed any people from the customer interface, it obviously threatened existing employment. What is striking about the reports is that – unlike in financial services – nobody seems to have taken this threat very seriously:

“The first thing to ask is how far e-commerce will affect or damage not only this shop but large-scale retailing as a whole. On the basis of results obtained over several years in other countries one can say that, at least as far as food is concerned, there isn't any great danger. But there are going to be some problems with the rest. In any event, we were one of the first companies in the co-operative movement and retailing generally to experiment with e-commerce” (Director, Italian Hypermarket).

In the UK, all the companies studied offer online shopping services. In Ireland, Tesco and Superquinn have introduced Internet shopping, with purchases being delivered to the customer's door. We have no accounts of employees seeing E-retailing as even a potential threat to their jobs and no accounts of it being used in any way as a bargaining counter in negotiations. By contrast, the entry into European markets of US mass retailers, such as Wall-Mart or Toys'R Us, is seen as a threat. However, it is important to be clear that the success of Wall-Mart and in particular its tight control of its supply chain does **not** depend primarily on innovation in information technology (Financial Times, 11.12.2001). Equally, E-retailing, unlike the call-centre, does not appear to offer a form of work organisation which can be generalised across the organisation.

At the end of the dot.com bubble, established retailers continue to experiment in this area, but with much more modest objectives. In one case the web is used to advertise goods; if the customer wishes, they can be ordered for collection by the customer from a store of his/her choice (Danish national report, p.23). Some Scandinavian firms appear to consider the web as a possible shopping medium for customers in remote rural areas. This then becomes an updated version of the US order retailing at the end of the 19th century, when the annual arrival of the Sears Catalogue was a major in farmsteads across the American West. Given the declining rural populations of Europe, this hardly seems a major development today. Indeed the paradox of E-retailing is that it reverses the previous trend of retailing. Instead of the customer taking on more of the work of distribution by taking the goods from the shelf to the home via a lengthy car journey, in E-retailing the retailer now takes responsibility for all of this final stage of distribution. Not surprisingly, even if picking costs can be kept low, distribution costs remain high.

The final objective of ICT innovation is how ever much more important. Increasingly enterprises are using information technology to learn more about their customers. Just as in the supply chain, this analyses the 'electronic footprints' created by normal transactions which are stored in the enterprise's 'data warehouse'. Customers' buying patterns can be traced and used for targeted marketing (Italian Hypermarket, Danish Supermarket, French Auto Parts, Swedish Supermarket). However, for all the talk of 'Customer Relationship Management' there is no sign yet that large retailers are able to develop the sort of relationship with their customers that a few of the on-line retailers have been able to develop (e.g. Amazon.com). Conversely, there is no sign that these specialists have been able to make inroads into mass retail on the scale expected a year ago.

Some authors have argued that the new information technologies are transforming the retail trade: they enable a complete change in management methods (purchasing, logistics, administration and marketing) and in the external relations with all the components of the supply chain from producer to final consumer (Davenport, 1993; Resciniti, 2000). However, the prime objective of technological innovation in retail is to cut costs; a secondary objective is to tighten supply chain control and remove uncertainty in supply. Although at times this may involve improved quality of service for the customer, this does not appear the main consideration. To that extent, the innovation strategy as a whole can be characterised as 'low road'.

Objectives: Financial services

At first sight innovation in financial services appears to be as focused on cost reduction as in retail. All our national reports stress how banks and other financial institutions such as insurance companies are stripping out labour costs in the direct provision of customer service. Unlike in retail however, ICTs are central to this process.

Call centres as organisational niches

The clearest example of cost cutting is the restructuring of the customer interface in the banks. Banks everywhere are moving customers' routine transactions out of the branch and onto the telephone or the internet. Moving routine transactions to a call centre allows a series of different cost savings. Technologically, the call centre involves the integration of two rather discrete areas of software: (a) the bank's central customer accounts structured so that they can be accessed, interrogated and altered by the call centre operative; (b) the Automatic Call Distribution software that accepts the phone calls, routes calls to operatives, guides the operative through each call (frequently with 'scripts' specifying what has to be said) and collates information on operatives' activities (time of call, down time, etc.).

However, this in turn is only possible because the move to the call centre also involves a simplification of the work which is now carried out in a series of formalised, prescribed steps. Even if the employee is doing the same thing at the call centre as was previously done at the bank branch (e.g. moving money from one account to another), the work is different because for the first time each step is defined. This 'Taylorist' detailed specification of tasks in customer service does not necessarily depend on technology. Ritzer (1995), for example, describes the

delivery of fast food in MacDonalds by the members of the MacDonalds 'crew'²⁷ as a series of pre-determined steps. Just like work in the call centre, these involve **both** physical acts in defined sequences **and** emotional work (greeting the customer and making them feel welcome). From this perspective then, the novelty of the call centre is **not** the combination of tightly defined tasks, emotional labour (smiling at the customer), and company induced team spirit. For several decades these have been part of contemporary service work. The novelty of the call centre lies in the way this organisational innovation is embedded in the technology of the ACD system. Just as Taylor's minute division of labour and tight specification of manual tasks opened the way for the technological innovation of Ford and the assembly line, so MacDonaldisation opens the way for the call centre.

This technologically embedded simplification and specification of the work process allows substantial cost savings. Because the work is now much simpler, it can be carried out by less skilled staff; because the work is tightly organised and machine paced, it is done quicker; because large amounts of simplified work are grouped together in one workplace, the costs of supervision fall. The specific technology involved also allows a virtualisation of the workplace – the work is now physically separated from the customer and can be done anywhere and at any time. The call centre can be located where a suitable (cheap, willing) supply of labour exists and equally important, where office costs are low (this is particularly important for banks and mortgage companies that have traditionally serviced their customers through expensive locations in prime shopping streets).

As in particular the Irish report indicates (Collins, 2001), the call centre is also increasingly seen by management as an organisational model. Forms of work organisation have been pioneered in call centres, but are now being diffused into other areas of the companies²⁸. Call centres offer an ideal in terms of the close monitoring of work, not by direct supervision, but by the 'footprint' of the operative as s/he processes calls. The automatic distribution of calls ensures that the operative faces a continuous flow of work which s/he cannot control: labour is used more effectively and work is more intense. The only information that is used is the information stored in the information system: the fact that all information is entered in a standardised format means that it is accessible and manipulatable by all operatives, thus removing the last traces of contextualised and personal knowledge from the customer relationship (it is no longer the case that one particular employee has an ongoing relationship with a customer).

The call centre can be seen as an *innovation niche*. Just as very novel products often have to be launched in protected niches (Elzen et al, 1998), so too novel organisational forms can be best developed in a separate area of the organisation. Only when they have become strong enough to stand on their own are they disseminated to the rest of the organisation. As the Irish

²⁷ The term used in MacDonalds for employees. MacDonalds is also exemplary for service work because it shows how contemporary forms of HRM with their focus on commitment can be linked to low skill work – quite in opposition to the traditional assumptions of core and periphery within most industrial sociology, as exemplified by Atkinson's original formulation of the 'flexible firm' (Atkinson & Meager, 1986).

²⁸ Thus one survey of ICT diffusion reported that fully 26% of all companies across Europe had a call centre as part of their operations (SOWING, 1999)

report also notes, where a company's call centre is geographically close to some of its traditional offices, call centre employees may be deliberately moved back into them – in order to disseminate new ways of working.

Self service in financial retail

The ATM was the banks' first move towards self-service. In one sense the call centre is 'regressive' in that the customer still interacts with an actual person (see Table 8). Although our reports do cite the attempts to use ATM as a banking terminal where customers can carry out other banking transactions, overall this is increasingly overtaken by the development of home banking, whether through the telephone or the web. Indeed, in some countries the ATM itself is declining in importance as debit cards become a way in which customers can obtain cash while doing other shopping. As banks increasingly divest themselves of involvement in those transactions for which customers actually wanted them, namely access to previously deposited cash, so in retrospect the key role of the ATM emerges as having initiated customers into self-service provision. Bank customers had to be trained to service themselves, just as Ritzer remarks how in MacDonalds not only the crew but also the customers must learn how to enact consumption according to the script.

The call centre however is in many ways a half-way stage to full self-service, where the customer interacts directly with his/her accounts without any human 'service' (see Table 8). Automatic telephone banking (where customers use a standard touch tone telephone to make transactions, move between accounts, request services etc) and, more recently, on-line banking, all only require customer service as 'customer support'. The call centre is a half way house towards this. Once responses to customers have been simplified into a series of pre-programmed responses, then there is no reason why the customers should not simply choose the responses themselves. As in classical automation, once the work is simplified it can be automated. The call centre is also a half way house in that it, like the ATM before it, has trained the customer into certain ways of behaving (working through structured menus of options) and into certain expectations (that service should be available at all times).

These new customer interfaces cannot however be understood as a simple deskilling of work. Unlike in retail, the move to self-service also allows customers a wider range of services at greater convenience. Self-service, in particular telephone and web banking, allows customers to monitor their accounts more closely and to increase the number and type of transactions they make. Certainly, several national reports mention how banks feel that they have to develop on-line banking in order to remain 'modern' in the eyes of their customers:

"Technology is very important. Firstly because it gives you visibility, especially in the market, if you're the first to start up a WAP service all the papers write about it, and even if the service does not perform exceptionally well, everyone's talking about you" (Branch Director, Italian Virtual Bank).

Here technology ends up valued purely for its symbolic value.

Information storage technologies

In many ways even more fundamental than the call centre is the continued development of the systems which hold customers' accounts. Since these stand 'behind' the customer interface, our

national reports and even the case studies say very little about them. It is however here that banks appear to be putting much of their technological innovation, focusing on a greater integration of their systems. A key development has been the ability to access accounts by customer rather than just by individual product. While this was achieved sometime ago in the banks when they linked customers' separate accounts, it appears to have only recently been achieved by insurance companies. This restructuring of information is central to CRM in the branches; it has facilitated the shift by which the banks have turned the actual service relationship between customer and employee into one of consultancy and sales by which it is hoped that banks will now sell new financial products to their customers. This means that the information system has become a sales tool to the bank's 'relationship managers'.

Within financial services banks in particular intend to use their information systems for 'data mining', segmenting customers into different groups for whom different levels of service are provided. This ends the implicit notion of 'universal service' where banks provided the same basic service to all customers. Banks appear to be segmenting customers into at least three bands (see also Hughes et al 2001): (a) those with limited financial resources (b) the 'mass affluent' (c) individuals of 'high net worth'. Category (a) is only profitable if served as cheaply as possible; category (b) are the retail banks' core market where they can sell for 'mass customised' financial products (mortgages, life insurance, pension etc.) and finally category (c) receive individualised customer service in particular in relation to asset management.

Conclusion: two divergent strategies

In summary, technological change plays a very different role in competitive strategies in the retail and financial service sectors. In retail information technology is one part, although arguably not the most important part, of competitive strategies which focus on price: getting goods to the customers at the lowest possible price. By contrast information technology is interwoven with a very different competitive strategy in financial services. Although reducing costs is clearly important, and may provide the initial impetus for the growth of call centres, overall financial services companies are competing by developing new financial 'products' and new forms of financial services. These involve new more *transaction-intensive* relationships with their customers. Unlike in retail, in financial services ICTs are constitutive of this strategy – the enterprises' new forms of working and forms of customer service are directly and completely dependent on ICTs.

The Nature of Women's Work and Skills in Junior Jobs

In this section of the report, we discuss the working conditions and workplace experiences of women working in junior positions in the SERVEMPLOI companies. We draw upon the data collected through our case study interviews with employees and with personnel/human resource managers, through our observations of employees at work, and upon the data collected through our panel study interviews.

In order to operationalise our study of the nature of the work done by women in the two sectors, and the skills which they use in the course of this work, we posed a series of research questions:

- What prior qualifications, skills, or experience, do employees need in order to enter junior jobs?
- What are the daily work processes of women in low-grade jobs?
- What skills and knowledge requirements do the different companies have of their female employees?
- What discretionary content is involved in the work?
- Are forms of emotional or aesthetic labour central to the provision of the service in these organisations?
- What are the implications of technological and organisational innovations for the daily work done by junior female employees in firms?

The Retail Sector

Entry requirements

Retailing is probably one of the least skilled areas of employment in Europe. The entry qualifications for junior-level work are few, if they exist at all. In most of the SERVEMPLOI countries, no prior qualifications or skill requirements are asked of junior staff entering retail employment. Personal attributes seem to be rather more important for work in some retail settings. Personal appearance is often a criteria for employment in fashion retailing: in Spanish Clothes Shop, a jeans retailer, staff are recruited for their physical appearance, and particularly for their similarity to the people who model the garments in the firm's advertising material. This implies that they have to be young, slim, and 'attractive' in order to be eligible for employment in this company. In other retailers, human resource managers report that their most important criteria in recruiting employees is their willingness to work flexibly in response to the requirements of the company. Other research on flexibility in European retail employment points to the same practices (Neathey and Hurstfield 1995; Perrons 1996).

That the entry requirements for retail employment are so scant partly explains the growing numbers of students with little or no other work experience or formal skills who are employed in the retail sector throughout Europe. This growth has already been noted by Lehndorff et al (2001) in their study of employment in European services, and we have also found that students are an increasingly important source of retail labour, particularly in Denmark, Ireland, and the UK.

Denmark and Germany are the exceptions to this general rule. In Denmark, shop assistants upwards attend retail school before entry into the labour market. In Germany, the vocational

training system covers retailing work and provides training for a range of different retailing activities. This reflects the German approach to work and occupations, in which an occupational identity is the province of an employee throughout her or his lifetime. An employee is therefore trained for that occupation when s/he first enters the labour market. An apprenticeship as a shop assistant three years in general (Einzelhandelskaufmann/ -frau) and covers a range of skills; there is also a lower status training scheme which lasts two years (Verkäufer/ -in). Almost the half of all employees in German retail (49%) have completed this type of apprenticeship. Sarah (Panel Study informant) took a three-year apprenticeship as a shop assistant in a shoe shop, where she learnt how to work the cash register, how to work in the warehouse, and some sales skills. German Clothing Retailer also offers apprenticeships, which include display skills in addition to sales skills. Table 9 shows the levels of training which are required for entry into different retail jobs in Germany.

Table 9: Training Requirements for Entry into German Retail Jobs

Type of Training Position	Vocational Training	Further Training I	Further Training II	Advanced Vocational Training
Cashiers	not required	required	not available	not available
Shop Assistants	required	required	available to some	available to some
Substitutes	required	required	Required	available to some
Department Heads	required	required	Required	available to some
Assistant Manager	required	not required	Required	required
General Manager	not required	not required	Required	required

Work processes

There is some variability in the nature of work in retailing. Work processes and routines, although largely comparable across organisations, vary in small ways depending on a number of factors:

- § The ownership of the firm
- § The size of the firm and the number of employees
- § The nature of the products sold
- § The range of products sold

With the exception of Italy, where the retailing sector remains dominated by small family-run shops, most of the SERVEMPLOI companies in the retail sector were large companies with multiple stores. Of these large companies, most were food retailers. After food retailing, the second largest category of retail covered in the project was clothing and fashion retail.

Consequently, the retail employees participating in the research worked primarily in large supermarkets or in other chain stores.

This was decisive for the nature of the work they did and the skills they used. Our informants were mainly shop assistants²⁹, and their work was therefore repetitive on a day-to-day basis. In the large supermarkets (Danish Supermarket, Irish Supermarket, Italian Hypermarket, Swedish Supermarket, UK Supermarket), the working routines of our informants was very similar across countries. A major part of their work involved working on the checkouts taking customers' money, and at other times they were asked to work in particular sections or departments (dairy, bakery, delicatessen), fill shelves, label goods, patrol the stores, and assist customers with queries. Some companies (German Drugstore, Swedish Supermarket, Swedish Grocery Retailer, UK Supermarket) introduced job rotation schemes in order to overcome the worst aspects of monotony and low motivation. Companies are convinced that such initiatives help to improve customer service. Whether they do so on a long-term, sustainable basis is unclear, but it is indicative of the extent to which work fragmentation has developed in large-scale retailing.

The Work Process in Danish Supermarket

"On a morning shift I'm there one hour before the shop opens. I spend 50 minutes preparing my area and then we have a ten minute briefing/morning meeting before the shop opens. When the shop is open I spend time checking the stock inventory, unpacking new goods from stock, filling the shelves with new goods and sometimes I also spend some time at the checkout counter. If we need to order more goods for our stock, we use a bar-code scanner" (Josephine, Shop Assistant, Danish Supermarket).

That the work is monotonous and repetitive does not mean that it is light work. Food retailing and particularly supermarket work is physically demanding and generally involves a considerable amount of lifting and carrying of boxes and loose goods. Checkout work can also be arduous: checkout workers have to lift goods from trolleys onto conveyor belts and back again, and although checkouts are computerised and simple to operate, the operation of the checkout technology itself can strain the body. Serving customers can also be pressured at busy times, and many of our informants report that they do a lot of 'running around' searching for items for customers. One of the most tiring aspects of shop work is that shopworkers spend long periods of time standing up. As a result of the working conditions in shops, injuries are common, and some informants reported chronic injuries and health problems, particularly shoulder and neck injuries, but also leg and foot injuries (Birgitta, Swedish Grocery Retailer; Lena, Swedish Shop, Watches and Repairs; Susan, UK Grocery Retailer).

In smaller shops and in slightly more senior positions (department or section heads), our informants were responsible for a slightly wider range of tasks and more concerned with the overall running and management of their stores. Their daily tasks usually involved the same activities as those described above (advising customers, selling goods, packing them, operating

²⁹ The job title 'shop assistant' has slightly different meanings in the different countries. For example, in Denmark, it refers to a shopworker with at least three years' experience, whereas in the UK it simply refers to a person who works in the most junior serving position.

checkouts, taking payment and giving change), but additionally they performed administrative and sometimes managerial tasks (for example, labelling goods, carrying out stock -checks, ordering stocks from suppliers, and managing other staff).

Skills, knowledge and discretion needed for the work

Given that the entry qualifications for shop work are few, what type of skills are required for and deployed in doing shop work? Is substantive knowledge necessary for the job? Or is the work completely unskilled?

If retail workers are to be effective in the assistance they give to customers, we might expect product knowledge to be an important pre-requisite for retail work. Yet product knowledge was not mentioned by human resource management informants as important for shop workers, nor was it identified by shop workers themselves as an area of expertise which was central to their work. In general, they referred to process skills, such as doing stock -takes or looking after customers, more readily than they referred to product knowledge.

Part of the explanation for this may lie in the fact that the majority of our informants in retail, particularly those working in supermarkets or hypermarkets, were all -round shopworkers who moved between product areas and departments as necessary. Most were not specialised in particular product lines. Product knowledge might be more important for shop employees who have responsibility for specialist product areas or departments, as in German Drugstore, Italian DIY Supermarket, Swedish Watches & Repairs, Swedish Fashion Chain or UK Supermarket. However, even here, few of our retail informants reported needing or having specialist knowledge of the products they sold. The women working in German Drugstore, which had a particularly integrated system of work organisation in which individuals saw tasks through from beginning to end, were the main exception to this pattern.

“I’m not a very technical person and have never done anything like that, and to land here with watches and repairs, when I can’t change a fuse at home, was tough to begin with. It was really tough. I remember [the shop owner] asked ‘Can you sew?’ ‘Yes’, I said. ‘I can. I can sew but I’m not sewing any clothes.’ ‘Yes, it’s all right’, he said, ‘then you will fix this also’.” (Lena, Swedish Watches & Repairs)

In her study of the women’s employment in the retail sector in central and eastern Europe, Pollert (1995) distinguishes between the employment practices of firms which are endogenously managed and those which are exogenously driven by multinational corporations. In the former, she argues, an “Austro-German tradition” of training persists, in which, despite the overall routine of retail work processes, vocational training remains important and confers, among other skills, specialist product knowledge. By contrast, in the multinationals, product knowledge was not required or imparted, and there was much greater emphasis on customer care being provided through the employees’ dress and demeanour.

Emotional and aesthetic labour

Pollert highlights a trend which is strongly apparent in the SERVEMPLOI companies. Indeed, in our companies, the “Austro -German tradition” of apprenticeship training in product knowledge has been considerably weakened since the early 1990s, and there has been an overall move towards a much stronger emphasis on interpersonal skills and physical appearance at the expense of product knowledge as the means of providing customer service. In some settings, the deployment of interpersonal skills is in fact anything but personal. It is highly structured – Taylorised almost – and is part of an overall strategic drive to secure increased market share through improvements in customer service, which in turn are seen as deriving more from the friendliness of the shop staff than from their knowledge of the products they sell. For example, UK Supermarket trains all staff in the “SOS” (Say hello, Offer help, Say goodbye) technique, but only later in their progression through the company’s training programme do they acquire specialist product knowledge. Similarly, UK Fashion Chain requires all shop staff to “Greet and Smile” – involving waiting at the store entrance and greeting customers who enter the store – for a certain period each week. A Swedish Supermarket Shop Assistant, summarises the main feature of her job as being that “You have to be nice to the customers”. The case of the Spanish Clothes Retailer, in which the appearance and physique of the employee is her most important quality, is also indicative of the increasing importance of personal qualities. These anecdotes suggest that, in a (possibly growing) number of European retail settings, such skills and qualities appear to be more important to the performance of the retail job than specialist product knowledge is.

It can be argued that this development has an obvious gender dimension. Such an approach to ‘skill’ relies upon the kind of qualities which are often assumed (certainly by many employers) to be the particular province of women – acquired through what Barker and Downing (1980) have called ‘an apprenticeship in womanhood’. If the ability to interact with customers, to greet them pleasantly, to serve them politely and helpfully is a gendered ‘skill’ as Barker and Downing’s phrase suggests, then the culture, as well as the structure, of retail work seems to be becoming more and more gendered. It also becomes increasingly reliant on these personal qualities at the expense of skills which can be universally acquired through formal training and learning. This is not to argue that such abilities are the *exclusive* province of women, but rather that this centrality of interpersonal skills gives retail work an even clearer gender label. At the same time, however, it is worth pointing out that having to accentuate the personal and the emotional in the course of the retail encounter asks women working in retail to use and give more of themselves in their work – a potentially much more exhausting experience.

Implications of organisational and technological innovations for retail skills

In most of the SERVEMPLOI companies, the situation regarding innovation and changes in skills is rather unclear. Aside from an increased emphasis on the customer service interaction and on customer service skills, most of the innovations which have taken place in the SERVEMPLOI companies have been in the management of the supply and demand chain, but have not been directly experienced by low -grade employees. One area where we might have expected to uncover major changes in job levels, job content and skills was in relation to the introduction by our retail companies of online and home shopping services. However, the main effect of these

new areas of work was where store workers did some picking and packing of orders as part of their other duties.

Given that the skills involved in women's retail work are relatively low-level, it is difficult to talk of the deskilling of their work in the process of organisational and technological change. However, in relation to changes in the management of supply chains, there is some clear evidence of deskilling of more responsible retail workers in some of the SERVEMPLOI companies. This was notably the case where the process of ordering from suppliers was changed and centralised as part of a wider process of automation of stock control and replenishment. In some companies (German Drugstore, German Clothing Company, German Hardware Store, UK Fashion Chain), ordering stocks had been done by individual stores, and retail workers lost this element of autonomy after the automation of the process. German Hardware Store provides a good example of this deskilling. Before the ordering and merchandising system was centralised, store staff with departmental responsibilities ordered and displayed goods according to their own judgement with skills which had been developed in their apprenticeships. After the introduction of the new system, they were instructed which products to order, and in which colours, sizes and amounts. They were also now instructed how and where to display them. Ordering became more bureaucratic and systematised, while staff with buying responsibilities lost their freedom of manoeuvre and discretion. Petra, a panel study informant working in this company, complained of being restricted in her competencies by the new system and of significant loss of decision-making opportunities. This was a change which she experienced as highly stressful – to the point of losing sleep because of it.

The Financial Services Sector

Entry requirements

In this project, we were concerned with the work of women in low-grade positions in banks and insurance companies. Typically, these women work in branches in clerical and cashiering jobs, and in call centres as customer service assistants, and in back offices as information processing workers.

Entry requirements for junior financial service jobs vary enormously, both by job and by country. In general, call centre and back office work require the least entry qualifications. In a very few instances, call centre staff are required to have previous experience of banking and insurance, or a knowledge of economics (Swedish Telephone Bank). In others, for example in French Credit Company, Irish Building Society, Irish Insurance Company and UK Insurance Company, call centre staff do *not* need have such a background. In UK Insurance, in fact, the recruitment policy is expressly to hire staff without any previous qualifications or even work experience, but who can be moulded to the requirements of the company, which are to work flexibly and to be able to interact with customers:

In terms of recruitment, our approach has evolved over the last five years. So now, when we advertise for people in the local paper (our first port of call is the local newspaper), we are looking for people who we believe can talk to our customers. The biggest skill that we want people to bring to us is a social skill – an ability to interact with the customer. We look

for no previous experience, and no base educational qualification experience. Five years ago, we preferred to take on people who had four 'O' levels as a minimum qualification. We no longer do that. We are looking for people who will be flexible in the hours that they will work, and for people skills interaction.

...

We are particularly interested in recruiting large numbers of people that will work in the evenings or on weekends ... A large number of our part-time staff are female. We are therefore more interested in what they can bring to the organisation rather than whether they had the experience before. You do not have had to work in a call centre, you are not required to know anything about insurance. So you could have been at home for five years bringing up your children, and come to us and we will teach you everything you need to know (Tina Garden, Head of Call Centres, UK Insurance Company).

Branch-based work requires more in the way of entry qualifications, but here again there are national variations, which to some extent reflect the national education and training régimes in the different countries as well as the nature of the work. So on the one hand, we have countries where banks and insurance companies require their branch staff to be educated to high levels. In Danish banks, customer consultants must pass through three years of banking school and taken business qualifications. In German financial services, entry requirements are also high, and the majority of branch staff have been through extensive apprenticeships before they are permanently employed. In Spanish banks, formal educational qualifications have become increasingly important in recent years, and employers now require new recruits to have degrees in a business-related subject:

In the past ten years, the new employees hired have had a bachelor's degree, usually in economics, business management or law. I think that university studies are not required for the activities they perform. But it is true that recent university training implies greater ability to learn ... They are constantly assimilating new products. They are hired to sell products and we were hired to be clerks (Clara, Commercial Officer, Spanish Bank).

On the other hand, there are countries where there are no entry requirements for the low-grade branch work which is the focus of this project. In Irish Bank, the lowest grade of branch workers are recruited with no previous experience (and with no prospects of development within the bank, though graduates are recruited for some branch functions with fast-track promotion prospects). In UK banks, branch staff have no previous banking qualifications and are often recruited directly from school or from redundant staff in other functions (such as secretaries). Junior branch jobs here do not require a university degree.

Work processes

We also found enormous variety in the nature of work done by junior female staff in financial services, and this was a function particularly of the different types of tasks rather than of different national arrangements in financial services. At the bottom end of the labour market were women (and a few men) working in back office administration (the Clearing Services department of UK Bank was our single example of this type of work). These employees were known as 'B1

Processors'.³⁰ The work was unskilled and was mainly performed manually with little by way of technological aids. The principal tasks involved supervising a sorting and scanning machine and unblocking it if necessary, or counting bundles of cheques and labelling them, or at the most skilled end of the spectrum of tasks, checking the amounts on paper checks against figures on the computer screen entered via the scanner. The work was extremely repetitive, and the bank had introduced a job rotation scheme in order to re-motivate employees and engender in them a sense of responsibility for the range of tasks they performed.

A growing proportion of employees in the financial services sector are employed as sales agents or customer service assistants in call centres. (The fieldwork for this project examined the work of women in call centres in the following SERVEMPLOI companies in French Credit Company, Irish Building Society, Irish Insurance Company, Italy Virtual Bank, Swedish Telephone Bank, and UK Insurance Company). This work involves taking calls from the public which are usually fed to the agent via a centralised and integrated computer telephony system through a headset. The customer's details are simultaneously displayed on a computer screen. The job of the agent is either to take the customer through the sales process of opening a new account or taking out an insurance policy, or to assist the customer with a service query. This work is repetitive, but it is also intense because it is driven by the pace of incoming calls to the call centre and the way in which they are routed, over which the agent has no control. We found instances of call centre agents attempting to mitigate the intensity of work by taking time to complete the paperwork after a call, or even by cutting off calls, but most call centre employers set targets for 'wrap time' which penalise agents who overrun them and very strongly penalise agents who cut off calls. The monotony of call centre work (which an informant in UK Insurance Company referred to as being "like Groundhog Day") has resulted in very high levels of labour turnover in call centres (typically of around 80%) (Belt et al 1999).

Back office and call centre work has to be distinguished from branch-based work in which the employee interacts with customers face-to-face. In both banks and insurance companies, branch-based cashiering and clerical work is 'women's work', although as our findings discussed in the previous section of this chapter make clear, branches are being reduced in most of the SERVEMPLOI countries, so that financial services can be delivered through other, non face-to-face channels. This has significant implications for the balance of tasks performed by the branch-based staff who remain, and most notably has meant that some administrative elements of branch jobs have been automated and relocated in back offices. As a result, we found that a new division of labour has been implemented in bank and insurance branches, with a split between basic sales and cashiering jobs on the one hand, and more specialised customer advisor jobs on the other. The former group deals with routine sales and administration of financial products, usually working behind a counter, serving customers and handling money with a work pace which can be very intense during busy periods. The latter group, which has slightly different job titles in different countries (in Denmark and Germany, they are called 'customer consultants', in Sweden, 'private counsellors') is concerned mainly with meeting customers at greater length and in private offices, and advising them about purchasing financial products which are suited to their circumstances. We also found a further division of labour by sex opening up,

³⁰ The label 'processor' referred to the employee, not to any ICT-based systems they worked with. Yet this title spoke volumes about the nature of their work.

in which prestigious and high value customers (principally business customers) are allocated to male staff, whilst lower -value, usually private, customers are allocated to female staff.

Skills, knowledge and discretion needed for the work

With the exception of back office processing work, most women's jobs in financial services require some level of skill. As the description of work in UK Bank Clearing Services above indicates, back office processing work is fundamentally unskilled, and only knowledge of a simple process is required. In this sense, it can readily be compared to unskilled manufacturing work, in which simple process knowledge is easily acquired and utilised. In most of the call centres studied for SERVEMPLOI, the main area of 'skill' was in interacting with customers, and as we have already noted, formal qualifications and financial services knowledge were much less important. Product and process knowledge was usually imparted through induction courses lasting between a week and several weeks, and was very job -specific. In French Credit Company, for example, the second of four weeks' induction training was devoted to instruction in the company's products, and process skills (how to operate the computer -telephony system, how to interact with customers) were taught in the final week.

Exceptions to this general picture of call centre skills were found in two SERVEMPLOI companies. In Irish Insurance Company, which was a workplace handling both telephone calls and customers visiting in person, staff were able to rotate between taking calls and handling face -to-face enquiries, so their jobs demanded a slightly broader range of skills than if they had been specialised call centre workers. In common with all our case studies of call centres, however, the opportunities for the women to exercise discretion in the course of their work was almost non -existent, as their working methods and rhythms were closely dictated by a standardised and systematised work process, and by the pace of incoming calls. In this process, each step was laid out in advance and fixed. In many cases, the agent was guided through the call by a computerised script, and the room for discretion lay only in the tone of voice she adopted and the way she responded to the statements made by the customer.

In UK Secure (an employer of two of our panel study informants), case management was introduced in its back office in order to allow clerical staff to handle individual customers' portfolios in their entirety, seeing a case through from beginning to end. This was done partly in response to the fact that the previous fragmented work system led to a large number of mistakes being made by clerical staff, as they were unable to see their tasks in context or understand the significance of what they were doing. The new system allowed staff to perform the entire range of tasks connected to a customer's case, including taking telephone queries, following them up (with other departments where necessary), handling correspondence, keeping files and making the necessary alterations to customers' records. UK Insurance Company was considering implementing a similarly reintegrated work system at the time of the research, in order to give its call centre staff responsibility for correspondence relating to customers as well as simply taking calls and selling services. This too was in response to inefficiencies created by an overly fragmented work system.

The greatest potential for using skills, knowledge or discretion was found in the bank and insurance company branches. Here, product and service knowledge was the key form of

expertise used. Branch staff are increasingly involved in selling financial services products and services to customers (Regini et al 1999), and need to know the features of the products they are promoting. Moreover, the range of products and services which banks and insurance companies can sell is much wider following the deregulation of the sector overall than it was a decade ago, and therefore branch staff need a much wider -ranging knowledge than before. The *depth* of their knowledge, however, varied considerably between different companies and countries, and depended also upon the seniority of the branch staff. In the Scandinavian countries, and in Germany, we found that it was normal for the customer consultants and private counsellors to develop in-depth knowledge of the products and services they sold through extensive training and retraining (which we discuss in detail below). More junior branch staff needed only basic knowledge, albeit covering a greater range of products and services than before. In both Italy and Spain, knowledge of administrative and clerical tasks which still dominated branch processes seemed to be the most important type of knowledge needed for the branch cashier's job. In Ireland and the UK, we found examples of bank branch staff who needed some superficial product knowledge in order to do their jobs, but had acquired it simply by reading the promotional literature relating to the product which was actually intended for customers.

Emotional and aesthetic labour

From the evidence of the SERVEMPLOI companies, women's work in financial services depends increasingly upon them drawing upon aspects of their inner selves in the delivery of customer service. This is most obviously true in the call centres, where across our case studies, staff are recruited for their interpersonal and communications skills and are required to use them routinely in the course of their work. They are required, and trained, to 'show empathy', 'listen to customers', 'build rapport', and so on.³¹ However, there is another side of the performance of emotional labour: it can be not only draining but very unpleasant. This was particularly found where customers become abusive and exhibit what has become known as 'phone rage'. SERVEMPLOI women pointed out that they have to manage these situations, and that although they quickly learn the techniques for doing so, this work places a substantial emotional toll upon them. As Rasmussen (2001) has pointed out, the ability to deal with such situations is characterised by employers as a personal skill rather than a structural problem to be dealt with by organisations themselves, and this was borne out by our case study evidence.

It was not only in call centre environments, where interpersonal skills are an explicit requirement of women's jobs, that we found employees having to expend emotional labour. In bank and insurance branches, the increasing emphasis placed upon selling products and services also called for them to do so, on a routine and often highly pressured basis, as part of the transaction. Many of our informants across the SERVEMPLOI countries and case studies found this aspect of the work enjoyable and exhilarating, something which made their jobs much more stimulating than they used to be when they were not so strongly governed by the imperative to make sales and to provide effective customer service. However, some informants did not feel comfortable in their new role as sellers, particularly when it involved pressurising customers to buy rather than merely presenting products and allowing them to make up their minds in their own time (see also Lankshear, 2001). This aspect of their work created internal conflicts within them, and thus took

³¹ These are some of the formal topics in which call centre workers in our case studies were trained.

a high emotional toll on them. Although this affected a small minority of our informants, it is worth quoting the words of two to illustrate this point:

I'm not such a person who can exert pressure. I can show a product. I'm terrific on that, to show a good product. But when you see the customer hesitating and maybe thinking it is a good product, but not daring to go the whole way, then you are *supposed* to say something, helping the customer in the right direction. You must be able to do that as a seller, but I can't make it. I'm far too wimpish. I don't want to put pressure on. I want it to take the time it takes. [Otherwise] I would have such mental pressure (Linda, Swedish Insurance Broker Franchisee).

It's getting tougher and tougher. They make increasingly heavy demands on you. The budget comes first of all, so you have to sell, you have to do it. What annoys me is that they say 'you must'. There's a contradiction, you do training courses where they tell you to anticipate the customer's needs, try to satisfy them, but in reality it's not like that. Because they tell you that there are X billion of Y bonds to sell and you've got to sell them. So you start looking for the most suitable customer, but in the end you just take the first one that happens along (Monica, Italian Credit Bank).

Implications of organisational and technological innovations for skills

Organisational and technological innovations have been varied and complex in the SERVEMPLOI companies. However, we can summarise the main features as being concerned with the separation (and relocation) of routine selling and administrative functions into call centres and back offices, and the transformation of branches into sales and consultancy offices for financial services. The purpose of this separation has been for companies to rationalise their activities along the lines of the Babbage (1835) Principle³² – keeping only those functions in branches for which face-to-face contact is absolutely necessary and exporting all others into back offices where they can be performed on a more routine and cheaper basis. These are the main forms of restructuring which the SERVEMPLOI companies have implemented. In support of these strategies, they have developed and implemented automatic call distribution systems, computer-telephony integration, and database systems.

The implications of these developments for women's skills are two-sided, and here we simply summarise the main consequences for skills:

§ For women working in back offices processing or in telephone banking and insurance, the design of the work with its simplified tasks and (in the case of call centres) the systematisation of processes has routinised the work and eliminated a great deal of skill. The principal area of skill which continues to characterise this work is the relational skills which call centre staff are required to use in their dealings with customers. It would be incorrect, however, to suggest that this amounts to a *deskilling of people*. In the SERVEMPLOI companies, back office processing staff and call centre staff are in general recruited directly into these areas of work, rather than being branch staff whose work has been relocated, simplified and deskilled.

³² Dividing the craft to cheapen the parts.

Although, therefore, these *jobs* may have been deskilled in the process of technological and organisational change, the *holders of the jobs* are less likely to be (Lee 1982).

- § Women working in branches have had to develop selling and specialised product skills. Banks and insurance companies now see branches as important arenas for capturing and 'clothing' customers.³³ Junior branch staff now have to have basic product knowledge and selling abilities. Customer consultants have to have more in-depth knowledge, and both groups now need to be able to promote a much greater range of products and services, crossing the banking/insurance product boundaries. We also found cases of SERVEMPLOI companies developing integrated customer information systems, essentially databases. These provide a profile of each customer by product, enabling staff to see which products and services each customer currently purchases from the company. With this information, they are better able to direct customers towards additional purchases. The emphasis, therefore, on selling, and on product knowledge, together with the move of clerical and administrative work out of branches, suggests that overall, branch staff may have developed new forms of skill in the context of the restructuring and technological developments taking place in companies.

³³ This was the precise phrase used by Swedish Bank to describe the way in which it puts together groups of products and services to suit individual customers' situations.

Experiencing Technological and Organisational Change

In this section we consider how our informants experienced the technological and organisational changes we have described. Innovation is traditionally understood as involving design, implementation and effects. We therefore begin by considering women's input – or lack of it – into the decision to introduce technological change, and then consider how the immediate implementation of new technologies is experienced. On this basis we discuss whether the technologies have any specific influence on the quality of working life for SERVEMPLOI women.

The introduction of technological change

Technology as strategic decision

The centrality of ICTs to competitive strategy means that decisions about technology are increasingly driven from top management. Interestingly, in Ireland where management is reluctant to invest, stock market sentiment tends to penalise the share price – the reverse of the usual argument that stock market pressures push towards low investment and 'short termism'. Furthermore, the increasingly systemic nature of ICTs also means that innovations span larger areas of the enterprise and is therefore beyond the reach of lower management.

This means that most of our informants have very little input into technological decision-making and are continually confronted by a *fait accompli*. There are however exceptions. One Irish panel study woman was involved in a joint union management committee implementing a new system across all the branches of a large bank (Kathy, Irish financial services). In general, there seems to be more information about and even participation in technological change in Germany and Sweden, where stronger union organisation (and stronger laws on employee rights to information) has led to some informants at least being appraised of developments by management.

There are contradictory pressures on such features of *national* industrial relations systems. On the one hand, the growing internationalisation of ownership (see above, 'Comparative Analysis of Developments in the Sectors') gives management more power to undermine such employee participation. On the other hand, internationalisation within the borders of the EU leads to the creation of statutory European Works Councils with their limited rights to information and their much greater potential for the exchange of information between union activists. Many of our cases studies were branches of companies which operated in several member states of the EU. By the time we begun our fieldwork these should either have already created European Works Councils or have been in the process of doing so. However, our reports make no mention of any such activity in the case study enterprises: such process of information and consultation clearly do not impinge on the experience of ordinary employees.

Outsourcing of technology

This lack of involvement in decision-making is accentuated by the fact that although ICT is becoming a strategic resource for companies, it is *at the same time* decreasingly under their direct control. Where companies already have an established ICT capability, for example in financial services which have had 'data processing departments' for decades, the new

technology is bought in from outside. Existing systems developed in-house are being replaced by packages bought 'off the shelf' from software suppliers. And although the packages may sometimes be customised in-house, often the implementation is carried out by consultants. Thus the technological reorganisation of the particular labour processes becomes increasingly part of the *international* market for software, hardware, and management knowledges. This *commodification* of the technology, means as Williams (1995) argued, that it is also 'black-boxed': the design processes and the design decisions are hidden and out of reach of the user, the technology confronts the user as a pre-packaged entity.

An extreme example of this reported for UK Insurance Company. Here a large (international) insurance company has an in-house IT department of 650 people, considers it is slightly technologically ahead of its competitors, but makes use of 'specialist consultants and contractors in fields where it does not have in-house capability' (UK National Report, 2000)³⁴. Furthermore, its core systems appear to involve ready-built packages for the insurance industry. The same appears to be the case at the other end of the size spectrum. Thus Italian Co-op Bank is described as:

'Particularly advanced in its technology, compared not only to its competitors and other rural credit banks but also in certain respects, the country as a whole' (Italian National Report, 2000)³⁵.

Yet whereas this technological lead has clearly in the past been based on in-house capacity, the firm is now starting to out-source its on-line services.

To some extent small Danish banks appear an exception to this trend. Their high level of mutual co-operation enables them to remain at a high technological level on the basis of in-house capability. The French case studies provide clearer exceptions. In French Credit Company call centre technology has been central to this firm's rapid growth from its origins in selling credit by mail to its leading role in the new market selling credit by phone. Establishing this business lead has involved the company investing heavily in its computer systems and doing much development work in-house. However, it is clear that as the technologies of call centre and internet become more mature, the firm is losing its competitive lead. In French Auto Parts ICT is also central to its competitive strategy and developed in-house. In this case however the main focus of technological innovation is in the repair workshops of the firm, while the retail outlets themselves use 'conventional retail technologies'.

In general however, just as ICT allegedly becomes more crucial to competitive strategy, so enterprises appear to be losing control of it. This must make it more difficult for enterprises to differentiate themselves in the market place. Furthermore, it is difficult to see how firms can continue to compete on the basis of a resource of which they have a decreasing knowledge. The risks are shown by the UK public sector cut-backs of the 1980s. Here the outsourcing of much information technology put many national and local government departments in a situation where they lacked the ability to adequately judge bids for IT contracts which they had put out to tender.

³⁴ Quoted from Webster, Juliet (2000) SERVEMPLOI – National Report UK, Unpublished project report, ERC, Dublin.

³⁵ Quoted from Poggio, Barbara (2000) SERVEMPLOI – National Report Italy, Unpublished project report, University of Trento.

Although the very first computer programmers were women, the new technology was very rapidly colonised by men. Consequently, within large organisations women have for a long time faced ICTs that have been designed by men. Partly for this reason, the technology incorporates and perpetuates the gender structure of the wider society (Webster, 1996). Now, the combination of strategic decision-making and outsourcing ensure that these decisions are increasingly remote from even the potential influence of the 'front line' users – the women carrying out customer service work. As technology decisions become more strategic, these decisions are moved into the remit of senior management which is, almost by definition, male dominated. The systems on which these managers decide are designed by outside contractors and implemented by outside consultants. Although we encountered a few women in IT management and design positions (e.g. IT manager, UK Bank), the universal (and on some accounts *increasing*) under-representation of women in technical roles in the software industry ensures that the systems that the women use remain almost entirely designed by men and implemented by men. Furthermore, compared to ten years ago, the technological decision-making has moved even further away from our ordinary informants.

Welcoming technological change?

At the same time, it is clear that technological innovation per se is not usually seen as a threat by our informants. This is even more surprising given the fact that most reports describe training as minimal, ad hoc, and often after the event. In both sectors technical training for women has if anything decreased, while training in selling and customer relations has increased. Women frequently report themselves as not being technical, but then go on to describe how they mastered the new technology by themselves. At least one report suggests that younger staff have a more 'explorative' attitude to technology (Thomassen & Iversen, 2001), but 'fear' appears to be more imagined than real (it's always some *other* woman who is 'frightened').

Certainly much change has been very negative for SERVEMPLOI women, but they are more likely to see the problem in terms of increasing 'centralisation' than in terms of the technology itself. Some technologies make their work easier and more interesting, and for managers several reports describe the introduction of new systems as 'exciting':

'I am responsible for the satisfied-customer index, concerning how easy it is to find somebody to ask in the shop...Then I look at the sales for every single hour and present it graphically so everyone can have a look....Before you just looked at the daily figures, now it's deeper and in more detail. It is a lot of fun, it is exciting.' (Swedish Clothing Retailer, manager)³⁶.

The real dissatisfaction and real fear occurs where technology is not introduced, since this is taken as showing that the enterprise is being run down ready for closure. Thus the panel study informant in the Swedish Post office describes the lack of investment and the 'old fashioned' computer system as showing that she will soon be retired. Similarly, one Irish panel study woman describes work in the bank as technologically backward:

³⁶ Notice the paradox here: while for the manager this is 'exciting', it may involve closer surveillance of her staff!

'We don't have the technology that some of the banks have at the minute in some areas. We still have quite a lot of paper and there is a lot of processing of it going on...we would still do a lot of data entry from working out figures with calculators and all the rest of it. I haven't got word when that is going to change' (Margaret, Irish Bank).

For her, the lack of investment by the foreign owners of the company is a worrying sign of their lack of commitment to the business (for similar argument, see Daniel and Howarth, 1990). By contrast, a Spanish bank employee welcomes new investment following her firm being merged:

'The whole of the computer network in the office has been changed. The latest models are being installed. The last time this happened was seven or eight years ago. It was about time!' (Laura, Spanish panel study).

Finally, the data confirms that the really decisive technological changes are usually happening in new 'green field' sites. Women who have been working in their firm for some time will have no experience of them, since these usually recruit completely new labour forces (this is of course possible because these new workplaces do not require technical skills or existing product knowledge). The call centre is the most dramatic process innovation in financial services, and call centres (e.g. UK Insurance Company) are nearly always new workplaces with a new workforce. As Margaret (Irish panel study, bank worker) reports, the main changes associated with the introduction of telephone banking have not been in her own immediate work in the branch, but in the removal of layers of management above her.

Technological change and working life

The quality of working life debate

Over the last two decades, at least within the Anglophone world, a whole new management discipline has emerged, that of Human Resource Management (HRM).³⁷ While personnel managers were simply concerned to administer the payroll and perhaps bargain with trade unions, HRM (allegedly) involves empowering the workforce, developing commitment and trust. Yet despite this unprecedented management concern with employees' motivation, much evidence from the USA and the UK suggests that over the last decade for most people the quality of work has actually been declining (Taylor, 2001).

After the Lisbon Council the European Union has set itself the task of achieving more employment and maintaining social cohesion. There is now concern that the achievement of the first task may be at the cost of the second. Although occupational shifts in the workforce should mean that there are more 'good' jobs relative to bad jobs, some evidence suggests people are now finding work more stressful and indeed more harmful. Although the European Survey on Working Conditions shows a slight decline (from fully 30% to 'only' 27%) in those who think their job puts their health at risk, it also shows increases in the percentage of people who consider themselves exposed to noise, stress and painful or tiring working. A review of the evidence suggests the main reason is a general intensification of work and a growth in flexible employment practices (European Commission 2001: 73).

³⁷ There is a whole Anglo-American literature examining what is 'really' meant by HRM (e.g. Legge, 1995); some discussions suggest that this cannot simply be imposed on the Continental European experience.

How do the work experiences of the 'Servemploi' women fit with these arguments? In particular, what role, if any, do the firms' technological systems play in the women's experience of work?

Communications

It is often claimed that in the information society everyone has access to global sources of information. We begin therefore by considering whether this is a reality in the workplaces of the women we have studied.

The PC is standard equipment for virtually all workers in the financial services sector. Here most employees are working with standard commercial packages (Excel etc.) as well as the enterprise system software - and as we have seen, much of this is customised packages. In large retail outlets staff can consult a PC to monitor stock outlets. PCs can potentially be linked to the internet and the world wide web. However, what is remarkable about communications is the extent to which in our enterprises communication is for many employees one-way. Thus we have reports of staff having to check the enterprise intranet several times a day for product information, but for them that is the only use of it (Swedish panel study, retail worker). In some financial services employees use the intranet for e-mail, but the internal system is slow and cumbersome (German Insurance Company).

Reviewing the use of the internet in the Spanish case studies, the Spanish report remarks that:

For the time being, businessmen [sic] and executives use Internet above all for three objectives in the companies studied:

- a. In the first place, they enter Internet to search for information.
- b. Communication by e-mail is the second most important objective.
- c. The third aim is the promotion of the company and lies far behind the first two (Spanish National Report, 2001)³⁸

There is in other words, a clear hierarchy of gender here. At the top of the company, the men use ICTs to explore the outside world. Lower down the hierarchy, women use the intranet to organise the 'domestic' world of work. To simplify: companies are networked, women are not.

In many ways the world of work precisely seals employees off from the outside world which is more informatised and connected up than inside. Increasingly firms are using the new skills women develop outside work. So for example women report practising using their *home* computer in order to do their tasks properly at work. In financial services customers ask for products which have they have heard of via the net but which the particular firm does not yet offer or about which the employees do not yet know:

'The customers often come in and ask about offers that they have seen in the internet and at the moment I can't spontaneously answer their questions' (Birgitt Schwarz, German panel study, financial services).

Such a reversal does of course depend on the overall level of ICT provision and use by consumers in the wider society. Thus in Spain, where both levels of PC ownership and internet

³⁸ Edited quotation from Fernandez Mostaza, Esther (2001) SERVEMPLOI – Final National Report Spain, Unpublished project report, Barcelona, CIES.

connection are below that of the 'Northern' countries, 'on line' training has to occur within the companies simply because employees do not have appropriate facilities at home .

Transparency and surveillance

Notoriously ICTs have the possibility of much tighter monitoring of staff. The key here is that they make it possible to record *and summarise* staff actions over a period. For our women, the novelty is the way in which such tight supervision is combined with the apparently contradictory demand for 'spontaneous' customer service. Extreme cases of such monitoring occur in the call centre (UK Insurance Company), where operatives not only interact with customers following a script, but the different elements of their interaction are timed, recorded, summarised and become part of the *public* feedback to staff (see also Hughes et al, 2001). Equally, for Linda (Irish panel study) in the supermarket for which she works the supermarket cash desk records the scan rate, including errors ('overs' and 'unders') and these are displayed for all staff to see. While the technology certainly allows this level of monitoring, it is not reported in any other case and some reports document that it is not used (UK Bank).

In financial services the change from clerical work to selling work for many staff has also involved the parallel increase in 'customer orientation' and electronic monitoring. Thus as bank staff move to selling as part of their job, they are set selling targets which the information system they use also monitors and reports (Swedish Bank). In this case apparent individualisation goes hand in hand with electronic supervision similar to that in the call centre. Once again however, such monitoring is not universal and certainly not always fed back to the employee. One Swedish panel study bank worker reports that although she and her co-workers believe the system monitors their sales and their performance, no-one knows exactly what is measured or how this is done. The shift to computerised work flow can also involve the possibility of individual monitoring, even if this is not yet implemented (Marita Lagerfeld, customer consultant in insurance company, German panel study).

These examples show how posing the question of 'surveillance' can misunderstand what is involved. 'Monitoring' can be added on to the work process as if it were a surveillance camera that watches what is happening **elsewhere**. For example, in a call centre, agents may have their conversations monitored or taped. However, such surveillance involves an explicit (and infrequent) decision by a supervisor (see also Lankshear et al, 2001). By contrast, the examples above demonstrate a far more important, and far more insidious, form of surveillance: here work processes have become embedded in the technology and the monitoring is part of the work process itself. In this situation monitoring involves only following the 'footprint' of the employee through her work. While in call centres this involves the collation of statistics of agents' calls, this is hardly the only example from financial services. As one Spanish interviewee reports:

'Moreover, the fact of working in a network means that everything is much more controlled, because every day the computer asks: whether [...] the employee has to call, make an appointment, if you have made the offer to the customer...and all of this is recorded.' (Clara, Spanish bank worker, panel study).

Pressurised involvement

Many of the workplaces studied by Servemploi show **contradictory** trends - and this contradiction appears to be central to the new forms of work. In a nutshell, these firms demand

greater commitment from employees while at the same time making less commitment to them in terms of job security. This is interwoven with a contradiction in some people's experience of work: work is both more rewarding and more stressful than in the past.

In the original and highly influential model of the 'flexible firm' (Atkinson & Meagher, 1986) enterprises were assumed to be dividing their workers into a 'core' and a 'periphery'. With core workers the enterprise achieved functional flexibility: workers were skilled and committed, and so acted responsibly and on their own initiative, carrying out a wide range of tasks with little supervision. With peripheral workers the firm achieved numerical flexibility: workers had simple and tightly supervised tasks, and so could be replaced at short notice. However, Servemploi workplace reports suggest that enterprises are able to achieve functional and numerical flexibility with the same staff. In some areas of retail and in many areas of financial services commitment is being promoted, even while the formal job content is simplified and employment becomes more insecure. In other words, firms no longer have to provide job security in order to ensure commitment.

At the most general level, the ability of management to successfully demand commitment is probably because of the increasing levels of job insecurity all over Europe³⁹. At the same time, the requirement for commitment also stems from changes in work organisation, but not only from those techniques which are often discussed under the rubric of the 'High Performance Work Organisation': quality circles, team work, etc. Thus we found no examples of quality circles, in large retail there is a 'team work' rhetoric but no real team-working, in financial services call centres may use terms such as 'team leader' but the teams are hardly self-managed. Only one case study (German Insurance Company) yielded a genuine case of team work organisation.

Pressure for commitment comes not so much from these positive forms of work organisation, but from the greater transparency discussed above. Such features of the new workplace are aspects of the relationship between management and employee. However, another source of pressure is from the market itself. Particularly important here is the role of the call centre – and of call centre type work. Call centre technology means that the customer is now directly interfacing with a representative of the company. The pressure for committed customer service is now voice-to-voice, it is expressed by the customer him/herself directly to the individual employee, rather than mediated through the hierarchies of management and supervision. Here the role of ICT is crucial, since paradoxically it is only because of information and communication technologies (the ACD system in particular) that the market can be embodied in the individual customer.

³⁹ This insecurity is not necessarily related to individuals' own experiences of redundancy. Thus in the UK insecurity has risen, even though on some measures job tenure has also actually increased (Doogan, 2001).

Employment Relations – Flexibility and the ‘Extensification’ of Work

It is widely acknowledged that there is a generalised development in the direction of more and more flexible working time within European services (Neathey and Hurstfield 1995; Gregory and O’Reilly 1996; Perrons 2000; Mermet and Lehndorff 2001). The phrase ‘flexible working time’ is generally used to denote patterns of working time which diverge from the conventional model of full-time, lifetime employment, but this catch -all phrase actually refers to a huge range of very diverse phenomena and organisational practices (Pollert 1988). In relation to retail and financial services, specifically, there is growing body of research evidence pointing to a n increase in part-time working, temporary working and shiftworking.

The ‘norm’ of full-time, lifetime employment has, however, never been a norm for women. Their norm is a much more interrupted and sporadic relationship to the labour market, stereotypic ally involving periods of work, periods out of the labour market bearing and raising children, and periods of return to the labour market on a part -time or full-time basis. This pattern, of course, varies greatly by country, and the terms of women’s labour market participation are strongly determined by the gender cultures (spheres of women’s and men’s work, spheres of childcare, gender power relations) and gender orders (institutional arrangements and gender divisions of labour) which have evolved within them (Pfau-Effinger 1998).

In this project, our concern was to establish – in the context of the gender orders of the SERVEMPLOI countries - the patterns of women’s working time in the two sectors and their potential implications for women’s prospects and opportunities to both acquire and use expertise, and to progress out of low -grade work. In particular, we were concerned with the question of whether the patterns of working time predominating and affecting women’s jobs in retail and financial services might have implications for their ability to engage in training and learning, their access to progression prospects, and their ability to pursue these.

Part-time working

Table 10 shows the level of part -time working in the SERVEMPLOI companies, and the gender dimensions of part-time working. The most obvious picture to emerge from it is that, throughout the SERVEMPLOI countries, levels of part -time working are considerably higher in retail than in financial services, and in both sectors the majority of part-timers are female. In many of our retail companies, over half of the workforce works part -time, and the rate is particularly high in Germany, Sweden and the UK. We attribute these very high rates to different causes, however. In Germany and in the UK, childcare provision is very low, and so women with children are often compelled to work part-time in order to manage their childcare. In these countries, part -time working is very common among women with small children. Moreover, labour market demand plays a part; in the UK particularly, retail companies have evolved a huge range of part -time contracts to meet different patterns of customer demand over a working week, and they seek staff who can fill these contracts. In some large food retailers, part -time labour requirements are even calculated automatically on the basis of the historical ‘customer footprint’ (the numbers of customers passing through the stores at different periods), and part -time shifts planned accordingly (Neathey and Hurstfield 1995) . Many UK retailers use ‘zero hours’ contracts, in which the employee is on call and comes into work at any time on demand. This system was in place in

UK Fashion Chain, and was used to top up labour demand as required. The company also used a combination of part-time and full-time staff.

In Sweden, the rate of part-time working is high partly because it is culturally encouraged, and partly because individuals have the right to work part-time at 75% of usual hours or more for up to eight years following the birth of a child, and then have the right to transfer back to full-time work. But in the retail sector in all countries, there is a double pressure towards lengthening opening hours on the one hand, and 'lean staffing' on the other. The consequence of this is that companies constantly seek to ensure that they have neither too many nor too few employees in the workplace and being paid at any one time. A high part-time rate 'increases management's room for manoeuvre by making it possible to deploy more people during periods of peak activity' (Bosch et al 2001: 19). Even in Spain, where the general rates of part-time working are comparatively low, part-time staff are used in the retail sector at periods of peak sales, principally weekends. The major exception to this pattern was in Italy, where the Italian retailers and one of the Italian banks explicitly told us that they did not favour part-time working as a general strategy for achieving flexibility.

We have a certain attitude towards part-time. On the one hand, we cannot run the risk of having excessive part-time. On the other, we want to make sure that everyone has a period to use for children, especially women, and so we've based our regulations on this (Vice-Director, Italian Coop Bank).

Table 10: Part-Time Working in SERVEMPLOI Companies

	Total company workforce	% Women in workforce	% Part-time in workforce	% Part-time who are women
Retail				
Danish Supermarket	16831	59%	63%	-
Danish Toyshop	Data not available	Data not available	Data not available	Data not available
French Auto Parts	3741	22%	21%	70%
German Clothing Retailer	190	94%	66%	65%
German Drugstore	11000	88%	27%	23%
Irish Hardware Shop	8	50%	0%	0%
Irish Supermarket	7000	70%	70%	>90%
Italian Do-it-Yourself Supermarket	30	60%	40%	67%
Italian Hypermarket	41,400	63%	42%	69%
Spanish Clothes Shop	65	50%	0%	0%
Spanish Butcher	165	80%	0%	0%
Swedish Supermarket	4999	65%	58 %	73%
Swedish Clothing Retailer	1552	85%	89 %	93%
UK Supermarket	152323	69%	72%	-
UK Fashion chain	21190	94%	92%	93%

Table 10 (continued)

	Total company workforce	% Women in workforce	% Part-time in workforce	% Part-time who are women
Financial Services				
Danish Bank	15493	52%	13%	95%
Danish Insurance	3172	48%	10%	90%
French Credit Company	1079	64%	2%	Not known
German Insurance Company	5000	60%	10%	-
German Bank	93232	52%	5%	-
Irish Building Society	4500	70%	-	-
Irish Insurance Company	739	44%	10%	-
Italian Coop Bank	86	30%	3%	12%
Italian Virtual Bank	81	46%	15%	75%
Spanish Bank A	72670	50%	3%	56%
Spanish Bank B	87690	50%	5%	70%
Swedish Telephone Bank	550	64%	41%	63%
Swedish Bank	9991	57%	15%	75%
UK Insurance	5477	55%	13%	22%
UK Bank	60240	66%	23%	34%

Although the extent of part-time working is much less significant in the finance sector, it does exist, and evidence from SERVEMPLOI companies suggests that it is becoming increasingly important in some settings, particularly in call centres and back offices. For example, managers from German Bank, Swedish Telephone Bank and UK Insurance Company all reported that they make significant use of part-time staff in agent positions as a way of extending their operating hours and thus of meeting customer demand – in much the same way as retailers in some countries use part-timers to facilitate the extension of their opening hours. As retailers use computerised sales data to monitor the ‘customer footprint’, so call centres use computerised telephony systems to monitor the daily patterns of call reception and to plan when they need to ‘flex up’⁴⁰ by using extra part-time staff.

Our data does not allow us to differentiate between long part-time working and short part-time working, but other research (Bosch et al 2001) shows that this is similarly differentiated by country, and therefore, we may assume, by gender culture. This has important implications for women’s ability to control their working patterns. The distinction between voluntary and involuntary part-time working is also important for their control, and most of our informants were working part-time on a voluntary basis. Some even wished to work part-time but were being denied the option by their companies. However, it is arguable that even voluntary part-time working is effectively a constrained choice for women who do not have access to affordable childcare.

⁴⁰ This is the phrase used by human resource managers in SERVEMPLOI companies.

Whilst they have been traditionally opposed to the spread of part-time working, trade unions too now recognise a distinction between voluntary and involuntary part-time working, and in collective bargaining they point to the problems associated with the latter. For all employees, regardless of status or sex, the imposition of involuntary part-time working is problematic and has been one of the key reasons why trade unions have opposed its use. In the SERVEMPLOI companies, not only are the majority of part-timers in both sectors concentrated in junior positions, but they are also predominantly female. For these women, involuntary part-time working has an additional salience because it undermines their very ability to engage in paid work whilst managing their domestic labour, which is generally one of the main reasons why they undertake part-time working in the first place. For these women, therefore, part-time working in itself is not problematic, but *having control* over their working patterns is critical, as this comment from a call centre employee who has deliberately opted for a part-time contract although she effectively works full-time, shows:

If I was able to work 35 hours ... I am working over 35 hours anyway, but I am paid for 33. The difference is, if I contract to do 35, then I am classed as full time. And if the job's hours are 9 to 5, then I could be forced to work 9 to 5 ... 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 not going to be forced to come in at 9, although I am normally in at ten past nine. It is my flexibility, I know that I am not putting myself under stress, my family under stress (Sarah Pullow, Part-time Call Centre Training Manager, UK Insurance Company Call Centre).

Complexity in European services – full-time shifts and rosters, part-time, split shifts, temporary contracts

SERVEMPLOI evidence suggests that many European service employers use highly complex flexible working time arrangements, of which part-time working is one element – the one most salient for our women. However, they also use other forms of contractual flexibility: full- and part-time shiftwork rosters, split shifts and temporary contracts. Moreover, different types of employers require and utilise different types of working time flexibility.

Some examples of shiftworking were found in both retail and financial services, again in the latter case particularly in call centres. In most cases, employers operated working time systems which have for some time been used in European manufacturing companies⁴¹ – these were changeable shift systems in which rosters varied over a four- or six-week period. However, unlike in manufacturing, these were rarely negotiated, and employees very much carry the burden for employers' 'flexing up' practices. Operating shiftworking allowed SERVEMPLOI employers to find extra staff for peak periods or for unsocial hours (late evenings and weekends) and so extend operating hours. In UK Insurance Company, this system was used in the call centre (in conjunction with part-time shifts, core part-time working and temporary contracts), but was unpopular with many staff because of the uncontrollability of the shifts and the fact that they periodically involved working on Saturdays or Sundays. This accounted for the decision by a

⁴¹ In the automotive industry, there have been experiments with five-week rosters with variable working hours over each week which are negotiated between the companies and unions (Marin 1996)

number of women to opt for part-time working, in which shifts were fixed and could not be altered at the whim of the company. Full-time staff on these rostered shifts complained of the loss of their family and private lives, and this is a problem for men who are fully active in the care of their children, as much as it is for women:

One week in four we do lates [late shifts], so my kids go to school at 8.15am and I get back home at 9.30-9.45 at night, when they are pretty much ready for bed for school the following day. So one week out of four I don't see very much of them ... I am getting back late and they have done their homework, watched the telly and they are ready for bed.

So, one week in four, and also the weekends. Because this is a service-based industry, customer-facing as we are, the drive appears to be open all the hours the phone may ring. In which case, because we are 35-hour employees, we are obliged to work weekends as and when the company deems fit. They obviously do try to keep it to a minimum, but we are obliged to work one weekend in four ... I find that it does eat into my weekends a lot, it does cause problems (Mike Osmond, Full-time Sales Adviser, UK Insurance Company Call Centre).

This suggests that in call centre financial services workplaces with extended operating hours, similar employment arrangements to those of retailers with extended opening hours are used. In German Hardware Store, there are similar rostered shifts, in which staff work from 09.00 to 20.00 four days a week and rotate their weekend working and days off. But unlike in UK financial services, this shift system is governed by a Works Council agreement, and though the store management would like to introduce even more flexibility, staff have resisted this happening.

Shiftworking was the chosen flexibility strategy of the Italian retailers studied for SERVEMPLOI. As in the above financial services case, control over working hours seemed to be the key factor in making these shift systems in these shops problematic for staff (particularly, we can assume, women with childcare responsibilities). A large number of Italian informants complained about the unilateral extension of their working hours:

We've always fought to have fixed working hours, except in special circumstances when it would be possible to change them. In the other branches there's maximum flexibility. It even happens that the staff ring the supermarket on Monday mornings to find out what shifts they've got to work that day. It's ridiculous. In conditions like that how can you carry on? (Stefania Tarter, Italian Northern Supermarket Chain)

In other shops in the chain they've introduced continuous opening hours, but the staff still have to work split shifts. There are people who even work three shifts. You need more staff if you're going to keep open all day, but because they don't want to hire new workers they ask you to work these hours. And you can't say no because they can make you work the hours they want (Laura Bridi, Head of Cooked Meats Counter, German Supermarket Chain, Italy).

In the southern countries where retailers close for lunch but stay open late into the evening, there are examples of employers using multiple split shifts in order to cover peak sales periods whilst minimising the amount of time for which they have to pay their staff to be at work. These are

particularly problematic for employees, who thus have short amounts of idle time throughout the working day:

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 Ferri, Checkout worker, Italian Regional Supermarket Chain)

Most of these arrangements could be described as 'one-way flexibility' – employees carry most of the risk of their implementation, whilst employers are able to circumvent the overtime costs and employment commitments involved in employing staff for extended periods in response to extended customer demand. During the course of the project, UK Clearing Bank introduced a new working time contract for its employees, which it called "Hours by Design". This system is effectively a roster system along the same lines as that used for full-time staff in UK Insurance Company. It has meant the abolition of overtime and overtime payment, and instead requires staff to work extra hours as necessary on demand, plus a fixed number of Saturdays per year. The extra hours which staff work are paid for, but not at overtime rates. This has trapped them into a situation where they are now more likely to agree to working extra hours in order to make up for their lost overtime payment.

Panel Study informant Jane Quirke is a part-time branch cashier in this bank. Many staff in Jane's branch didn't realise they had been committed to Saturday working permanently when this contract was introduced, and were extremely upset to find out they are committed to working Saturdays for as long as they work for UK Clearing Bank. They felt pressurised into signing the new contracts and agreeing these terms with the bank.

With this Hours by Design, we were asked if we wanted to do any extra hours. Well, I really didn't want to do any extra hours, because I am part-time, but you felt like you ought to, so I said I would do Saturdays. I don't mind doing one Saturday in the month. And then it gradually worked up to "How about if we give you 85 hours?"

I think we lost our Bank Holiday payment. I never did get to the bottom of that. We lost our Bank Holiday payment, so to make up the money, that's why I work the Saturdays. They amalgamated that with all the extra hours, divided it by 12 and you get that in your salary every month. You do get paid for it.

What we used to do was if they needed you, they would ask if you could do an extra couple of hours, and then they would pay you that month and put it on as overtime, as excess hours and pay you the following month. Whereas now it is all just lumped together and divided by 12 and you make sure you do your hours by the end of the year. It is not too bad. I would rather not do any extra hours really. But you feel like you should be doing it. And also you get used to the money. Once you've done it a couple of years, if you stop it, you notice the difference (Jane Quirke, Branch Cashier, UK Clearing Bank).

In general, we have found temporary working to be less prevalent than part-time working in the SERVEMPLOI companies, and to be less specifically a feature of women's work. However, it is used in SERVEMPLOI companies in both sectors. In retail, we found supermarkets using temporary workers to cover for peak periods during the year, particularly Christmas, though these workers were more likely to be students of both sexes than specifically women permanently in the labour market.

In financial services, temporary workers were used in three situations. First, in Spain, temporary workers are used in a very specific way. All bank employees (like their counterparts in retail) are initially hired on temporary contracts which are generally made permanent after three years. Second, in situations where companies find it hard to recruit staff, temporary workers are used. Swedish Telephone Bank has a relatively large proportion of temporary workers (27%) employed in order to get round its recruiting problems. Third, in countries like Britain, where employers have until recently been able to exploit the weakness of employment protection legislation, armies of 'permanent temporaries' have been employed in financial services through agencies. This was done where companies sought numerical flexibility to manage peaks and troughs in workload without the commitment of permanent employment, and it was the case in the Clearing Services department of UK Bank until 1999:

The problem was that most of their agency staff [were] here over two years, and were therefore illegal. They wouldn't – didn't – tell us that we had any legal rights at all, and it was only because the evening staff - at Christmas - said they would all go on strike over the Christmas period if something wasn't sorted out about [UK Bank]. And we are not talking one or two, we are talking the majority of their agency staff were not given advice about what their rights were ... There had been people here for 7 years on agency contracts. For 7 years! Whilst they were paying out performance-related pay. These people had nothing, not even security. And being out of the door at one day's notice ...

I hadn't been here particularly long, and so what they did, as a stop-gap actually, was to offer 23 month contracts to avoid having to take anybody on. They were always very careful to avoid having to take anybody on, because if you give them a contract that is 2 years long, you have to. So it was 23 months and 15 days. So we had a 23 month, 15 day contract. After about a year they hinted that they would take us on on a full contract, but we had to apply for our jobs, and we had to be interviewed. And most of us were taken on on permanent contracts from March last year (Peter Auster, temporary and subsequently permanent Voucher Processor, Clearing Services, UK Bank).

In Ireland, we found the reverse situation. Labour shortages, and high staff turnover levels in both sectors have motivated SERVEMPLOI companies to try to find ways of retaining employees. Both Irish Supermarket and Irish Building Society offered their employees permanent contracts to offset labour turnover.

The 'extensification' of work

Despite the complexity and sophistication of many of the working time arrangements now being implemented in SERVEMPLOI companies, often with the assistance of information technologies, the impact on SERVEMPLOI women is very straightforward. Many have working time patterns

which they have chosen in co-operation with their employers, generally to fit around with their lives outside work. The arrangements vary enormously depending on the requirements of the employers, the demand pattern of their customers, the typical labour market participation patterns of women in the different countries, and the availability of childcare provision to support them. However, the main issue for our women is that they have control over their working hours and are not 'on call' for their employers. Provided they have this control and know when they are required in the workplace, they find it easier to make their domestic arrangements accordingly.⁴²

I expect the working hours situation to get tragic in the future. The work's fine, you can't complain about the pay, but as for the hours ... Even now we close at ten in the evening on two days a week. In the future we'll be closing at eleven, and that's not great if you've got a family (Milvia Varani, Checkout worker, Italian Hypermarket).

The women (and men) who are less able to control their working time patterns report that their employers are arranging working time in ways which mean that work is extending into and colonising their private lives. Despite their low status and low pay, these women are carrying an increasing responsibility in terms of their time for the delivery of services to customers. As retail opening hours are gradually extended in all SERVEMPLOI countries, so too are the hours during which staff have to be available for work. Similarly, in financial services, the expansion of operating hours, sometimes to 24 hours, and 7 days, means that bank and insurance staff in these settings have to be available to work much longer or more varied hours than in conventional branch settings. This extensification of work has a number of different implications. These are some of the issues which were raised by SERVEMPLOI women in discussions about the colonisation of work into their private lives:

- § They are asked to travel to work at difficult or unsocial times
- § They find it increasingly difficult to manage their childcare, and particularly to share this with partners
- § Family relationships come under strain as parents are used when emergency work demands are made
- § They find it more difficult to protect elderly live-in relatives from the incursions of work into their homes
- § Time for non-work activities such as hobbies becomes squeezed
- § Their health suffers as their shift patterns are perennially reorganised and their sleeping time is constantly changing.

Full-time working, training and progression – indirect discrimination against women?

One of the concerns of this project has been to investigate whether the level of 'non-standard', and particularly part-time, working among women employed in services sectors inhibits or blocks their access to on-the-job training or to progression and career prospects. We examine the

⁴² This is not to say that these women find it easy to balance domestic demands with work. In most countries, with the notable exception of Denmark, France, and Sweden, childcare provision is very poor or very expensive or both. In some of the SERVEMPLOI countries, women in low-paid jobs such as the se can only participate in the labour market by getting help from family and friends for childcare or elderly care.

detailed training and employee development practices of the SERVEMPLOI companies in the next section of this report, but in order to establish the link between working time and employee development, here we briefly highlight some of the ways in which we have found the working time arrangements of the SERVEMPLOI women to assist or hinder their progression within their companies.

In many organisations, course-based training is only available during 'standard' working hours, and this discriminates against those who work at other times. In others, employees are expected to train and learn in their spare time, outside working hours, and this similarly disadvantages those who have other pressing demands, particularly domestic responsibilities, on their private time. How sensitive were the SERVEMPLOI organisations to these potential sources of discrimination, and to what extent was training organised around the actual working hours of the SERVEMPLOI women?

Overall, the timing of training, and particularly its provision outside of 'standard' working hours varied greatly across our organisations. There was no particular discernible sectoral pattern governing the sensitivity of companies to the need to provide training and learning opportunities at particular times. In general, organisations which were geared towards systematic training provision were more likely to provide such training at various times during the working day to ensure that all employees had access to it. By the same token, organisations which did not have systematic training policies tended to neglect the training requirements of 'non-standard' employees. This general point applied in both sectors, though as we shall see in the next section, training provision is in general much more systematic in financial services than in retail. It is worth noting, however, that even where organisations were conscious of the need to provide training at all times and for all employees, this training was sometimes in limited, job-specific skills which were unlikely to be transferable or routes to wider knowledge development. In other words, the mere provision of training, even if done to cater for the needs of employees working flexible hours, is not a sufficient condition for substantial knowledge acquisition and consequent employee development. We consider this issue in greater depth in our discussion of the training practices of SERVEMPLOI firms which follows.

Here, however, we highlight examples of companies which are conscious of the need to provide training to fit with flexible employment, and those which are not. An example of the first type of company is German Clothing Retailer, the vast majority of whose staff work flexible hours, particularly part-time hours. All staff, including the most junior cashiers and shop assistants, receive some form of training from the company, although this is very basic and infrequent for low-grade staff. The predominant form of working in the company is part-time working, so in order to have a trained workforce, it has organised its training provision around flexible working time patterns. Similarly, UK Supermarket, 69% of the staff of which work part-time, employs staff round the clock and is open on a 24 hour basis. As we shall see in the next part of the report, it is a company which has a very thorough approach to the training of all staff, including junior staff in low-skill positions. Store-based Training Managers ensure that they are in the store during various different work shifts, and that they provide training to all staff on any shift. As a counterpoint to this example, there is Italian Bank, which employs Alice, a panel study informant.

She reported that when she switched from full -time to part-time working, the bank stopped training her.

Working only four hours a day in the bank I can forget about training, even though my bank is very insistent on training because I can see from the circulars that there are variety of courses. They are courses that last between three and five days, on communication techniques, on securities. But because I work part -time I can't get on them (Alice Conti, Secretarial adviser, Italian Bank).

Similarly, Danish Supermarket, where a substantial proportion - just under 60% - of its staff work part-time in checkout and shop assistant roles (and of these, over 60% are female), does not offer training or learning opportunities to these part -time staff. It does, however, offer extensive and substantial training to higher -grade employees who work full -time. Moreover, the training programme is organised in such a way as to exclude staff - principally women - with domestic responsibilities. In two ways, therefore, female staff in junior positions are effectively excluded from development opportunities merely by virtue of the grades they occupy and the hours they work.

We call the education and training programme for management positions the "divorce programme". This programme is not created for women, and certainly not for women with children since you have to work full -time and take the courses in your spare time in the evenings (Josephine, Shop Assistant, Danish Supermarket).

The purpose of the discussion above is to highlight the fact that there is a potential problem for women's access to training and learning opportunities when these are not provided at times which coincide with their working hours. We have not undertaken a systematic or exhaustive analysis of the coherence of training time and working time, but our evidence from SERVEMPLOI companies indicates that some which employ large proportions of women in junior grades and on flexible contracts fail to attend to their development needs. Equally, when learning opportunities are only available in the workplace but outside working hours (for example, where technical facilities are provided for IT learning but can only be accessed on the premises - as in the case of Danish Bank), women who cannot stay at work because of domestic commitments are unable to exploit these learning opportunities.

We also collected anecdotal evidence on the progression prospects of flexible workers in SERVEMPLOI companies. We found that the principal factors affecting their progression prospects were:

- § The organisation of work at grades above the most junior. In particular, the problem is one of heavy workloads in such jobs, requiring their holders to work full -time or long working hours. These jobs were not necessarily senior or managerial jobs. In call centres and some supermarkets, they were at team leader or section management level. (In both cases, this is the next grade up from the call centre agent or shop assistant grades.) However, they both carried heavy levels of responsibility which our informants - both managers and employees - recognised would be difficult to manage on a part -time basis.

- § A top-down-led culture of working long hours or of 'presenteeism' in some of our organisations. Such a culture by definition tends to undervalue staff who work shorter hours. In the bank we have a culture of hard work, and the managers lead the way by working the hardest (Head of IT Development, Danish Bank).
- § Managerial failure to consider the possibility that more senior jobs could be done on a part-time or flexible basis, and a consequent lack of senior positions open to part-timers. I have thought about just staying as I am [as a Section Manager] but doing less hours. But they will just say 'No, there is no job there. There isn't a part-time Section Manager's job there. It is either full-time or there is no job. There is no part-time Section Manager's job there.' (Cilla Holland, Section Manager, UK Supermarket).

In many companies today, this particular problem is being addressed through equality plans which often explicitly require organisations to open managerial positions to the possibilities of flexible working. Indeed, there is considerable pressure for such initiatives coming from the managerial side, from employees at this level who would like for whatever reason to reduce their working hours. However, such strategies encounter difficulties when it becomes apparent that the fundamental organisation of managerial work – even at junior management levels - has been left undisturbed by such exhortations. This was the case in UK Insurance Company.⁴³

- § Managerial assumptions that part-time staff have an instrumental orientation to work and are not interested in development or progression.
- § Part-timers themselves recognising that promotion meant working full-time and therefore opting out of the possibility. A significant number of our informants in both case studies and panel studies refused promotion which they would otherwise have liked because of the working hours that would be involved, which they could not reconcile with their domestic lives.

We explore the development and progression practices of SERVEMPLOI organisations, and the consequent prospects for SERVEMPLOI women in the next section of this report.

⁴³ This problem with gender equality plans has been thoroughly documented in Olgiatti and Shapiro (2002).

Training and Employee Development Opportunities for Women in Junior Jobs

In this part of the report, we discuss the training and employee development practices of SERVEMPLOI firms, and their consequences for the opportunities of the women employed in them. The project set out to answer the following questions:

- How are female employees trained for junior jobs in these sectors?
- Are their skills and training recognised, and transferable?
- Do retail and financial services firms offer prospects for continuing skill and/or expertise development by female employees?
- How, if at all, do women progress, both within and between firms?

Training for Junior Jobs

Retail

It is an over-simplification, but nonetheless substantially true, to say that training for junior jobs in European retailing firms is not widespread. With some notable exceptions, the majority of retail organisations in the study provided only very basic and very brief training for their junior (female) staff. The most common scenario involved checkout operators and sales assistants being given a short period of instruction by a manager (usually half to one day) about the procedures used in the store, and then being put straight to work. Sometimes retail employees simply learnt their jobs through shadowing their colleagues. Table 11 summarises the provision and type of training offered by the SERVEMPLOI retail case study companies.

Table 11: Training of Shop Assistants & Checkout Staff in Retailing Case Studies

Company	Topics of training	Duration of training	Mode of training	Continuity of training
Danish Supermarket: 1. Checkout workers 2. Shop assistants	1. Checkout operating 2. New products, new technologies, e-business	1. 1 week 2. 3 years	1. Induction courses then coaching by peers 2. Courses and on-the-job	1. No 2. For management roles, if chosen.
Danish Toyshop: 1. Cashiers 2. Shop assistants	1. Checkout operating 2. New technologies, products, administration and teamwork.	1. Short course, then shadowing 2. 3 years	Brief preparatory on-the-job training	1. Further training open if interest shown. 2. Further training open if interest shown.
French Auto Parts	Sales & commerce, administration, management.	3 months	Course delivered in training centre	No
German Clothing Retailer: 1. Cashiers 2. Shop Assistants	1. Cashiering skills 2. Vocational training in retail skills	1. 1-2 days 2. 3 years	1. Course given by Dept. Heads 2. Apprenticeship then short courses delivered by Dept. Heads	1. No 2. Further training & advanced vocational training open to some shop assistants.

Table 11 (continued)

Company	Topics of training	Duration of training	Mode of training	Continuity of training
German Drugstore	In-house training concept – “LidA” - Product knowledge + team-working, self-management		Apprenticeships for sales staff & clerks delivered through vocational schools & training team	Available on request and decided by store teams with devolved budgets for training.
Irish Hardware Shop	None	None	No formal training provided. Cashiers given product pricing jobs to learn prices before working on cash desks.	None
Irish Supermarket	Induction in bag packing then training in specific departmental functions. Instruction in new till system	2 days on induction + half a day for new till system	On-the-job training & short course to learn new till system. Specialist external courses (in cookery and computing) are paid for by company.	None
Italian Do-it-yourself Supermarket:	1. None 2. Product knowledge	1. None 2. 1 week	1. None 2. Course-based training	1. None 2. None
1. Checkout workers 2. Section heads Italian Hypermarket	Workplace safety	“Short” course + 3 days coaching	Course, followed by coaching by experienced staff.	None
Spanish Clothes Shop	None	None	On-the-job learning	None
Spanish Butcher	Customer relations	Short course	Held in-house but provided by external consultant	None
Swedish Supermarket	Training in new checkout system (Shop&Go) given to small number of staff	3 days	In-house course for a few staff who then trained colleagues in Shop&Go system	None
Swedish Clothing Retailer	FRIDA (Freedom, Result, Initiative, Sharing & Responsibility) + selling & product knowledge (clothes & materials)	Short courses then shadowing over 1-2 weeks	Induction course at company HQ, then FRIDA courses in store, followed by shadowing an experienced employee. Subsequent learning on -the-job through job rotation.	Yes, ongoing courses for Shop Managers, who have teaching role for their staff. Change of Responsibility Groups every second year.

Table 11 (continued)

Company	Topics of training	Duration of training	Mode of training	Continuity of training
UK Supermarket	Health and safety; product knowledge in full range of products sold; checkout operating; sales skills	1-2 weeks induction, then taking modules at own pace.	Proprietary modular competency system delivered in courses in stores and through learning packs	Yes, competency system moves from Bronze to Silver to Gold levels.
UK Fashion chain	Checkout operating; product knowledge; fashion knowledge; selling skills; customer service skills; knowledge of the 'back of house' operations within a store (stock room, cash office).	2 hours' formal training on checkouts then several months for each learning module.	Checkout training given by store management. Then modular self-learning system through workbooks	Yes, learning system moves from Standard to Advanced to Top Level.

It is noteworthy that in Denmark and Germany, retail apprenticeships are offered for shop assistants (as opposed to checkout workers who are treated separately). These apprenticeships provide formal vocational training in product and process skills. They last three years, and they are certificated. However, they are in decline in German Clothing Retailer, where apprenticeships in clerical work and display have been discontinued with the centralisation of these functions. Checkout workers, however, have very brief and basic training in checkout operation.

There are other examples of strong training provision for retail staff at junior levels. German Drugstore has developed its own in-house training framework, LidA, which responds to its objective of reviving the profession of chemist and providing very well-informed service to customers. Swedish Clothing Retailer has also developed a proprietary competency system, FRIDA, which provides self-management skills in addition to the product knowledge which the sales staff receive. UK Supermarket has a very systematic approach to training, which is open to all staff on a routine basis. Training covers product knowledge, customer service skills, and at higher levels, management skills, and the modular proprietary system provides for certification of training.

These are the exceptional cases, however. In the Irish, Italian and Spanish retail case studies, as well as in the other case studies in Denmark and Sweden, retail training is either poor or non-existent, and continuous or recurrent training is simply not available. These employers have a low-cost approach to skills development. They invest little or no cash or resources in the development of their junior staff (often on the grounds that levels of staff turnover do not make training a worthwhile option). Instead, they rely on their staff learning on-the-job, learning by shadowing their colleagues, or learning by being coached by their colleagues. Indeed, some

companies rely on their staff to train other staff, often without extra pay or accreditation.⁴⁴ In this context, training plans for junior staff which might programmatically develop their skills are not considered as an HR practice.

Do SERVEMPLOI company practices reflect national training systems and approaches? We can suggest a distinction between 'training-rich' and 'training-poor' régimes in countries and companies. The former might be those in which apprenticeships and vocational training courses are widely available and of long duration, where as a general rule, companies expend resources on training and supplement the training provided through the vocational system, and where there is a generalised cultural emphasis on developing and using employees' knowledge and skills, right to the lowest levels of employment. The latter might be those in which vocational or state-provided training is of poor quality and short duration, or is non-existent, where there is no coherence of training policy with the policies and practices of employers, and where there is an anti-knowledge or anti-skill culture, or where training is only available to certain employees.

In Table 11, we map the national systems and the company practices. This shows that company practices generally reflect the national systems of training in operation in the different countries, with training-rich régimes found both in national policy and in company practices. The exception to this pattern is in our Danish case studies; in Danish Toyshop training was poor, but in Danish Supermarket, it was poor only for checkout operators and thoroughgoing for other staff. However, this project is concerned precisely with the opportunities of employees such as these checkout operators, and one of our objectives is to investigate whether, even in training-rich régimes like Denmark, junior female staff can come to be excluded from employee development opportunities. On the other hand, the UK has a very poorly-developed training régime, but the two UK retail case study companies both have highly-developed training policies and practices which cover all employees and offer systematic development routes. The explanation for this may be that both are large companies, both operate in a highly competitive market, and both see their ability to compete as resting upon the quality of the service they provide to customers, through the skills and knowledge of their front line staff.

⁴⁴ This is sometimes known, particularly in companies which have imported HR techniques from the United States, as 'buddying' and it must surely considerably reduce the costs of employee development.

Table 12: National Training Regimes and Company Practices in the Retail Sector

Training Regime	National system	Company practice
<u>Training rich:</u>		
§ Apprenticeships/vocational training	Denmark	French Auto Parts
§ Companies expend resources on training	Germany	German Drugstore
§ A generalised cultural emphasis on developing and using employees' knowledge and skills	France	German Clothing Retailer
	Sweden	Swedish Supermarket
		<i>UK Supermarket</i>
		<i>UK Fashion Chain</i>
		<i>Danish Supermarket</i>
		<i>Danish Toyshop</i>
<u>Training poor:</u>		
§ Vocational training poor quality, short duration, or non-existent	Ireland	Irish Hardware Store
§ No coherence of training policy with policies & practices of employers	Italy	Irish Supermarket
§ Anti-knowledge or anti-skill culture	Spain	Italian DIY Supermarket
§ Training is only available to certain employees.	UK	Italian Hypermarket
		Spanish Clothes Shop
		Spanish Butcher

Financial Services**Table 13: Training of Cashiers, Clerks & Call Centre Agents in Financial Services Case Studies**

Company	Topics of training	Duration of training	Mode of training	Continuity of training
Danish Bank: 1. Cashiers 2. Customer consultants	1. Clerical processes & cashiering 2. Investment, sales, product knowledge, IT knowledge	1. 2 days 2. 2 years in banking school + 1 year in firm.	1. Induction course + on-the-job training. 2. Banking school + on-the-job training	1. No 2. Yes.
Danish Insurance Company	Insurance product knowledge, office processes, sales skills, interpersonal telephone skills, IT skills	1 year in business college + short courses	Business college or in-house training programme. Monthly coaching sessions with office manager	Yes, ongoing training is required for this work.
French Credit Company	Knowledge of company, structure and products; IT skills; interpersonal skills	4 weeks	Course-based induction training	Yes, training needs identified in annual review.
German Insurance Company	All-round skills in insurance products & processes + interpersonal skills	3 year apprenticeship + 1-2 years training	Course-based and on-the-job training	Yes, but organised out of working hours and away from work location.

Table 13 (continued)

Company	Topics of training	Duration of training	Mode of training	Continuity of training
German Bank: 1. Call centre agents 2. Cashiers and customer consultants	1. Social and interpersonal skills 2. Banking apprenticeships + courses in sales, behaviour, customer service, telephone skills, managing co-workers, product knowledge, tax, inheritance law.	2. 3 year apprenticeship + courses and seminars lasting 1 week	2. Training courses in 'allfinanz' held in company headquarters.	1. No 2. Staff with 5 years' sales experience can train in financial consultancy for both banking & insurance.
Irish Building Society: Call centre staff	Loans, mortgages, and investment products and processes	4 weeks	Training in different topics is done incrementally on -the-job	Yes brief information sessions on new products No information
Irish Insurance Company	Induction +	5 days	No information	No information
Italian Coop Bank	Securities + new products	3 days + very short (1hr) sessions	Course-based training in bank HQ or given by central banking federation.	No
Italian Virtual Bank	Product and technical skills, communications skills,	1 month + 2-4 weeks	Training course for 1 month, then shadowing other staff in workplace. Process training provided by bank; relational skills training provided by consultants.	In new technologies and products.
Spanish Bank A	Skills, communications and products	1 month	On line and through taught courses	Yes, training is incremental
Spanish Bank B	Skills, communications and products	1 month (+ 3 months)	On-line and through taught courses	Yes, training is incremental
Swedish Telephone Bank	Induction in basic bank information, and Computer Driving Licence, then product knowledge and sales skills	Over the course of a year on-the-job.	Induction is provided by experienced colleagues	Yes, training is incremental.

Table 13 (continued)

Company	Topics of training	Duration of training	Mode of training	Continuity of training
Swedish Bank	Product knowledge (loans, endowments, funds), interpersonal skills	1-2 days on products and technique. Private banking courses levels I & II, each 10 taught days, 10 study days on full pay, 300 hours home-work	Formal courses delivered in-house in company HQ + on-the-job learning.	Yes, training is incremental and all staff are encouraged to move up through the levels.
UK Insurance	Induction into the company, its products, IT skills and call handling or communications skills. Then further training on specific products.	3 weeks on induction, then 3-5 days for each product training course.	Induction and subsequent product training is course-based and delivered by company at call centre premises.	Yes, training is incremental and all staff can participate.
UK Bank	Keyboard skills, and other basic clerical processes.	3 days.	No formal training courses. On-the-job learning through shadowing or buddying up with colleagues.	No

Table 13 summarises the practices of our financial service case study firms in training their junior female staff. Several issues deserve particular comment:

- § The simplest indicator of a firm's commitment to training is the length and breadth (extent) of the training it offers its junior staff. Table 10 shows that the longest and most extensive training is offered by the case study companies in Denmark and Germany. As in retail, this is an outcome of the apprenticeship systems in these countries; Danish and German financial service companies offer apprenticeships for customer consultants (in Germany: Bankkauffrau/-mann; Sparkassenkaufmann/-frau, Versicherungskaufmann/-frau) which last for up to 3 years, followed by on-the-job training courses. The subject matter covered in these apprenticeships and subsequent training courses is broad, ranging from substantive financial service product knowledge, to financial legal knowledge, to tax knowledge, to the processes of administering products and services, to sales and customer service skills.
- § German Insurance is a company with a particularly comprehensive approach to training its junior staff, which arises from its initiative in work re-organisation around self-organising independent teams. Team members come into the company with vocational training in insurance, and through their training, they develop a good general knowledge of the business

and its insurance products, as well as detailed expertise in the functions of their team and general collaborative, teamworking skills.

- § The dismantling of the boundaries between banking and insurance within the sector as whole means that employees' product knowledge needs to be much wider than in the past. Bank employees now need to have expertise in insurance as well as in banking products, and vice versa. So we note that in German Bank, customer consultants can undertake regular training in 'allfinanz' products and processes.
- § The provision of ongoing training opportunities can be regarded as a further indicator of a company's commitment to develop its employees. Here again, the Danish and German firms provided continuous training opportunities, so junior staff have the opportunity to update and develop their skills and knowledge base throughout their employment. However, in German Insurance, women with family responsibilities find it very hard to participate when further training is organised out of working hours and away from the workplace. The two Swedish companies also placed considerable emphasis on ongoing training and learning.
- § There is an emerging division of labour, and consequently of training opportunities, in the most junior grades of financial services companies, brought about by their increasingly commercial orientation. Within branches, the selling of products and services is handled by customer consultants, while the more routine administrative functions are handled by cashiers and clerical staff, or by customer service agents within call centres. As the Danish and German cases show, these two types of employees have access to different training programmes. Customer consultants can take apprenticeships which include 'academic' subjects like law as well as job-specific skills, but cashiers and call centre staff are trained only to develop job-specific competencies: clerical skills, cashiering, social and interpersonal skills.
- § Social, communications and relational skills training is becoming very common in financial services companies, as a result of their overall commercialisation and re-orientation towards customer service, and because of their widespread use of telephone call centres as channels for sales and service delivery. Call centres are the sites in which social skills training for routine administrative employees was first developed, and their training practices are now widely taken up in the sector. Most of our case study companies offered their customer-facing junior staff some form of social skills training, whether or not customer service was being delivered through call centre or through branches. Some offer very extensive and elaborate social skills training in which the detailed components of a telephone conversation are examined and analysed. In UK Insurance, for example, trainees are taught the techniques of listening to the customer, showing empathy and acknowledging the customer's requirements, modulating their own voices, and holding open and closed conversations.
- § Irish Insurance Company, Italian Co-op Bank, and UK Bank, offered the shortest training in the narrowest or most job-specific topics, in only those skills directly necessary for the performance of low-grade work. This finding, when taken together with the pattern of training in our retail case studies, suggests that Irish and Italian women are among the least likely to have access to substantial employee development opportunities which allow them to move beyond their limited and job-specific competencies and into more substantive areas of skill.

Opportunities for progression

One of the main objectives of this project has been to answer the question: how, if at all, do SERVEMPLOI women progress, within and beyond their firms? We were interested in the ways in which the HR practices of SERVEMPLOI companies, concerning training and development, working time, and equal opportunities, facilitate the progression and improve the opportunities of SERVEMPLOI women. We have already considered some of the implications of working time arrangements in SERVEMPLOI companies for the progression opportunities of the women working in them. In this part of the report, we consider the transferability of the skills acquired and used by women in junior positions, the recognition of those skills, and in the light of these, the progression opportunities offered to their junior female staff by the SERVEMPLOI case study firms.

There are several pre-requisites to the existence of progression opportunities within and between organisations. First, employees' skills and knowledge have to be transferable to and potentially usable in other jobs and organisations. Second, they have to be recognised in the labour market as 'skills' and/or creditable forms of knowledge. Third, the structures, processes and culture of employing organisations have to be geared towards the opening of these opportunities, and this is usually achieved using HR methods drawn from equal opportunities equal treatment techniques:

- § In equal opportunities approaches to employee progression, employee training and learning is linked to formal and clearly signalled appraisal and promotion systems. Individual employee training plans are linked to development plans, and both plans and outcomes are regularly reviewed jointly by the employee and the line manager, often leading to re-grading or more substantial promotion. Job opportunities are clearly advertised and open to all employees. Pathways through organisations are clear, though in flat organisations they may be shorter than in organisations with more job grades, and not necessarily linear.
- § In informal, discretionary systems, promotion is informal and at the discretion of an individual line manager. There are no clear guidelines or criteria for progression. Jobs are not openly advertised but opportunities may be disclosed by word of mouth to favoured candidates. 'Know-who' becomes central to an employee's chances of gaining promotion.

To what extent are the skills and knowledge of SERVEMPLOI women transferable to other jobs and organisations? What kind of progression systems and cultures were established in the SERVEMPLOI companies and how did they affect the opportunities open to SERVEMPLOI women?

Progression in retail

From our interviews with human resource managers, store managers, and section managers in retail, we identified several areas of skill which seem to be required for progression into team leadership or junior management roles in retail:

- § Product knowledge
- § Merchandising skills
- § Customer services skills
- § Stock management skills
- § Teamworking and team management skills

To this list of concrete, identifiable forms of knowledge and skills, we have added a more abstract type of knowledge – work process knowledge (a panoramic understanding of the role of particular activities within the whole work process). We suggest that it is not simply the possession of discrete competencies in these areas which is the key to being employable in better work, but an understanding of the operation of the workplace or organisation as a whole, and the use of this panoramic knowledge to make informed decisions about work processes (see WHOLE, 2000).

Unfortunately, in very few of our retail companies are either concrete or abstract skills systematically developed in women working in the lowest grades. In the ‘training -poor’ environments, the opposite was the case. SERVEMPLOI women were trained in the barest of job-specific skills – which were typically in packing bags, operating checkout systems, handling roll cages, stocking shelves. In Danish Supermarket and German Clothing Retailer, for example, checkout workers are only trained in how to operate their checkouts. In Irish Hardware Shop, cashiers learn the prices of the goods in the store. In Italian Hypermarket, retail workers learn about workplace safety. In one sense, these are transferable ‘skills’, in that they are relevant to almost all types of retail work and therefore the employee who develops them can move from retail employer to retail employer. However, the possession of such limited competencies restricts the employee to working in a limited range of jobs – she can only really move from one routine job to another and on the strength of these skills she cannot easily progress to better or more senior work.

In the training-rich retail environments, the skills and knowledge acquired by junior staff in the course of their training were resources which could potentially contribute to their development. Retail management skills like merchandising (covered in the German vocational training system) and stock management (UK Fashion Chain) are in demand and so can be taken from one company to another. Their possession potentially allows employees to move out of junior or low - grade work. In -depth product knowledge is slightly different; it is often specific to a particular retailer and not usable in different organisations. Product knowledge is therefore probably less transferable than other types of knowledge or skill. There were several examples among this group of SERVEMPLOI companies of retail training imparting panoramic work process knowledge and encouraging the use of informed decision -taking on the part of the employee. The most noteworthy of these was German Drugstore, where local store -based teams had devolved responsibility, and were actively trained in self -management. They therefore developed very transferable skills, most importantly in financial management. Similarly, in Swedish Clothing

Retailer, the training of junior staff was designed to provide skills in initiative-taking, team-working and the management of responsibility – all skills which can be transferred and used in other settings, not even necessarily only in retail.

A key issue for women's progression opportunities is also whether the skills which they develop through training and learning in their workplaces are actually recognised and accredited as 'skills' – both by their employers and by potential employers.⁴⁵ In retail, only the vocational training systems in operation in Denmark and Germany provided training in skills which are universally recognised. Even in these countries, however, the vocational training systems are declining, and across the training-rich SERVEMPLOI organisations, we found that the tendency is for retail employers to use their own in-house training programmes. These impart both skills which carry wider recognition, such as management skills, and skills in specific organisational processes which are fully accredited internally but have little currency among other employers.

What progression opportunities were open to the SERVEMPLOI case study women? In the Danish retail sector, SERVEMPLOI informants found progression out of low-grade jobs surprisingly difficult. In Danish Supermarket, it was difficult to progress from a dedicated checkout-operating job to more general shop assistant work, even though this was only one step up the occupational ladder. The two jobs were functionally separated, and the company did not facilitate movement between the two through its HR practices. Progression to managerial work was more difficult still, as the company's employee development and promotion policies were oriented towards recruitment and development of already qualified young professionals. 80% of its management trainees were young and male. Danish Toyshop was a much flatter organisation with few barriers to progression. However, there were only two job grades to progress into from shop assistant jobs: Deputy Shop Management and Shop Management. The absence of both structural and cultural hierarchies in this firm facilitated women's progression into these two management grades. The company expressly devolved responsibility to junior staff and pursued a deliberate strategy of promoting them rapidly. The combination of these two factors made it possible for women in their early 20s to reach management positions. As a result, 50% of its store managers were young women who had reached these positions before leaving the labour market to have families.⁴⁶ However, women's progression into managerial positions in these local workplaces coincided with a centralisation of decision-making which had previously been locally done, and a consequent downgrading of the managerial job. This is a pattern which has also been found elsewhere (see also Tiernari et al 1998).

In French Auto Parts, there were few prospects for the women working in shop-based cashiering positions to move into more responsible jobs, partly because of an implicit practice by the company of reserving supervisory and managerial positions for male staff. Progression prospects were similarly poor in Swedish Supermarket, Swedish Clothing Retail and German Drugstore. All

⁴⁵ Lack of recognition of their skills has been a perennial problem for women, and indeed, often their work is not recognised as 'skilled' at all, precisely because it is performed by women (for example, despite its obvious levels of mental and manual skill, secretarial work is rarely defined as such).

⁴⁶ We do not know, however, whether they returned to these jobs after bearing and raising children, or whether the 'young' culture of the company and the long working hours militated against women with families working in senior positions.

were very flat organisations with few positions above those of shop assistant within stores. German Drugstore had developed an organisational system of specialised teams within stores, but despite their apparent employability generated by the all-round work process knowledge and specialist product knowledge held by team members, progression opportunities were not routinely made available to them by the company. In German Clothing Retailer, despite the provision of apprenticeships for sales staff, promotion was at the individual discretion of management:

The Regional Business Manager picks out his people, asks the General Manager of the store if he can spare him (sic) and then recommends him to the Central Buying Manager, the Central Buyers' supervisor, who has the power to veto but rarely does (Helmut Riedinger, Department Head, German Clothing Retailer).

Surprisingly, in the Irish retail case studies, women's opportunities for progression out of shop floor work⁴⁷ and into store management positions were relatively positive. Although formally, management positions were recruited externally from the graduate labour market, in practice, the overall shortage of labour which has been a feature of the Irish economy during the past decade has meant that retailers recruit trainee managers from the ranks of their shop floor staff, though they do so informally and on the basis of personal preference. Effectively, this practice has cracked the glass ceiling for Irish women in retail. It has not fully shattered it, however, for a number of reasons. First, management positions involve such long working hours that our informants rejected the opportunities available to them. As one Section Head in a supermarket explained to us, promotion into retail management, even junior management, means that "...your life is just not your own." Second, recruitment into these positions remains at the discretion of (generally male) superiors and therefore progression is not open to all employees to seek. Third, this practice has evolved because of a labour shortage and may equally disappear if and when the labour shortage itself does.

Although most of the retail companies could offer few opportunities for their junior employees to move up within their organisations and similarly had no procedures for advancing them, a few companies had very well-developed progression systems. These were not always the same companies as those which offered formalised training. Italian Hypermarket, for example, offered little by way of workplace training, but operated a formal system of employee progression from shop assistant posts to co-ordinator or section head positions. Posts were openly advertised, staff were encouraged to apply in writing and applications were formally assessed. UK Fashion Chain and UK Supermarket both operated a formal system of progression. Both companies had flat structures in the stores, comprising sales assistant grades, junior management grades and store management grades. In Fashion Chain, the entry-level job was the Sales Adviser job, and entrants into this job came in at the 'Standard level' and were automatically enrolled on the Standard level training scheme. Completion of this training module meant their progression to an 'Advanced level' Sales Adviser, and to taking the Advanced level training. If they satisfactorily completed this, they progressed to a 'Top level' Sales Adviser role, and this generally carried some junior managerial responsibility – managing the floor of a store, for example. Progression was then to Deputy Store Manager, and from there staff could progress to a similar job but in a

⁴⁷ There is no demarcation between checkout operators and shop assistants in Ireland, unlike in Denmark and Germany.

larger and higher graded store, or to Store Manager in an equivalent store. A similar system of incremental progression was operated in UK Supermarket.

In both of these organisations, our informants underwent regular (generally quarterly) and systematic appraisals with their superiors, where their training and development plans were reviewed and their aspirations for career progression discussed. These organisations offered among the best prospects for junior shop staff to move out of their occupational ghettos and into more responsible and more highly -graded work. However, although opportunities for promotion were open to SERVEMPLOI women in these organisations, they were not matched by changes in working practices which would make it feasible for all women to take up these opportunities. The companies appreciated the need to train their junior employees and to provide them with access to transferable skills and opportunities to use them in more responsible work. They did not disturb their own increasingly long working time requirements or reorganise this work in order that women with other (and particularly family) responsibilities could feasibly perform it. This left our informants in the position of having to reject promotion opportunities. This point was illustrated by an informant in UK Supermarket, but informants in other retailers (Irish Supermarket, Italian Hypermarket and UK Fashion Chain) made the same point:

They want me to go into the Senior Team now. They get onto me about promoting me to Senior Team, but I am holding myself back because I am not happy that I would be able to give that job 100%. Because no matter what goes wrong in the shop, you have to be there. If you have to stay 14, 16 hours a day, then you have to stay ...

I could do such a good job being in Senior Team, I have got so much to give. I have been here 16 years. But it is just that something is holding me back. The Regional Director has asked me to go to a new store that is opening in Leytonstone and open their Stock Control team, because they want the best people around to go and open the store. I can't do it, because I will be working the same hours as when I opened here. I didn't have my son when I opened here. I have got my son now.

...I don't want to go through all that stress and pressure of knowing that the manager does not like me leaving at a certain time. I have seen it happen to too many people. It is the commitment. They think you just haven't got the commitment if you need to go home at a certain time. You don't care. God, I care more than anybody in this store (Cilla Holland, Section Manager, UK Supermarket).

Progression in financial services

Before the wholesale restructuring and deregulation of the sector, jobs above junior grades in financial services involved clearly -defined knowledges which were developed through programmes of professional education and training. These were acquired through specialist training institutions operating across the sector and collectively resourced by groups of employers (Denmark), through apprenticeships undertaken within companies (Denmark and Germany), or through extra-curricula education courses taken in pursuance of a professional banking or insurance qualification (Ireland, UK). As financial products and services were more or less standard across providers, the bodies of knowledge which employees acquired through banking

or insurance education – which focussed on business economics, financial law, banking or underwriting law, institutional processes, and product knowledges - were generally applicable within the same types of financial organisation across the sector. Moreover, the knowledge was clearly accredited by the awarding body and given the status of formal qualification. The acquisition of formal qualifications was closely linked to career progression within banking and insurance companies, which were bureaucratic and hierarchical organisations with fixed upward progression routes.

These career paths were, however, largely closed to women working in junior positions in the sector, in the branches as cashiers, clerks and secretaries. A dual labour market operated within banks and insurance companies and there was a firm distinction between 'jobs' – for employees in low-level clerical grades and 'careers' – which were restricted to employees entering financial service employment above clerical level and taking professional qualifications for further advancement. Despite, therefore, the provision through training of transferable bodies of knowledge and the existence of clear progression routes through banking and insurance companies, women in low-grade positions often could not access these opportunities. These women remained confined to their lower job grades, the principal form of mobility being between similar jobs for different employers.

In the past ten years, this situation has changed enormously. SERVEMPLOI companies in financial services throughout Europe have been deregulated during this period; they therefore offer more extensive products and services than in the past (demanding wider bodies of product knowledge). They have been organisationally restructured, with leaner branch networks, call centres, and internet centres oriented to the provision of customer service, and administrative functions removed to back offices. Banks and insurance companies are generally flatter and less bureaucratic organisations. As they have become commercialised and consequently much more oriented to sales and service provision, the development and use of the relational skills of their staff have taken on a central importance. Professional qualifications have substantially declined in importance in financial service work. Indeed, it could be argued that the skills needed for financial service work are essentially the skills that are needed for retailing work.

Communication is very important because of the direct contact that the employee has with the consumer and most importantly, the brokers. This ability is the most important qualification and is becoming ever more important now because of how customer contact has changed (Lars Müller, Regional Personnel Manager, German Insurance Company).

I think the main skill - or quality - is that people have to be very customer -focussed and have very good listening skills, so that they can understand what the customer is saying and not just believe they have heard what the customer has requested. So it is very important for people to have social skills, people skills, empathy and also, for this environment, to be able to work as part of a team. Because often you are not responsible for a whole process, you are responsible for part of a process and you may never speak to that customer again, so you are relying on your other colleagues to continue to provide the service which you promised when you wrote the business in the first place. So you have got to be able to work as part of a team and to understand the total process.

... We tend to train our people in the softer people skills and provide them with the skills they need in a technical environment. I should perhaps say we have got some people who are quite slow on the system. Sometimes it is the older person and I generalise but it is sometimes a true statement. We have got at least five gentlemen in their fifties all of whom are that little bit slower on the computer system, and maybe the number of calls they do per day is lower than average, but in terms of the overall quality that they bring, the customer servicing that they bring, their ability to get more new sales out of less calls, this means on an average basis they can actually compete with their colleagues perhaps in a different way (Tina Garden, Call Centre Manager, UK Insurance Company).

A look at the topics of training undergone by the women working in SERVEMPLOI financial service companies (Table 10) confirms the idea that relational skills are the most widely developed, and perhaps also most widely used, skills among women working in junior grades. We have already noted that almost every SERVEMPLOI company formally trains for these skills, and that some have developed highly sophisticated analytical approaches to the relational skills needed for their particular businesses. Relational skills, particularly those connected with working in teams, self-management and interacting with customers, also seem to be gaining more recognition among employers. They are no longer the 'invisible' elements of service work, but are explicitly recognised as central to the service encounter. But does the possession and use of such skills facilitate women's progression in financial services? And are the barriers to their progression which used to prevent women from moving out of cashiering and clerical jobs now being dismantled in the process of structural change? Are financial services becoming more meritocratic organisations?

In Danish Bank, women in cashiering positions have very few prospects for progression. Cashiering jobs are just this – jobs rather than careers. They are positions not requiring formal qualifications and not offering access to training and progression. Moreover, these jobs are steadily disappearing, and it is anticipated that in time cashiers will be redundant from Danish Bank. Those in customer consultant positions can progress into working in specialist product and service areas, though individual progression is usually decided on the discretion of management rather than being systematically open to all. In Danish Insurance, our female informants reported that they were more likely to move sideways into other areas of customer consultancy than upwards into the higher-paid job grades (which were commission-paid insurance agents and sales managers), principally because of the evening working which went with the latter jobs and which discouraged them from seeking such promotion.

In German financial services, internal careers are still important and possible for employees above basic cashiering and call centre grades, though they are much more problematic than in the past. Formalised vertical structures and incremental job grades are gradually being superseded by flattened structures and reduced hierarchies in German Bank and German Insurance Company. Women in cashiering, clerical or sales jobs in both companies can progress relatively quickly and early into specialist customer adviser positions (and both companies operate open promotion systems to these posts), but subsequently their progression prospects are limited by the lack of available opportunities. They are also restricted by the requirement to

be geographically mobile; this limits their promotion prospects to whatever is available locally. No employee in German financial services can reach a supervisory position without having taken an apprenticeship, and managerial work requires further vocational training. This means that women in the most junior cashiering or call centre positions are excluded a priori from such opportunities.

The increasing commercialisation of banking and insurance companies was very strongly felt by them to limit the future progression prospects of women in low -grade administrative functions in Italian banking. It was experienced as a source of competition between sales and administrative staff for progression opportunities:

They'll need increasingly less administrative staff and increasingly more staff in commercial services. Those lucky enough to be in the commercial department will be better paid and treated better ... So there's now competition even between colleagues, a war among the poor. Those working in the Commercial Department handle the commercial business with broad margins of freedom, while the others 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 Conti, Secretarial Adviser, Italian Bank).

Perhaps paradoxically given the flatness of their structures, call centre environments proved to be among the best workplaces for women to progress within. We have already noted that in call centres, training for customer service jobs is generally more thorough and more wide -ranging than it is in conventional financial service workplaces, covering both product knowledge, technical skills in equipment operation and relational skills . One of the reasons why training for this environment is comparatively thorough is that call centre employees generally enter this type of employment with no background in or knowledge of financial services, and therefore have to learn about financial service provision from scratch. In addition, because most call centre employers like to make their employees 'go live' taking calls as soon as possible, the opportunities for employees to learn their skills and knowledge by shadowing their colleagues are much fewer than they are in conventional workplaces. In this context, formal training becomes much more critical.

The formality of the training in financial service call centres is mirrored by formalised and highly structured progression system for customer services agents. In Swedish Telephone Bank, all agents undergo systematic training to progress to the position of Private Customer Adviser, and this is in fact a requirement of their employment. In French Credit Company, customer service agents have regular appraisals with their team leaders in which they examine their performance, their objectives, their skills and training requirements, their overall contribution to their teams, and their aspirations for their development and progression. They draw up plans for achieving these aspirations. A similar system operates in UK Insurance. In these call centres, the progression opportunities open to entry -level staff are to team leadership and subsequently customer service management positions. (Indeed, all new job opportunities throughout the organisation are openly advertised.) In UK Insurance, there is around one team leader position for every ten team members, and around one customer service manager's position for every ten team leaders. The number of promotional opportunities is therefore not very high, but these opportunities are systematically made available to all. In UK Insurance, moreover, part -time staff can take team leadership roles, and are generally put in charge of teams of other part -timers. It is less easy for

part-timers to fill customer service management positions. They are not debarred from doing so, but like retail management jobs, the workload of customer service managers in call centres is sufficiently heavy to be highly problematic for employees who wish to confine their working time to their contracted hours.⁴⁸

In this part of the report, we have examined the progression practices of the SERVEMPLOI case study companies and their implications for women's opportunities. In Chapter IV of the report, we look at some of the outcomes of these practices for SERVEMPLOI women, in particular those we have followed through the Qualitative Panel Studies throughout the life of the project. First, however, we examine the gender systems and gender relations at work in the SERVEMPLOI case studies and consider how SERVEMPLOI women experience and respond to these.

⁴⁸ The organisation of work around such heavy workloads of course indirectly discriminates against any employee who has to limit their working time, but it is particularly likely to be problematic for women with domestic responsibilities.

Organisational Gender Regimes

In this part of the report, we look at the gender regimes and gender relations which are to be found in the SERVEMPLOI companies. We consider their implications for the quality of women's work in these organisations and for the achievement of gender equality.

As chapter 1 argued, gender regimes in organisations involve *segregation* and *hierarchisation*. Within organisations these concepts help us to describe the power relations and processes which operate to construct gender and gender relations - the 'maleness' and 'femaleness' of jobs and the value that attaches to them. In the study of organisations 'segregation' refers to the separation of male from female (what is male is not female and vice versa)⁴⁹. 'Hierarchisation' refers to the fact that, as a general rule, what is male is more highly valued than what is female. The gender system in organisations is therefore a power system. It also intersects with class and ethnicity.

Segregation in the retail sector

The retail sector is a significant employer of women in all the SERVEMPLOI countries. As we have seen, the structure of the sector varies considerably across countries: by size, space, ownership and degree of internationalisation. Despite these differences, there are also a number of similarities in terms of the gender systems and gender relations of retail work. One of these areas of similarity relates to the way in which particular areas of retail work become gender-labelled.

The actual content of the labelling varies between nations and organisations, which illustrates how gender is negotiated in its context, particularly that of the wider labour market. One area of gender labelling is around the product sold: 'female products' are sold by women. For example, women's clothes and children's clothes are sold by women everywhere. This gender segregation is sometimes presented as a necessary response to customer demand. As the manager of Spanish Clothes Shop explains, 'female customers prefer to be served by women'. This apparent customer preference extends to 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).

Gender labels are cultural and not always 'obvious'. In Spanish Butcher's Shop, butchering is a job done by women while in all other countries it is a job done by men. In different settings,

⁴⁹ Segregation is therefore not itself about gender inequality. Indeed, in cross-national research indices of segregation in the labour market tend to correlate **positively** with indices of gender empowerment such as the Gender Development Index: Sweden has high levels of gender segregation and high levels of gender empowerment (Blackburn et al, 2001).

different rationales are made for the creation of these labels. When we consider that women in the home generally prepare food, the Spanish product/gender -label seems to be in line with societal gendering. Rationales are also made for male gender labels. The importance of physical strength is often referred to (Italian DIY Supermarket; Birgitta, Delicatessen Co unter, Swedish Grocery Retailer). Equipment, mechanical devices or knives for example, often has a male gender-label. One set of labelling principles conflict with others, with different outcomes in different countries and firms.

An example is the gender-label attached to the selling of 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 there are different rationales: fruit and vegetables are male because they are heavy, fruit and vegetables are female because women can see and smell what is good, fresh and nice.

Gender segregation can also relate to the demarcation of other areas of the work place in retail, such as the demarcation line between the checkouts and other areas of the store, and/or between the back of the store and the front of the store. There are rationales for these labels too. Among Italian retailers, it is assumed that women are 'naturally' more polite, more precise at electronic till operating, and that they can cope with routine work better. This is a common assumption about women's abilities, and it seems to have a long history. Since the Industrial Revolution, women's apparently 'nimble fingers', coupled with their 'patience', justified their concentration in routine assembly work and in the operation of office equipment.

Customer service skills carry a gender -label, in addition to being skills which we have argued are generally acquired through gender socialisation . Almost all of the employers and human resource managers interviewed for the project agreed that the ability to project a pleasant persona, to smile, to listen to the customer, and to be helpful were the key qualities they valued in their sales staff, the vast majority of whom were female (see also Belt et al, 2002). Employers also require these customer service skills to include the ability to handle stress during busy periods and to cope with abusive customers. Our informants – both employers and employees - rarely think about this segregation. They take it for granted, since it has always been this way, and this may explain the strength of the labels and the enduring nature of segregation and hierarchisation.

Despite these clear labels, we can also find changes in the gender structures of organisations taking place, partly resulting from changes in the wider labour market. For example, checkout work is much less exclusively female than it was in the past. Men now work at the checkouts in some SERVEMPLOI companies (British Supermarket in Ireland; Swedish Food Supermarket), though it remains to be seen whether they are now a permanent feature of retailing life, or simply student workers with a transient relationship to retail work.

Hierarchisation in the retail sector

Most of the SERVEMPLOI retail companies are flat organisations with, at least in the stores themselves, few levels of hierarchy. Yet 'hierarchisation' can take place in such settings. 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).

Ironically, their success prevents them from making any career moves or any job changes, even though they have the formal qualifications. Checkout work has low status and in some shops few stay for more than nine months. Consequently, management is very unwilling to promote women – and thus lose good staff:

Six months ago I told my manager that it would be nice if he remembered me the next time there was a 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 Retailers) and maybe also in Germany and in Ireland (Linda, Shop Assistant, Irish Supermarket).

Although workplaces in the retail sector have a flat structure, they do have front line managers. These are highest positions that women normally achieve: "There seems to be a 'glass ceiling' between women and management positions above area managers" (Danish National Report 2001; see also Irish National Report 2001) We find many examples of how these first line managers are often working side by side with their colleagues. In Danish Toy Shop the formal supervisors of all the women are men while the real supervisory 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 this applies also to management levels. Since not enough interested men can be recruited, this opens up new opportunities for women. However, not all women are interested. Some of the women had been asked to take such a position but refused (Sarah, Head Sales Woman, German Shoe Store; Petra, Shop Assistant, German Hardware Store). They explain that they refused because there was too little to gain; management positions are not attractive any more; in lower management grades the extra money is too little; the working conditions are bad, with long hours and little autonomy. " *Your life is not your own*" clarifies one of the Irish women. In many companies managers are expected to work long hours and cover for others. This suits many women very badly:

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 this price and they are afraid that the higher managers may not accept that they cannot give all their time to the company.

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 confirm that all over Europe many women 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 which women give for refusing promotion. These seem to be in line with some Scandinavian studies of the 'female working class' (Hoel, 1983; Lindgren, 1992; 1999) which report that women think they have too much to lose if they take on a management post⁵⁰. Women at the lowest levels often say that their relations with their workmates are what they value most; their employer means nothing to them and their work tasks may be boring. What makes them go to work every day is the pleasure of meeting their workmates and the trouble they will create for their workmates if they do not show up to work (cf. Aurell, 2001). Taking a managerial or supervisory position means representing the employer: not just advising and managing their workmates but controlling them. When women become managers therefore, they leave their own social group but do not become part of another. The extra money is not worth the loss of these close social relations.

However, women not wanting a management position is only one side of the story. Some women do want more responsibility and management positions, but 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 which are most strongly dominated by women and this is truly an international finding. The opportunity structure varies between different positions. The positions are gendered, in that there is one opportunity structure for women and one for men. Men dominate the top in retailing and men dominate routes leading to the top.

All our reports suggest however that something is changing in retailing. This is discussed in more detail in the reports from Denmark, Sweden and Ireland. 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 so strongly. Thus while one hypothesis is that the changes that we are seeing are just the result of

⁵⁰ This of course was a traditional response of many working class **men** to the possibility of promotion to foreman (Rose et al, 1987).

tight(er) labour markets, we do not think that is the case. Other changes such as the internationalisation of the sector, the reorganisation of work and the introduction of new technology are all important and have clear gender dimensions. Given the speed of change it is impossible to say whether a new stable form of gender segregation in retail will emerge and of what this will consist.

Segregation in the financial service sector

Just like the retail sector, the financial services sector also employs many women (see Table 2 above). Some organisations and some positions are however heavily male-dominated. Everywhere, the sector is described as having traditional values like hierarchy in the organisation, formal politeness and a strict dress code for both for men and women. But there are changes taking place, mainly resulting from new technology and new organisational forms. New technology has also in some respects changed the competition in the sector with some completely new organisations with new strategies entering the scene. These new entrants may also influence the gender segregation in the sector, (for example, Linda, Administrative Assistant, Swedish Insurance Broker Franchisee; Call centres, UK Insurance Company). Call centres are currently the newest form of organisation and are expanding rapidly. We will therefore use them to illustrate both the segregation and the hierarchisation of the sector.

Delineating gender segregation in the financial services sector is more difficult 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 its strength nor its scope seem to be overwhelming. A closer look however reveals a more complicated picture. Some differences between the countries depend on the interaction between on the one hand, how far the organisations have progressed in the restructuring process and, on the other hand, the point in time at which women entered the sector. This in Spain and Italy women entered financial services rather late and into positions that were being rapidly feminised. In Denmark by comparison, women have been in the sector for a long time. Here the few remaining people who work only as cashiers are women, advisers to private customers are 50% women and business advisers are almost all men. In Denmark segregation therefore seems 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 restructuring of the sector in terms of technology, organisation and competition has also changed the ways 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 case studies and panel studies had entered their organisation very young with low education, but acquired education on the job. Some of the women with low education levels who have found jobs in the retail sector would never have been employed in the financial services sector, although 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. Here the social aspects of the work were emphasised both by our women informants and by 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 – means that work now makes demands on employees 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. However, there are call centres staffed entirely by well educated personnel (Swedish Telephone Bank). There appear to be international differences in how this is solved and there are 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 depend not just on the national context, but also on characteristics of the organisation. Indeed, one plausible argument is that national differences are becoming **less** important, but differences between firms are becoming **more** important.

Hierarchisation in the financial service sector

As mentioned above segregation, as in some respects hierarchisation, is not very obvious in the financial services sector. Indeed both 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 (junior) management positions. In some of the 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 agenda, but this is very different in 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 Union 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. However generally the rule applies: the higher in the hierarchy, the fewer the women. Hierarchisation seems to be intact. The product segregation

mentioned above (private versus company banking, front versus back office) is also a hierarchical divide.

To have a career staff 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 extent of hierarchisation and the level of the ceiling are not the same in all our cases. In Spain and Italy the ceiling is very low, so that even women who have been promoted often feel that they are not really supported by managers (e.g. Cinzia, Customer Services, Cooperative bank, Italy).

As stated at the beginning of this section, financial services builds on traditional values. Yet different parts of the SERVEMPLOI study show that changes are however taking place. Of 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. Something similar was found in Ireland with Sarah (Training Officer, Irish Bank) succeeding in leaving the absolutely 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. One example would be Ruth (IT Advisor, UK General Insurance) whose case illustrates the problems of seeing this simply as a change for the better. During our research Ruth was given a better paid grade but no promotion although she tried hard to achieve it. Just as our research was ending Ruth was outsourced - after 30 years with the organisation.

The financial service sector – concluding remarks

In summary we emphasise that hierarchisation is extremely varied.

- § The nature of the financial services sector means that staff always need education and retraining. This education is very unevenly distributed and it operates to clearly differentiate those individuals who are moving up the hierarchy from those who are not.
- § As in the retail sector, women in lower positions are often given work tasks that in practice mean managing, learning and controlling, although they are not formally in a supervisory management position (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 some organisations in countries like Denmark, women now predominate in lower management positions and/or women dominate some parts of the organisation. Consequently different areas of management are now getting gender labels.
- § We have very few women really making it to the top.

Stability and change – discussion and analysis

The previous section presented the situation in the SERVEMPLOI case study organisations and of the panel study women in terms of the key dimensions of the gender regime, segregation and hierarchisation. We now continue the discussion but with a slightly different focus in order to approach our objective of understanding the outcome for individual women of organisational and technical change. It is clear that the gender regime is changing, but does this also mean changes in equal opportunities? Although we initially emphasised the importance of the focus on organisations, we begin this section with a look at the wider context. What is happening in society influences organisations as well as individuals and therefore has to be discussed.

Society - the organisational and individual context

Both for the panel 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 services sector. Employers have to compete with each other for labour and make themselves attractive for employees. During the course of the project this has applied more in Ireland 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, but is seldom mentioned by any of our 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.⁵¹ In practice it means that our SERVEMPLOI women handle their duties in different ways, their obligations differ and so do 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

⁵¹ 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.

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. It can be argued that these changes 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 was not always visible in our data. According to the National Reports, although the unions' interest in equal opportunities is often discussed, it is in practice rather low, as is the case in 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 effective 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)⁵²

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

⁵² Quoted in Poggio, Barbara (2001) SERVEMPLOI – National Report Italy, Unpublished project report, AROC

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 provided by the normal working hours (i.e. hours on either side of midday during weekdays). 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 and give 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 it is mostly women who are ready to supply some hours a week. Or it could be seen just the other way around – women want full-time work but the organisations only provide 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. This is the gender regime 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. (Department Head, German Clothing Retailer).

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). Although the example cited here is from Italy, the phenomenon is observable in some and maybe in all countries. How people are chosen 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 of the enterprise, whereas in financial services everyone has to appear committed.

Part-time work is often associated with low commitment. Again we have expectations creating their own reality, as in one of the Italian case studies where it is accepted by women working at the tills that theirs is a part-time job – and a position that has 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 women only work part-time if 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)

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. For example, one informant in Italy 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, and women from other countries, complaining about working hours (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 1,000 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 [in her company], 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 decision might indicate that women are aware of the fact that they are less likely than men to be promoted and this affects the way they

make career decisions. It would have been a greater risk for Marita to study business finance than it was for her male peers. (German National Report, 2000)⁵³

Other examples include 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 noticed (in Denmark) or not being valued in the right way (Gertrude, Sales Assistant, Irish Cloths Retailer; Margaret, Bank officer, Irish Bank); women facing stress and hard work (Linda, Shop assistant, Irish Super market, Lily, Cashier, Best Value in UK). It should 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. However, in both sectors the full consequences of stress have yet to become an issue of public debate.

Equal opportunities and the gendering of customer service work

In Chapter 1 we argued that the concept of gender regime enabled us to understand how gender divisions are constructed, contested and even change. This final section attempts to evaluate the extent to which change has occurred and the extent to which progress towards equal opportunities has been achieved. The concepts of segregation and hierarchisation provide the framework of our analysis.

For our concerns the key issue is the gendering of front line customer service work. Chapter 1 suggested that such work has been constructed as 'women's work'. In terms of segregation this means that it is not just predominantly done by women, but also and more fundamentally, it is seen as requiring qualities that are understood as fundamentally female. In terms of hierarchisation this means that customer service work is at the lower end of hierarchies of power and authority, the top end of which are dominated by men.

The obvious starting point for an analysis of segregation is to ask whether front-line customer facing work remains done primarily by women. However, this does not directly answer the question whether and to what extent such work is defined as 'really' women's work. A similar issue arises with the dimension of hierarchisation. Again the starting point is to ask whether women have reached levels in the hierarchy which were previously reserved for men. Yet even if such changes have occurred, this does not necessarily indicate the end of a gendered hierarchy in which men have power over women. It can be argued that a few individual women in even the most senior management positions do not challenge the social definition of management as 'really' men's work.

Such arguments carry the risk of circularity. If the extent of gendering is not challenged by a change in the relative numbers of women and men, then what constitutes 'real' change can become a matter of faith rather than empirical analysis. Yet these issues are particularly important because our study has documented extensive changes in the gender regimes of the organisations in which SERVEMPLOI women work and we need to understand the implications

⁵³ Edited quotation from Jacobsen, Heike (2000) SERVEMPLOI – National Report Germany, Unpublished project report, Sfs Dortmund

of these changes for equal opportunities. One approach is to use concepts introduced in previous reports: the **scope** of genderisation, meaning where and to what extent gender labels are used and **strength**, meaning the importance of gender (Sundin & Rapp, 2000).

In retail we have documented that most areas of work remain linked to gender (particular activities are either 'male' or 'female'). Furthermore, most customer-facing work is defined as female. In this sense the scope of gendering remains unaltered. At the same time, its strength appears to have been reduced. Not only are there more men on the tills in some supermarkets, but the rigidity of the labels seems to have been reduced. Yet if men have entered these areas, these men turn out to be exceptions – they are students, trainees or even in some cases older men who have essentially been demoted. Real men, in other words, do not work on the tills, real women do. At the same time, our reports document the emergence of new areas of gender segregated work, epitomised by the work of customer agents in call centres. Once again, while the gendering is not completely rigid (men do work in call centres, even as agents), it does seem to be the case that this work is not only numerically dominated by women, it is also seen by all participants as 'really' women's work. All aspects of customer-facing work, our evidence suggests, remain linked to gender. However, if the scope of gendering remains unchanged, its **strength** has been reduced.

Although the 'flat organisation' is very much a contemporary concept, hierarchy itself has hardly been abolished.⁵⁴ Clearly the gender hierarchy has not been abolished either: men still massively dominate the senior positions in both sectors, while the subordinate levels are dominated by women. While there are tales of the success of individual women, we did not encounter a single workplace where women overall were as successful (or even more successful) than men. Equally, it remains the case that all women are seen as potential mothers, for whom children may be a problem, while similar arguments are hardly ever heard in relation to men.

Yet in terms of hierarchy the changes are more striking than the changes in segregation. In more than one country we encountered many women as front line managers in retail and in financial services; women at middle management level are no great novelty in the financial services sector. Furthermore, in some organisations some women appeared to have – and considered themselves to have – (almost) the same opportunities as men. This can be interpreted as more equal opportunities. However, Tienari et al (1998) and Tienari (1999) suggest this is too straightforward. According to them, it is clear that men abandon less 'desirable jobs', including certain types of lower and middle management positions such as branch managers. The researchers' rather pessimistic analyses are often not supported by the women they studied, who are "comfortable in the sense that being a branch manager was more than they had expected in the first place" (Tienari et al, 1998: 74). Based on their case studies in the two countries, Tienari et al describe great differences between Finland and Germany. They state that "women (in Finland but not in Germany) are considered both capable and suitable for making tough people -

⁵⁴ We made no systematic study of wage rates. In most of our countries income inequality has been widening, partially because of growing differences in remuneration from employment (Atkinson et al, 1995). It is plausible therefore to assume that most of our women work in organisations where the difference in income between senior management and ordinary staff has increased in recent decades.

related decisions” (1998: 74). Our case studies produced rather similar arguments, where the Danish organisations had great similarities with these Finnish ones. If this is the case, then **some** attributes of management work **in some** organisations and/or countries are becoming degendered, that is to say, the **scope** of gendering is being reduced. This clearly benefits equal opportunities – so long as equal opportunities is defined very restrictively ⁵⁵.

If women’s overall participation in the workforce is rising (see chapter 1), it would be hardly surprising if some women had **not** entered supervisory and junior management positions. ⁵⁶ And this too has its consequences. If the glass ceiling has merely moved further up the hierarchy, this means that hierarchy remains gendered. At the same time, the identification of authority and masculinity is undermined, for the very simple reason that some women now exercise authority (even if primarily over other women). Indeed, our reports do suggest that women managers are more likely to face overt discrimination in the countries (Italy, Spain) where women’s overall participation is lowest.

At the same time, the very growth of opportunities for women means, almost by definition, that differences between women can become more important. The dimension of class appears to remain, even when formal hierarchies within organisations have been reduced, but it increasingly provides a division between women. Some of the latest developments, such as opening hours, flexibility and technology, are important factors in these equality processes. Let us again repeat that these developments will have different consequences for different individuals, and the consequences may well change over time. For example, today flexible working hours can seem a great advantage to some people, but in twenty years time those same people may be trapped in hours which they resent. Overall, processes of polarisation between jobs, but not between genders, seem to be occurring in both sectors studied by SERVEMPLOI.

Such changes do not mean that gendering does not occur. In management, the scope of gendering appears to have been reduced in some organisations, so that some managerial attributes, such as making ‘tough’ decisions, have been uncoupled from gender. However, the strength of other gender aspects remains strong. By contrast, in customer facing work itself, gender labels remain all pervasive, but in some cases their actual strength has diminished. In

⁵⁵ In the words of the informant quoted above: ‘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.’ In other words, the difference becomes increasingly between those – almost entirely women – who are ‘encumbered’ with caring responsibilities and those – most men and some women – who are not (Halford et al, 1997). Our reports also show how many women are not prepared to accept this narrow definition of equal opportunities: they are aggrieved because they – unlike most men – are compelled to choose between promotion and family.

⁵⁶ There is a useful parallel here with studies of social mobility. If the relative number of higher positions in the society increases, then this of itself will generate more social mobility (some children of lower class parents will have to be upwardly mobile, simply to fill the positions that have now become available). Analysis of social ‘fluidity’ attempts to examine mobility net of such structural mobility. Given the overall rise in women’s labour force participation, it would be astonishing if there was not **some** absolute increase in the number of women in supervisory and management positions, but this in itself does not indicate a greater relative increase.

both cases, the rigid division between women and men has broken down and people of the 'wrong' gender have appeared (there are men on the tills and women behind the manager's desk). However, the significance of these interlopers is different in each case.

Certainly it is no longer possible to describe employment in these sectors in terms of the extremes of segregation and hierarchy, i.e. situations where women and men are in totally separated occupations **and** in relations of straightforward domination/subordination. As Crompton and Sanderson remarked at the beginning of the 1990s:

"The occupational order will always bear the imprint of gender, but in the present situation some kind of convergence between male and female patterns is probably more likely in Western industrial societies than the restructuring of a highly segregated occupational matrix" (Crompton and Sanderson, (1990: 183).

At same time, important to be clear that convergence has hardly yet been achieved, whatever the ambitions of some women and the claims of a few companies. Segregation has become marginally less complete and a few women are entering management. This hardly suggests that segregation has ended and that hierarchy has been uncoupled from gender.

Chapter IV Conclusions and Challenges for Women's Work in European Services

The 'Skills Gap'? Training, Learning and Skills Acquisition

Project SERVEMPLOI started from the premise that the knowledge society is widely heralded as a high skill society, in which the application of substantive knowledge is a central component of work, and in which value is added to goods, and particularly to services, through the specialised expertise of employees. Central to this vision, in addition, is the notion that organisations should be learning environments, places where not only is innovation important, but also where employees are able to constantly learn, on -the-job and through formal training, new skills and ways of working (which add further value to their goods and services).

In Chapter 1 of this report we subjected the concept of the knowledge society to some critique, arguing that it is a notion which very inadequately, if at all, addresses the issue of how knowledge is to be distributed among the different groups within such a society. One of the major weaknesses of the concept is that it does not acknowledge the existence either of social class or of gender divisions within society – divisions which mean that not all social groups have equality of access to economic and social resources, including knowledge. In this sense, the concept of the Knowledge Society sheds very little light on the extent and nature of the knowledge held and used by those in low status or disadvantaged positions in society.

Project SERVEMPLOI set out to address this omission, by examining the access to learning, and the extent and nature of the skills and knowledge acquired and used, by women working in low - status service jobs and in organisational settings where significant technological and structural innovations were taking place. Our question was whether such women are able to develop substantive knowledge and skill in the course of their work, and of what type.⁵⁷ At the same time, we were intrigued by the issue of whether any skills that they might acquire and use would make them full participants in the Knowledge -Based Economy, with the status that might be expected to result from doing 'knowledge work'. Finally, does their use of skill enable them to contribute towards the competitive sustainability of the Knowledge -Based Economy?

Women's access to training and learning in retail and financial services

Because of their concentration in low status jobs in European services, women have not historically enjoyed the levels of access to vocational and on -the-job training which their male counterparts in other industries and in 'skilled' occupations have. In addition, their status as child bearers and child rearers has led many employers to be reluctant to invest time and resources in training their female staff for knowledgeable jobs. As Joshi and Davies have remarked,

⁵⁷ We also wanted to allow for the possibility that if, despite their low status (and generally low pay) these women did acquire knowledge and/or skill which they could bring to bear on their work, there might still a problem of definition in which their work might be labelled as unskilled simply by virtue of the fact that it was performed by women, rather than as a reflection of the objective levels of skill involved. This indeed has been a perennial problem for women in the labour market, and it has been one of the reasons for the enduring problem of low pay.

The expectation that women will depart from the labour force (especially the full-time labour force) on childbirth is likely to limit their acquisition of human capital ... *even before maternity* (Joshi and Davies quoted in Reeves 2000: 5).

In the *retail sector*, the training and learning opportunities open to women in junior positions are, in general, relatively schematic and centred on the development of job-specific skills. With some key exceptions (Denmark and Germany), women in junior retail jobs are trained only in the basic functions which they need to operate checkout and other equipment and to observe health and safety regulations. A number of SERVEMPLOI companies stated that they do not consider it worthwhile to train their part-time female staff, who form a large proportion of the total female employees in the sector, because they take retail jobs simply to fit in around their families and are unlikely to be interested in developing careers. In addition, high rates of labour turnover in the retail sector also discourage employers from providing employee development opportunities.

There are of course variations to this general picture. In some countries and companies, we found that women in checkout and shop assistant positions were not trained at all; in others, they received some product training in addition to their basic equipment training.⁵⁸ This meant that their skills acquisition relied heavily on what they learnt for themselves, or from their workmates, in the process of doing their jobs. In large-scale retailing, for example in supermarkets, the opportunities for developing knowledge in this way are not extensive, as employees are often specialised in one or two work process functions and find it hard to acquire an overall understanding of the workings of the store. In smaller shops where staff perform the range of functions necessary for the running of the store, the opportunities for acquiring work process knowledge, and particularly for acquiring transferable experience of aspects of retail management, are much greater.

In *financial services* the picture is apparently different, but on closer examination there are some worrying similarities between the two sectors in terms of the learning opportunities they offer their female staff in junior positions. Here, again, women's access to training and learning has historically been restricted by the fact that they have tended to be clustered in secondary internal labour market jobs which have not come with development opportunities, such as the opportunity to study for professional banking and insurance qualifications. Many SERVEMPLOI women in cashiering, clerical and secretarial functions are not considered to require training for financial service work and are still expected to learn their jobs by doing them. And, as in retail, part-timers have particular problems in gaining access to training possibilities.

In this sector, too, we find that the learning opportunities are greatest in Germany and Denmark, where both bank and insurance company employees above the level of cashiers can take apprenticeships which cover substantial areas of knowledge, including managerial knowledge which can be transferred to other work settings. Indeed, in Denmark, the banks collaborate with

⁵⁸ We developed the notion of 'training-rich' versus 'training-poor' countries to explain the national contexts within which companies provide training and learning opportunities. However, we found instances where company practices were completely untypical of the national régimes in which they operated (this was especially true of our UK case studies, though our UK panel study companies were much more reflective of the generally low levels of vocational training in the country as a whole).

one another through the establishment of a single banking school through which employees pass before entering their particular banking employment. The very existence of a common establishment such as this indicates that the skills taught are likely to be transferable between companies. Here, then, training and learning is treated as a sector-wide responsibility, and human capital as a sectoral resource. At the other extreme, in the southern countries, on-the-job training for banking and insurance work is almost non-existent, despite the fact that, at least in Spain, employees for even the lowest grades of job are required to have a degree-level qualification in subjects like business economics before they can enter financial sector employment.

It is worth noting that some of the most thoroughgoing approaches to on-the-job training and learning which we uncovered in the financial sector were those of call centre employers. Ironically, however, the women who receive this training are not being prepared for career progression in financial services at all. As we have already noted, call centre employees generally do not have a background in financial services, nor do they remain in the sector after leaving their employment. Rather, they tend to move around within the call centre labour market into other telephone-based work, drawing up their communications, interpersonal and customer service skills for their employability.

The decline of the apprenticeship and formal training

In both Denmark and Germany, people still embark on a trade for life. In both retail and financial services, they can take two- or three-year apprenticeships which are designed to prepare them for a lifetime's employment in their chosen occupation. Many of the SERVEMPLOI women in these countries have undergone such apprenticeships, and have learnt a range of occupational skills which cover a wide range of their work process knowledges.

We found this type of training and learning provision to be exceptional. Furthermore, there are some indications that changes in the organisation of retailing may cause a decline in formal training provision such as the apprenticeship system. In German Clothing Retailer, clerical ("Bürokaufleute") and display ("Schauwerbegestalter") apprenticeships have been discontinued, following the centralisation of work and the elimination of these positions. The progressive internationalisation of retailing and the entry of foreign companies may also serve to promote changes in retailers' training practices, as they find themselves under pressure to (a) reduce costs to compete with new entrants, and (b) mimic their competitors' HR practices. This is a development which as yet cannot be clearly discerned, for, despite some pessimistic predictions about the entry of US multinational retailers and their HR practices into European markets, the experience of Wal-Mart in Germany shows that this has by no means been a straightforward process.

Although women's access to apprenticeships and similar types of formalised on-the-job training has never been very widespread, the SERVEMPLOI case and panel studies suggest that this type of course-based, teacher-led training is slowly being displaced by techniques which depend far more strongly upon more informal, employee-led, one-to-one learning. Work shadowing and learning-by-doing are two of the main methods by which SERVEMPLOI women learn their skills and acquire their expertise. In retail stores, bank branches and financial call centres, 'buddying

up' is a widely-adopted technique involving the use of experienced staff to coach inexperienced or new colleagues. In some SERVEMPLOI companies, these methods are clearly very deliberately designed and carefully thought through, and selected as the most appropriate ways of giving women the confidence to learn new skills away from a hierarchical and sometimes intimidating classroom setting. At the same time, however, it has to be noted that such methods of skills transmission are likely to be infinitely cheaper from the point of view of the employer, both in terms of the reduced expenditure on the training process and in terms of there far less disruption to the work process. Their use also raises a number of issues of concern:

- § Training and learning, which are essentially social processes, become individualised. Furthermore, the possibilities for employees to interact with one another in the training process and afterwards are reduced. This carries the danger that women working in routine and fragmented functions will become further atomised in the process of skill acquisition.
- § It is not clear if the competencies acquired through such training can be accredited and recognised formally in the same way as competencies which are acquired through formal training régimes. Accreditation and recognition is critical for employability, and particularly for gender equality, as it provides some kind of objective evaluation, however flawed, of employees' skills. These are often understated or completely overlooked, both by women themselves and by their employers (Cockburn 1985; McNeil 1987).
- § Junior staff are being used to train their colleagues, but often receive no additional status, pay or credit for the extra skill and responsibility which they exercise. In the SERVEMPLOI companies, there were numerous examples of SERVEMPLOI women training their workmates.

Learning what?

As important as access to learning opportunities is the type of expertise which women in junior positions can develop through training and learning. Is this expertise useful in the short and long terms? Does it add value to their work? Does it also improve their employability?

It has been argued that in the Knowledge Economy, access to factual or substantive knowledge has become easier and less expensive, and this in turn has increased the demand for skills ('know-how') in handling this codified knowledge (Lundvall and Johnson 1994; Nielsen 2001). The SERVEMPLOI case studies and panel studies provide a rather different picture. They suggest that junior female employees in customer-facing services often have no access to at all to codified knowledge (or 'know-what') – by which we mean knowledge of the products and services they sell, and knowledge of the tools and techniques needed to do their jobs. In place of these forms of knowledge, SERVEMPLOI women are most likely to be involved simply in human capital development – in the relational and communications skills necessary for the direct delivery of the service to the customer. Certainly there is high demand for these skills amongst service employees, as is evidenced by the call centre labour market which operates across sectors and regardless of the sectoral experience of the employee. However, in a large number of cases, these are treated as the only skills necessary for customer-facing work, rather than as tools by which employees can handle codified knowledge and information. This may not be sustainable in the long-term, even for companies. Effective customer service provision and customer relationship management may in fact require staff with plenty of initiative and substantive

knowledge, and with the ability and authority to exercise their judgement in providing that service. For retailers, there is the danger that, unless they consider changing their recruitment, training and work organisation practices in order to attract and retain more highly skilled and knowledgeable staff, suppliers may take over more of the knowledge -related work of stocking and marketing. Alternatively, we may see the emergence of new firms in the sector of knowledge-based retail services which perform some of these knowledge -based activities and challenge the boundaries of retail enterprises.

This is particular problem in the retail sector, but we found it to be the case in some financial sector companies too. Despite the potentially serious consequences of employees not being properly trained in the features of the financial products and services they are selling, we found that some SERVEMPLOI women receive no such instruction. So for example:

When you work here and see how badly organised this place is, it makes you wonder why anyone would want to take us over. I know [Secure] is a big name and all that. But I have had an old lady on the phone today who has had such bad service, she is going to take her money out of the company. And we get so many people like that nowadays, because there are so many people in here that aren't getting trained properly, don't really know what they are doing, and there are lots of letters going out that contradict themselves, and people just think we are rubbish. In some senses they are probably right (Kerry Taylor, Customer Service Agent, UK Secure Insurance Company).

In the longer term, this lack of attention to the knowledge development of branch staff may indeed lead to a loss of customers, particularly as the sector becomes more competitive. However, a similar problem is built into the organisation of call centre banking and insurance, where staff are neither trained nor empowered to provide more than standard information to callers. The phenomenon of 'phone rage' may in part be explained by this lack of knowledge and empowerment. A few SERVEMPLOI companies (most notably, German Drugstore and German Insurance Company) have attempted to address this problem by radically reorganising their systems of work and training to equip their staff in all -round work process skills. Often these initiatives are driven by a concern with improving the service to customers and so maintaining market share.

Are SERVEMPLOI women knowledgeable or skilled?

Despite this generally pessimistic picture of the opportunities for knowledge and skills development which are made available to SERVEMPLOI women, our evidence suggests that they nonetheless desire and do develop product knowledge ('know -what'), knowledge of the processes they need to do their work, and IT skills ('know -how'). In many cases, individual women compensate for the lack of formal training they receive by 'teaching themselves', simply in order to be able to do their jobs competently and for their own job satisfaction.

Amongst the SERVEMPLOI women, there are women who have developed product knowledge by taking promotional literature home to read it, many who have developed process knowledge by interrogating or informally shadowing their colleagues, and a surprising number who have had to learn their IT system skills for themselves. Indeed, contrary to some widely -held common-sense assumptions about women's relationship to new technology, we found that few

SERVEMPLOI women are intimidated by the new technologies introduced into their workplaces. Rather they are generally keen to learn how to operate these new systems, and frustrated when they are not provided with the skills to do so. That many are able to acquire these on their own indicates a level of resourcefulness and initiative which generally goes unrecognised, by employers and by women themselves. It also suggests that assumptions that women are apprehensive about working with IT (assumptions which underpin IT skills policies predicated on overcoming women's lack of confidence) may be misplaced.⁵⁹ Women generally do not need to be convinced of the merits of acquiring IT skills; often the problem is more that they need to be provided with the proper opportunities to do so in their workplaces.

We also found many SERVEMPLOI women to be accomplished coaches for their colleagues. In other words, these women have developed expertise in translating tacit knowledge into codified knowledge, and in communicating codified knowledge. In a small number of cases, these abilities have been converted into formal job opportunities for them in training positions. In most cases, however, they assume training and coaching responsibilities for their colleagues (either at the request of their employers or on their own initiative), but remain at the same level of pay and status as before.

Harnessing the benefits of the Knowledge Economy – Improved employability?

Ultimately, the main concern of this project is with the question of whether the potential of women in low-grade service jobs is unlocked and whether they are able to fully harness the benefits of the Knowledge Economy in terms of their personal development in the labour market.

As the foregoing discussion indicates, despite the decline in formal training opportunities and the individualisation of skills acquisition, SERVEMPLOI women generally bring to bear a range of abilities in the course of their work.⁶⁰ These are most likely to centre on their relational skills, and their teamworking skills, but include product expertise and knowledge of the clerical and administrative processes surrounding the selling and servicing of retail and financial goods. The evidence from our case studies, and more particularly from our panel studies, suggests, however, that these abilities are rarely certificated and therefore are unlikely to be formally rewarded – either in terms of pay or in terms of opportunities for progression within and between organisations. Although these are key skills upon which employers very heavily rely for the effective delivery of their services, they have minor labour market exchange value. Employers may seek to recruit workers with relational skills for service work, but they are as likely to recruit new entrants or women returners to the labour market, provided they can demonstrate their relational skills, as they are to recruit women who have experience of service work.

⁵⁹ The “e-Europe 2000 An Information Society for All” Action Plan calls for policies to ‘significantly increase information technology training places and courses and promote gender equality in such courses’ (European Council/European Commission 2000).

⁶⁰ We use this word to include skills and competencies, knowledge and expertise. These terms are all strongly contested in economics and sociological literature, whereas we wish to make a simpler point about the general ways in which some form of competence, whether intellectual or manual, codified or tacit, is used in the course of a woman's work.

With the decline of formal qualifications and skills, women's ability to demonstrate their expertise may be undermined. Consequently, their employability – their ability to move within the labour market, from low -grade work and into more skilled, better paid work – may not only not be advanced by the type of skills they are developing, but it may actually be restricted by them.

The 'Opportunities Gap'? Progression and Development

SERVEMPLOI was concerned with assessing the extent of the opportunities available to women working in junior positions in services to progress from junior work to higher -grade work. Those opportunities, we have argued, derive from:

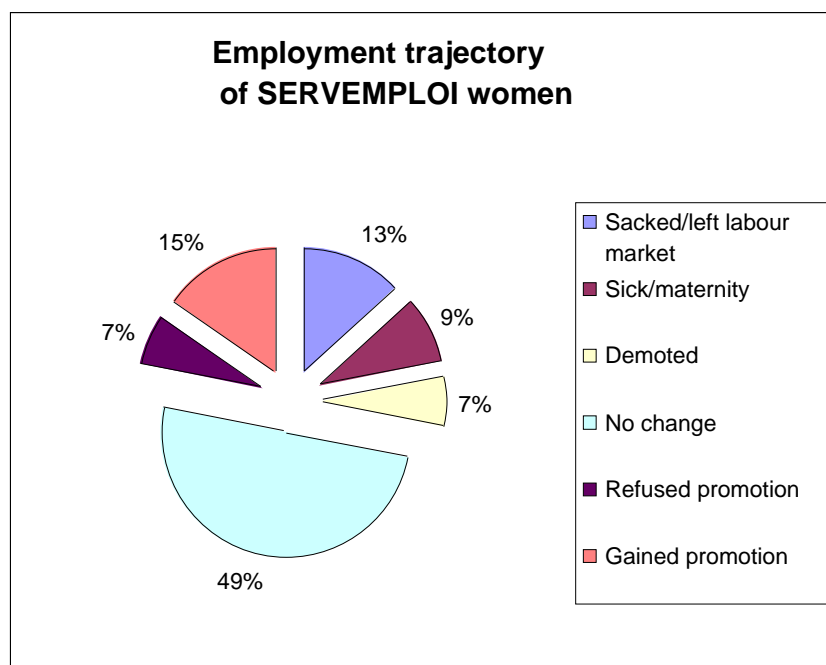
- § their ability to engage in training and other skill -enhancing activities which improve their employability
- § the promotion and progression practices of their employers, and the openings made available to SERVEMPLOI women within their existing firms
- § the opportunities available in the wider labour market

The case studies allowed us to assess the extent and nature of the training offered to SERVEMPLOI women during their working lives to date, and to investigate the promotion practices of SERVEMPLOI companies on a 'snapshot' basis. The Qualitative Panel Studies allowed us to track the progression of women working in the two sectors over time, and in particular to investigate whether they moved within the labour market, whether they remained in their original jobs, or whether they left the labour market entirely (see Chapter II: Research Methodology).

Overall, as we reported in Chapter III, we found a very mixed picture with regard to the progression practices of case study companies. Some operate open progression systems, while others promote on the basis of the personal preferences of line managers, a practice which tends to work against gender equality.

A longitudinal examination of the employment trajectories of SERVEMPLOI women supports the conclusion that women in low -grade service jobs are in occupational ghettos (Benet 1973; Hakim 1979; Esping -Anderson 1993; Anker 1998). They find it difficult to move out of those jobs and to progress within the labour market. Figure 3 shows the trajectories of our panel study women. It should be emphasised that the figures involved here are small. Nonetheless, the picture that clearly emerges is that almost half of all our panel study informants remained in the same jobs and same organisations throughout the period of the project, whilst just 15% enjoyed any form of promotion or progression.

Of those 15% of informants who did progress, most moved into junior management positions within their existing companies. Typically, they became team leaders in call centres, or section managers in retail stores with responsibility for teamworking, personnel motivation and management, training and coaching, and stock management. This suggests that the skills and experience which they acquired in their junior jobs were potentially transferable to better jobs.

Figure 3: Employment Trajectories of SERVEMPLOI Panel Study Informants

A small but significant proportion of women left the labour market temporarily or permanently. Aside from the temporary leavers who went on maternity leave, there were a number of instances of women taking long-term sick leave as a result of injuries sustained in the workplace. These women were all retail workers; some had musculo-skeletal injuries as a result of standing and lifting heavy objects. One left her employment suffering from stress after being physically threatened by a customer, and she has been unable to work since. Others simply left their employment as a result of demotivation and disaffection with their working conditions.

One of the most striking results to emerge from this examination of our informants' employment trajectories concerned a number of women who had been offered progression opportunities within their companies but had refused them. In almost all cases, the reasons that they gave for their refusal was that promotion entailed longer working hours which they could not manage in conjunction with their private lives. This was the case even where relatively modest promotions were concerned. It was also supported by our encounters with a number of women in the SERVEMPLOI case studies, who also found themselves having to choose between jobs with long working hours and their families (and often small children).⁶¹

⁶¹ In two such cases, women in very senior management positions who had facilitated our fieldwork in their companies (one of whom was being groomed to join her company's board) took the decision that they could no longer sustain their long working hours with the needs of their small children. Both left work altogether.

As common as women who refused promotion were a number who voluntarily assumed increased responsibilities in their workplaces, sometimes taking on junior managerial responsibilities, without benefiting from extra recognition, or increases in grading, status or pay. This was usually on the request of their managers, and was often a result of the fact that a job, such as a team leader post, was unfilled but involved work which needed doing. This occurred in both sectors. Some of our women took charge of teams, one took responsibility for an entire department in her insurance company. All sought increased grading and status to reflect the work that they were doing, all were denied this by their organisations, and ultimately all became de-motivated and withdrew their extra effort.

Zoë is a Customer Services Agent in Irish Insurance Company. She was put in charge of the Customer Services Department – with a complement of six staff - on a temporary basis, and promised that her position would be made permanent within a few months. In this capacity, she was responsible for staffing the office, ensuring that junior staff were trained, conducting appraisals and ensuring that agents sold the correct products to customers. After a year, her appointment had not materialised, and she received no pay increase. She was finally seconded to a technological development project elsewhere in the organisation.

Kajsa is a cashier in Swedish Grocery Retailer. In addition to her work on the checkout, she is responsible for ordering, controlling and doing the accounting returns for the bread counter in the store. She has also been doing home deliveries for the shop, and she often takes responsibility for opening and closing the store:

“I said once that I would like to have three crowns more per hour than I have now, because I think I’m doing so much. But there was nothing to discuss, it wasn’t that we should discuss it, he said. So therefore I don’t want to do these home deliveries [any more]. I think they are heavy, they are big, and they demand a great deal of work, stressful, driving all over the town and the countryside.”

Ruth is an IT adviser in UK General Insurance. She works in a team of four staff, and has recently been acting as a Team Leader for these four, managing staffing, conducting appraisals, organising work rosters. Because of a restructuring process within the company, she has not had formal promotion into this position and has decided to relinquish it if this does not happen:

“They have stopped all promotions, no promotion boards. That is what I was hoping for, with the new role I took on as Team Leader, but that has stopped at the moment. Team Leader is the next grade up and I have been doing it for a year now, and I think I want promotion for doing it. You go up a grade. It is a higher level. Because I am on the lower level, I am still not getting any recognition for it, because promotion boards have stopped because of the new organisation that is coming in. So I don’t know if I have got any hope of that at all.”

Linda is a shop assistant in Irish Supermarket. She fills the vacant position of Checkout Supervisor on an unrecognised basis, which involves stocking tills with change, organising

staff rosters and managing staff: "As I said to you before, it's the staff who are doing all the work – management work – because there are very few managers, so the staff are taking on more and more responsibility which they are not being paid for."

In conclusion, then, and taking the anecdotal evidence from the SERVEMPLOI women in the case studies with the more systematic evidence from the panel study women, we have a picture of SERVEMPLOI women's progression into better work which is rather mixed. A large number did not progress at all during the course of the project. Some of these women were stuck in junior grades but performing relatively responsible functions, including managing other people and their progression. A number of them might be expected to gain some recognition for their work and to progress in the longer term.⁶²

Others did progress into junior and even middle managerial positions, but these positions were then themselves downgraded. In both stores and banks, women's progression into management coincided with restructuring and centralising processes in which local management jobs were divested of a considerable degree of power and decision-making. In Danish Toy Shop, decision-making was moved from store management to the company's headquarters during the period when a number of young women were being promoted into store management posts. In two large Danish banks, restructuring exercises turned branches into local sales offices, and specialist functions were moved into regional offices. In the last decade, German Bank promoted an unprecedented number of women into branch management jobs. Simultaneously, however, significant elements of the power and authority of branch management were removed to the centre of the organisation. Tienari et al (1998) note the same phenomenon in relation to German banking. In the words of a trade union informant in German Bank:

"Today it isn't the branch management which holds some rewards in terms of competencies and income but regional management which gives some incentives".

Another group of SERVEMPLOI women had opportunities to progress but felt unable to take these up. It is worth considering the factors that most facilitated their progression, and those which most hindered it.

What most hindered the progression of SERVEMPLOI women?

§ Company progression practices. Where companies used informal systems for promoting their staff, SERVEMPLOI women reported being passed over for promotion opportunities.⁶³ Acker (1994) has drawn our attention to the organisational practices and processes which produce and reproduce gender divisions, and some SERVEMPLOI companies provided examples of these.

⁶² This is of course something that is difficult to assess during a three-year project. This is one of the reasons why some of the SERVEMPLOI partners (in Germany, Ireland, Sweden and the UK) have decided to continue our Qualitative Panel Studies beyond the life of SERVEMPLOI and on a more informal basis. From January 2002, we interview our panel study informants on a six-monthly rather than a bi-monthly basis.

⁶³ In a few cases, SERVEMPLOI women were trade union activists and felt that this led to discrimination against them by their companies.

- § Employers' assumptions about the ambitions or commitment to the labour market of women in junior positions, particularly those who work part-time. As we have already noted, some SERVEMPLOI employers assumed that such women were not interested in employee development, and therefore did not support them in their attempts to progress. Those that did not make such assumptions explicitly established procedures and processes for ensuring that progression opportunities were open to *all* employees, regardless of status or working time arrangements.
- § Gender labels attached to the jobs and skills of SERVEMPLOI women. The labels which signal that low-status service jobs, such as clerical work and checkout operating, are 'women's jobs', or that particular skills, such as dexterity or empathy, are 'women's skills' affect not only the practices of employers but also the expectations of employees and other workers concerning their potential for progression out of those jobs.
- § The long working hours connected to more senior jobs. The fact that a number of otherwise conscientious and ambitious women refused offers of promotion – almost all on the same grounds – suggests that organisations have not recognised or addressed the constraints which all employees, but particularly women, face in taking on work which is becoming increasingly extended. This is both wasteful of the potential contribution human capital and wasteful of its potential opportunities. It 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.

What most promoted progression?

- § Equality-based recruitment and progression practices in companies, which opened progression opportunities to all staff, regardless of their status.
- § A clear organisational commitment to training and development. Generally, this was operationalised by individualised training plans which were linked to employee development plans and reviewed regularly by the employee and her superior.
- § Work design which allowed junior employees to develop all-round work process knowledge which they could apply in more senior positions.
- § Progressive working time arrangements which allowed women employees to work comfortably within their chosen hours and did not extend work into their private lives on an involuntary basis.

Flexibility and Work-Life Balance

During the 1980s and 1990s, a 'long hours' culture of working took hold in many European organisations. Initially, it seemed to have migrated across the Atlantic from the United States, and therefore to be particularly a feature of US -owned companies, or of economies (such as the UK's) with strong US connections. It also seemed to be a culture primarily affecting managerial work, and to be a masculine culture. During the 1990s, Collinson and Collinson investigated the organisation of managerial work in a large US -owned insurance company in the UK, and reported the following:

... once one senior manager began working late on a regular basis, others felt obliged to do the same: 'Politically it's now more important to be seen working late rather than starting early. People are beginning to compete with each other on how long they work in the evenings.' It was common that most managers' cars were still in the company car park at 8.00 p.m. each night. Inflated expectations that managers would be available and present for longer periods of time resulted in various practices, from the prioritization of paid work commitments above all other concerns (e.g. home, family and leisure pursuits) to an unquestioning enthusiasm for working long hours during the week, at weekends and for minimizing holiday entitlement and sickness absence ... (A) senior manager mentioned that he simply made 'guest appearances at home' (Collinson and Collinson 1997: 388 -391).

This culture of working has become much more widespread since then, and affects a wider range of employees at all levels in organisations. It signals a move towards an increasing blurring of the boundaries between work and life, and there is now a large body of research showing how work has increasingly invaded people's private lives.

Although 'one-way flexibility' ('flexible' or extended working hours which are essentially imposed by employers on their staff) affects many types of work and both sexes in the workplace, it is particularly salient for women in the workplace, as are its proposed remedies. There are several reasons for this:

- § Women predominate in jobs in which particular forms of flexible working are prevalent (in shop work, where part-time and 'zero hours' working is widespread, and in back offices where shiftworking is often used).
- § They generally have less organisational and bargaining power than their male colleagues, so may have less ability to exert control over their working time arrangements.
- § They continue to hold primary responsibility for domestic labour and childcare, so their working time choices are generally much more constrained than those of men. These choices will continue to be constrained for as long as the predominant sexual division of labour in the domestic sphere makes women primarily responsible for family care and domestic labour.

We reported in Chapter III that in the SERVEMPLOI companies working time flexibility was principally achieved through:

- § Part-time working (widespread in retail across Europe, also used in financial service call centres and branches)
- § 'Zero hours'/peak hours' contracts (used in some retail organisations for having a group of employees on call)

- § Shift working (found in both retail and financial services, in the latter specifically in back offices)
- § Split shift working (in some retailers, particularly with split opening hours).

What were the implications of these working arrangements for SERVEMPLOI women's lives?

1. We found that part-time working was generally done on a voluntary basis, principally by women with children and with no other options for childcare. Part-time working arrangements therefore varied considerably according to the requirements of the employer, the age of the employees' children and their school hours. We also found part-time working to be preferred by women who had active private lives but not children, and who wanted to protect their private lives from the incursions of work. In some cases, long part-time working (effectively on a full-time basis) was preferred over full-time working because of the increased control over work extensification which it provides. Part-time working was therefore used not just as a means of balancing work and domestic labour, but it was also a means of *controlling the invasion of work into home life*.
 - § 'Zero hours' contracts were feasible for women without caring responsibilities, and for men provided they had partners who could assume the care burden. They were unfeasible for women with caring responsibilities who needed predictability in and control over their working hours.
 - § Evening and night shiftworking were means by which women with children could work, passing the childcare task to their partners in the evenings when they returned home from work. In that sense, they allowed women to participate in the labour market where they might not otherwise be able to do. Shiftworking arrangements tended, however, to be very damaging to the family and private lives of employees. Again, the principal problem was one of control. Where shifts were rostered and constantly changing, employees could not plan their lives outside work and partners tended to be used to offset the uncertainty. A number of our informants complained of the negative effects on their families, their leisure time and their hobbies. This sort of working arrangement was a problem for employees of both sexes, but it was particularly a problem for employees with primary caring responsibilities, principally women.
 - § Split shiftworking was less common, but was even more problematic than single shiftworking. Female informants complained of problems in getting to and from work for split shifts, and of arranging double childcare shifts. Since women are more likely than men to have to rely on public transport for travel to work, this type of working tends to be doubly difficult for them.

Overall, the type of working time arrangement of SERVEMPLOI women was less important than exerting *control* over their working time, and this was generally not possible for most informants. This issue emerged repeatedly as the key determinant of their ability to manage their paid and unpaid work, their work and non-work, including their childcare, their family relationships and friendships, their civic activities, their hobbies and other aspects of their private lives. This finding strongly confirms the results of other research into working time preferences (for example, Latta and O'Conghaile 2000; European Foundation 2000; Bielinski et al 2001) which finds control over working time to be one of the most important determinants of the acceptability of flexible working, particularly for women. Our findings also suggest that, consequently, one of the most effective

solutions to this is for working time arrangements to be fully negotiated between employers and employees. Initiatives aimed at developing negotiated working time innovations have shown that this not only achieves working time arrangements which are more workable from the point of view of both employers and employees, but additionally better meet the needs of users and customers (TUC 2001).

This finding has to be qualified with the statement that control over working time arrangements has very different consequences for women with children from those which they have for women without children and for men. Overall, we found that women with children sought arrangements which allowed them to manage their childcare, in other words, to manage their work in the domestic sphere. For them, the domestic sphere is as much the site of work (although unpaid) as the workplace is, so 'family -friendly' or 'work-life balance' policies would simply allow them to combine the two forms of work. For women without such responsibilities, and for men with partners, controlling their working time arrangements is much more concerned with allowing them to fulfil other aspects of their lives and to enjoy leisure. Their decisions and choices are much less constrained by the existence of other forms of unpaid work in their lives, and it may be that women without children and men have more in common in this respect than do all women. In general, that the domestic division of labour has remained largely undisturbed for most women continues to be the major factor constraining their employment options and working time choices. Contemporary developments in flexible working time appear to have done little to resolve this problem for them.

A small number of SERVEMPLOI companies have begun to recognise and address the problem of work invading private life and placing impossible demands on female employees with children. The companies most sensitive to this are most likely to be those with gender equality strategies who are trying to encourage women into, or retain them in, managerial positions. Those equality strategies tend to include policies for family -friendly working which are designed to respond to the domestic circumstances of their female managerial staff. They are often borne out of a concern with losing female candidates for managerial positions, and with high labour turnover among women in management grades. We found equality strategies incorporating family -friendly working time arrangements to be much more common in the financial rather than the retail sector. Unfortunately, however, these initiatives are usually restricted to employees in managerial grades in whom companies have a substantial investment. They are generally unavailable to junior female employees, who are expected to supply their own flexibility. 'Family -friendly' policies, 'work-life balance' and 'time sovereignty' schemes still remain largely beyond the reach of these groups of women.

Women's progression at the expense of their personal lives?

Generalising from the experiences of SERVEMPLOI women, we conclude that women in junior retail and financial services jobs are carrying out increasingly responsible activities, often without extensive or proper training, often learning for themselves on the job, sometimes with increasingly long or difficult working hours, and generally without much recognition for their skills and responsibilities. Some are able to progress to some extent, to junior managerial and supervisory positions. Many, however, do not have progression opportunities because their companies do not systematically offer them.

It is also clear from our evidence that many SERVEMPLOI women would like to progress within their organisations, but for various reasons are unable to do so. A number of others, however, refused progression opportunities. Of these, some refused because of their view of the nature of more senior work. In summary:

- § They anticipated substantial increases in their responsibilities and working hours but no commensurate increases in pay
- § They felt they would need increased support from their management and this was sometimes not forthcoming
- § They did not want to lose the good relationships they enjoyed with their workmates by moving into a position with authority over them.

Others still related the nature of senior work to an anticipated erosion of their lives and relationships outside the workplace. At this point in the report, it is worth considering some of the issues which were identified because they may be significant for a much wider group of women (and men), and therefore for the full development of (female) human potential within the Knowledge Economy.

- § Consequences for their relationships with their children. Women with long working hours and little control over them raised concerns about how and when they saw their children, and these operated over and above their concerns about organising the logistics of childcare. A particularly worrying issue which emerged from one of our interviews was an informant's terror of losing the love of her three year -old child who was continually (including at night) in the care of other people.
- § Consequences for their potential for childbearing. Women in childcare -poor countries sometimes refuse promotion because they have a perception that more senior work will not be compatible with childbearing and rearing. A German banking informant turned down an offer of a Branch Director post on this basis.
- § Consequences for their other family members, including their parents. There were reports that women were inhibited from taking up progression opportunities by the burden this might place on their other family members, particularly those who assisted them with childcare. Many women in countries which have no childcare provision rely on their (often elderly) parents for this. An informant expressed anxiety about her retired parents' physical well -being.
- § Consequences for their own physical and mental health. A number of women reported being under considerable stress because of the nature of their jobs, particularly where they had heavy workloads or substantial responsibilities and little managerial support, where they were regularly interacting with 'difficult' customers, or where they were subject to abusive management. One informant explicitly refused promotion to avoid being burnt out by her work.
- § Consequences for themselves as all -round human beings. A number of our informants, particularly those without primary caring responsibilities (men and women without children) expressed the wish to sustain their private interests, hobbies and activities.

It is clear from these accounts that while many women in junior positions in European services are excluded from progression opportunities by the practices of their employers, a further group is

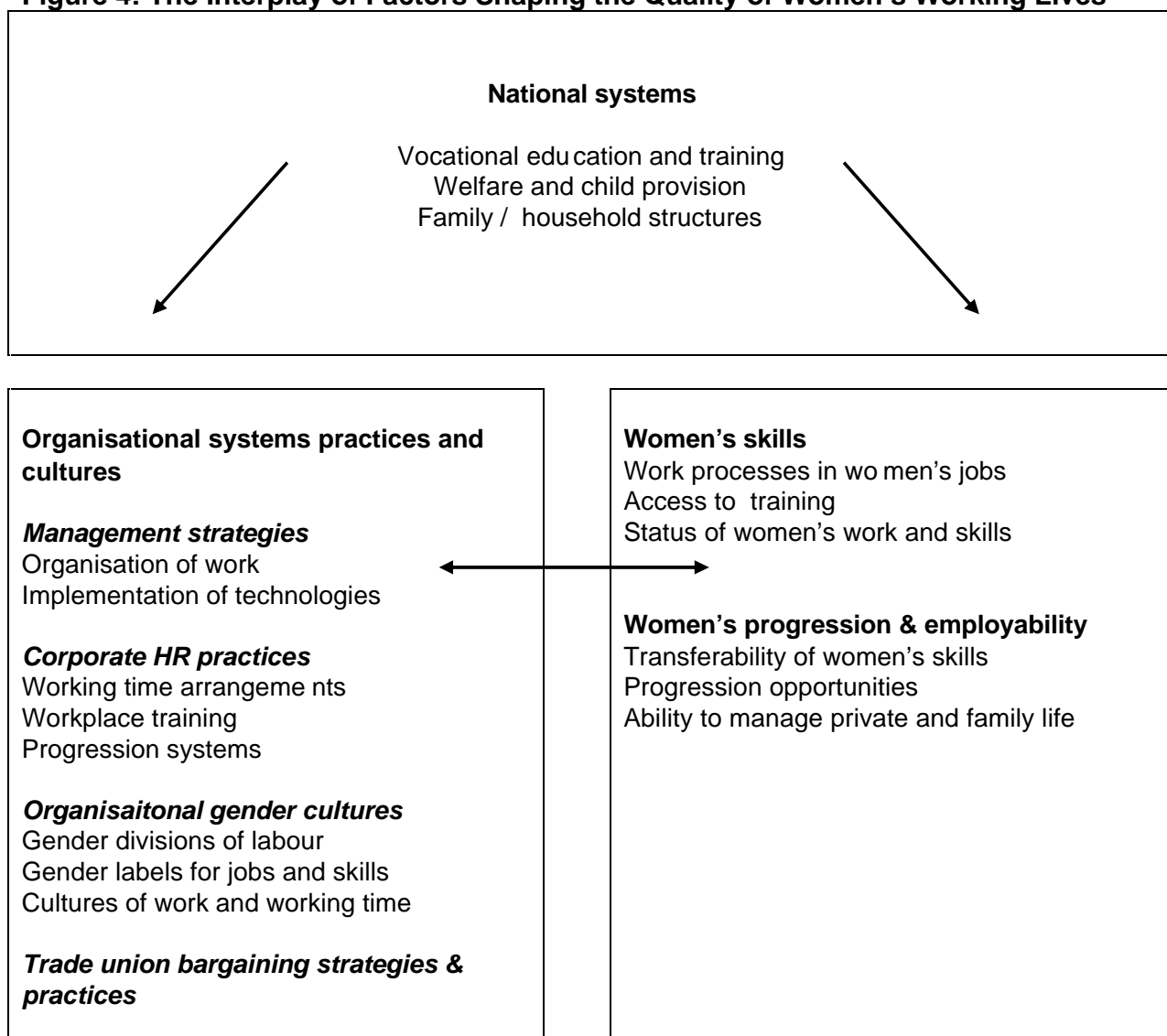
opting out of such opportunities. This is predominantly in response to their impressions of the nature of even relatively junior managerial work. They see it as demanding, time-consuming, and stressful and they do not perceive the pay to compensate adequately for the negative aspects of the work. Many women with caring responsibilities take a view which is perhaps realistic (particularly in childcare-poor countries), that such work is unlikely to be compatible with the reality of their lives as both workers and mothers. Others are protective of their physical and mental well-being. Most seem to refuse promotion because they do not want to be pulled in different directions by their paid work and the other demands upon them.

Developments in the nature of work in European services probably do little to allay these fears. We have seen that junior work in both sectors is becoming increasingly pressured around the sales imperative, and increasingly arranged around extended opening and operating hours. Despite some company equality initiatives incorporating 'family-friendly' and 'work-life balance' policies, few employees in very junior grades seem able to take advantage of these arrangements. It may be that their refusal to participate in the promotion stakes reflects an absence of machismo in the workplace, and a set of values which are more common to women than men: a prioritisation of social and family relationships over career. Whether or not their refusal is reducible to these issues, it raises yet again an issue of central importance for the development of human potential within the Knowledge Society: the organisation of work and working time even at junior levels is problematic for women's real lives, and seems to be becoming more, rather than less, so. If women are to be full participants in the Knowledge Society, and able to fully harness its potential, then serious attention needs to be given to the reorganisation of work so that it responds to their abilities but recognises – and does not compromise – their circumstances.

Concluding Observations

Analysing the work, expertise and opportunities of women in low-grade positions in European services is an extremely complex question. Several factors interact to shape the nature of women’s work, the skills they deploy, and their potential for progression and improved employability (see Figure 4). The nature and importance of these factors vary considerably, both across European countries and, also importantly, between companies within them.

Figure 4: The Interplay of Factors Shaping the Quality of Women’s Working Lives



Thus, when we come to consider national differences in institutional arrangements and company practices which account for the nature of women's work, and when we draw comparisons across the EU member states in the study, we find the identification of clear patterns to be problematic.

In terms of the institutional context, overall we discern a broad distinction between two basic types of national system. On the one hand, we have a (small) group of countries with 'woman-friendly' welfare state and employment policies (maternity arrangements, state provision of childcare), high female labour market participation levels, extensive and non-discriminatory systems of vocational training and education, and social democratic participation-orientated work cultures, including advanced equality agendas (Denmark, Sweden and, in some respects, France and Germany). On the other hand, there is a group of countries with an enduring male breadwinner family form, welfare and social policies promoting this family form, female labour market participation constrained by these policies, uneven or poorly resourced systems of training and education, and hierarchical work cultures with nascent or poorly-developed equality agendas (Italy and Spain, Ireland and the UK).

As a broad generalisation, countries with high level 'woman-friendly' welfare régimes, high female labour-market participation rates, high levels of vocational training provision and social democratic cultures are more likely to facilitate women's access to skilled work and to provide them with opportunities to progress in the labour market. In Table 14, we identify the countries which fall into these broad categories.

Table 14: Institutional arrangements facilitating women's access to skilled work in SERVEMPLOI Countries

National Institutional Context	High Level	Low Level
'Woman-friendly' welfare régime	Denmark , France, Sweden	Germany, Ireland , Italy , Spain , UK
Female labour-market participation rate	Denmark , France, Sweden , UK	Germany, Ireland , Italy , Spain
Vocational training	Denmark , Germany, Sweden	Ireland , Italy , Spain , UK
Social democratic work cultures	Denmark , Germany, Sweden	France, Ireland , Italy , Spain , UK

As we can see, however, there is no clear pattern of 'high-level' and 'low-level' countries, although both the Nordic countries in our study have high-level institutional arrangements, while the 'southern' countries, broadly defined, have low-level arrangements. Company practices are no doubt influenced and shaped by these institutional arrangements, but they are not wholly determined by them. They are also influenced by factors which go well beyond their national milieux, and respond to the international markets in which they operate, the strategies of their

parents companies (often located in other countries), and often the desire to develop innovative work practices which identify them as market leaders.

Our original research question was: to what extent are women in junior positions in retail and financial services able to participate in the Knowledge Edge and harness its potential? The results of this project are not encouraging. Although knowledge and information, particularly concerning markets and customers, are assuming increasing importance in retail and financial services companies, these resources and their attendant benefits are not filtering down to women working in junior positions in the two sectors. At the level of workplaces in which women perform the routine functions of selling, checkout work, clerical and cashiering work, skill development is more concerned with providing customer service than with fostering substantive knowledge or encouraging the use of information. Training opportunities and progression prospects for women to move out of these jobs are variable, and highly contingent upon national training régimes and local company practices. Lengthening and unpredictable working hours also act as a major obstacle to women's progression. Where women do enter managerial positions, this coincides with a removal of authority from these jobs. Our conclusion is the Knowledge Economy has not strongly benefited these women, nor are they able to harness its potential for their own development. The potential of many women is being wasted.

Chapter V Policy Implications

Getting Women into 'Good Work'

Given their overall social democratic tradition, both in the workplace and in society generally, it is not surprising to find that it is in the Nordic countries where the most developed quality of working life (QWL) initiatives have been undertaken. For example, in the past 30 years numerous work design projects have drawn on and developed the ideas first expressed in the early autonomous groupwork projects carried out in the Scandinavian automotive industry. Today, these are generally guided by the objective of creating a positive relationship between the implementation of new production concepts and the improvement of working conditions. Such efforts have been headed by the unions, state agencies and research organisations. The concept of 'sustainable workplaces' (first coined by the World Commission for the Environment and Development in 1988 and taken up by the Swedish union, TCO) has been developed to refer to the 'co-evolution of people and products' (Pramborg 2001). The concept of 'developmental work' similarly emphasises the organisation of work in new ways which simultaneously improve employee development (Hvid 2001). The concept of 'rewarding work organisation' has recently been developed by the Swedish industrial trade union confederation (LO 2001). Drawing on this tradition, the dichotomy of 'High Road vs. Low Road' approaches to organisational change draw the contrast between forms of work organisation which improve both competitiveness and quality of working life, and those which reduce the quality of working life in the search for improved competitiveness.

We can point to examples of what we might call 'High Road' strategies among the SERVEMPLOI companies, which we believe point the way to good practice in the organisation of women's service work for the knowledge economy.

Example 1: Self-organising teams in German Insurance Company

German Insurance Company has implemented self-organising teamworking in its customer service areas, as part of its bid to improve the quality of its customer service. This replaces its previous system in which customer service staff worked in specialised departments which dealt with particular and limited aspects of a customer's account.

These comprehensive teams consist of a Group Leader, one or two deputies, around ten Customer Service Representatives and Secretarial Assistants. Staff in the teams complement each other in that their collective expertise covers all the various fields of insurance, and they also all possess a good general knowledge of insurance matters. Each team is able to deal with any aspect of a customer's query, and can work independently of the other teams. Daily work decisions are made by team members, based on their individual preferences and abilities. They also develop collective strategies to boost team productivity and the quality of the service they provide.

The benefits of this system of 'functional flexibility' flow two ways. The company has experienced unprecedented productivity increases. Product sales have tripled in the last few years, whilst employee numbers have remained stable. There has been a decentralisation of expertise, so that knowledge is diffused throughout the company, and not concentrated in the heads of managers. The workforce have also welcomed the change. Staff report that they now find their work rewarding, are much more positively motivated than before, and consequently intend to stay with the company for the foreseeable future.

Example 2: The Development of the All-Round Employee in German Drugstore

In 1998, German Drugstore began an apprenticeship training programme. By 2001, 10% of its staff were apprentices, and this figure is steadily rising. The company is also trying to revive the high street chemist's profession, which has been in decline. The company's central education team collaborated with the vocational schools to do this, as specialised chemist trainers were in short supply. The company also offers traineeships for sales staff and clerical staff.

The company places considerable value upon the professional and all-round knowledge of its employees, which it believes promotes the best customer service. All employees have recurrent training which responds to their individual training plans, and this includes training in cultural and arts subjects, health and whole food, team-working and relational skills.

Example 3: Employee Development for all in UK Supermarket

UK Supermarket operates a suite of highly formalised personal development schemes for staff at different levels of the company. At store level, there is a training programme for all

staff. This was designed in-house using store-based staff (bakers, for example) to help the training designers identify and capture the detailed skills needed for each job. The programme involves an initial induction package, covering general layout of the shop and health and safety, followed by a modular competency system covering the core skills required for different areas of shop work. Trainees in each area can progress through several levels of competency, which provide them with the credentials to move on to subsequent levels. Their training requirements are established through regular staff appraisals, in which individual staff and their line managers agree on appropriate training options and a personal development plan, which is then driven by the individual employee. For employees who wish to progress to management positions, there is a further personal development programme which is an individually tailored and experience-based scheme. All training is handled in-house and is job-based rather than person-based, so all retail staff go through the training programme, regardless of their position or their employment status.

These examples of good practice indicate the kinds of innovations which are effective in developing a 'High Road' approach to the organisation of women's service work. We now draw some lessons from these examples to develop recommendations for pursuing this 'High Road' on a more systematic basis. Our objective is to identify the elements of what we call 'Good Work' for women, which we see as being the end result of High Road approaches. 'Good Work' has most or all of the following features:

Table 15: Characteristics of Good Work

Dimensions	Characteristics
Work processes	Varied, involving a range of tasks which give the employee an understanding of the significance of her work in the context of the whole work process. The employee can choose how and when she performs the tasks before her.
Skills and knowledge	The work is organised such that the employee can use and develop her capabilities. Because there is task variety and the worker has an understanding of the whole process, her work involves choices, decision-taking, discretion and some control. It also involves some substantive knowledge of the field in which she works, for example, product knowledge. The work builds up her capabilities and it allows her to develop transferable skills which she can take on to other work.
Relationship to information technologies	Information technology systems are designed and implemented to support task integration and to facilitate the exercise of discretion by employees. They supply the employee with information upon which to base decisions rather than constraining her work process through scripts or pre-set routines.

Table 15 (continued)

Dimensions	Characteristics
Work intensity and work pressure	The employee can set her own pace of work. She is not 'force-fed' work, nor is she subject to the imposition of excessive and non-negotiable performance targets. She can move between tasks and is not subject to monotony or 'burnout'. Any monitoring of work is done only with her agreement and for her protection, rather than for surveillance or performance-related pay purposes.
Training and development	<p>Good work comes with regular opportunities for both training and for on-the-job learning. Training opportunities are systematically open to all, regardless of job status or work contract. There are clear outcomes to training. Training covers both job-specific skills and wider relevant bodies of knowledge. Continuous training is available, so that lifelong learning becomes a reality within organisations. Training plans are set for all employees and regularly reviewed by each employee and her chosen line manager. Training plans are linked to employee development plans.</p> <p>Employees are not asked to assume responsibilities for which they are not prepared, either through training or through other forms of preparation. They are not asked to assume 'invisible' responsibilities, such as team leading, for which they are not accredited and rewarded.</p> <p>The skills and abilities for which employees are trained and which are used on the job are clearly labelled, articulated, recognised, and remunerated.</p>

Table 15 (continued)

Dimensions	Characteristics
Employee progression and employability	Good work promotes the ability of the employee to move into other (good or better) work. Good work is performed in the context of clear progression paths within organisations. These need not be linear job ladders, but there should be clear progression opportunities and these should be evident to employees. Vacancies are openly advertised and open to all. Promotion procedures are transparent and formalised, so that all candidates undergo equivalent scrutiny. The offering of progression opportunities is not left to individual managerial discretion, but is managed in a systematic and inclusive way.
Working time/work contracts	The hours and place of work are agreed between the employee and the employer to suit the needs and requirements of both, rather than being imposed by the latter on the former. Working time is not organised in such a way as to make impossible demands on employees.
Working conditions	The workplace is clean, well-lit, comfortable and free of excessive noise. Employees can interact with one another without constraint. The work is not hazardous to either physical or mental health, and the employee is protected from bullying, harassment and violence – whether from colleagues or from the public.

Social Sustainability

Before elaborating our policy proposals in relation to the achievement of good work for women in European services, we want to advocate the desirability of considering social policy initiatives which not only promote good *paid* work but go well beyond the sphere of paid work to address the interface between paid work and the rest of social life (much of which, in many women's lives, involves a great deal of *unpaid* work). In other words, we suggest that good work for women should not only promote their development within the labour market and their participation in the Knowledge Society, but it should also support and sustain their broader social lives.

With the exception of occupational health issues, working life and broader social life tend to be considered as separate domains. But if we want to advocate work arrangements that are 'sustainable', then we have to attend to the intersection of women's paid work with their unpaid work and their social and private lives. Women's work in the Knowledge Society should be sustainable not only as a means of improving organisational and individual performance, but also

as means of improving their lives within and beyond the workplace. Their work and life should be mutually enhancing rather than mutually diminishing. It should be 'socially sustainable'.⁶⁴

During the course of project SERVEMPLOI, a range of issues associated with the social impact of women's contemporary work in service jobs revealed themselves. We raise three issues here in order to highlight the relevance and importance of 'social sustainability' as a criterion for the organisation of women's work in the Knowledge Society.

§ Physical and Emotional Well -Being

Employees who feel in control of their work processes (for example, through self -organising teams or similar arrangements) and working conditions report that the emotional impact on them is very positive - they find their work emotionally rewarding. By the opposite token, employees who do not feel in control of their work and working conditions (for example, in situations of dramatic work restructuring), describe health problems including physical and emotional exhaustion, sleeping difficulties, and feelings of insecurity and helplessness. Employees who unilaterally have particular working conditions imposed on them (particularly open -ended flexibility of working time or workplace where they may be moved around an organisation from one workplace to another without notice), report finding this extremely unsettling and upsetting.

§ Family life and childcare

The European economy relies on a vast but hidden pool of labour -power providing free childcare. These are the parents of workers and the grandparents of their children. Many women in European countries have no access to childcare and are forced to turn to their parents for help, often with the kinds of negative consequences which were reported by SERVEMPLOI women:

- § Their relationships with their children become pressured, particularly where they work long hours and miss seeing their children during the daytime.
- § Their relationships with their parents suffer, with the imposition of the childcare burden upon them. Where parents are retired, and in declining health and energy, this problem is exacerbated.

There seems to be no solution to either of these problems that does not involve either or both the reorganisation and working time and the provision of available and affordable childcare.

§ Wider relationships and sense of self

A number of SERVEMPLOI women complained of the pressure in their work to sell at all times, and of the way in which they felt this consequently transformed them into machines for selling products and distorted their relationships with others. Everyone was a potential customer to be 'clothed' in the products and services of the employer. They complained of the way in which the cash nexus had invaded their social relationships. Good Work should be enhancing of social life and not degrading of it.

⁶⁴ Sustainability as a concept is generally understood in terms of maximising the contributions of the social, the economic and the environmental to long -term global and human welfare (S pangenberg 2002). One core element of sustainability is its commitment to the social cohesion of societies and to the prevention of social exclusion, and here we interpret this commitment very broadly.

Policy Implications and Recommendations

Here, we draw out some of the policy implications of the project, with specific recommendations where appropriate. We focus on the activities of three types of policy actors: companies, trade unions and public authorities.

Companies

In general, company managements need to find ways of designing work both to meet their own strategic imperatives concerning the delivery of customer service, and to improve the quality of working life for female employees in junior positions. Indeed, the two objectives are mutually supportive in the recommendations we make below, and we therefore believe that making improvements in the quality of working life will better serve the interests of providing excellent customer service than existing methods of work organisation do.

Human Resource Management

- § *The design of junior jobs should be organised around varied tasks of differing degrees of complexity.* The employee should be able to see a whole process through from beginning to end, and to understand the function of her work within the context of the organisation. The work should allow her to use varied capabilities and to take decisions. It is important that this is not handled as a job rotation or functional flexibility exercise, in which individual employees are totally interchangeable with other employees, or are simply allowed to move between different routine tasks but has no substantial responsibility.
- § *Regular training and lifelong learning opportunities should be routinely made available to junior employees.* Training for skills and knowledge enhancement should be systematically available to all, regardless of their position or type of work contract. Care should be taken to ensure that 'atypical' workers, such as part-time staff or evening shift workers (who are predominantly female), are not excluded from training opportunities by virtue of their working hours. It is essential that there is no discrimination in favour of 'core' workers. Companies and training providers therefore need to be sensitive to the particular circumstances of part-time staff and the need to arrange the timing and location of training to suit their working patterns. Training and learning are best treated as necessities rather than as luxuries, to equip staff to deal with the requirements of the job and of customers. HR managers should avoid assumptions that female or other groups of employees are not interested in employee development. Training in transferable skills is vital if employees' potential is to be maximised.
- § *Training needs should be regularly reviewed and linked to development plans for employees.* It is important that employees' own perspectives about their training needs are incorporated into training plans, and that it is clear to employees what the short- and long-term outcomes of particular training activities will be.
- § *Clear progression paths need to be established.* Even if not linear job ladders, clear progression opportunities should be made evident to all employees. Vacancies should be openly advertised and open to all. Promotion procedures should be formalised, and the offering of progression opportunities should not be left to individual managerial discretion. Flattened hierarchies may reduce progression prospects. Strategies for supporting progression – horizontal as well as vertical – need to be developed to overcome this problem.
- § *'Two-way flexibility' of working time is vital.* The hours and place of work should be agreed between the employee, the trade union, and the employer, rather than being imposed by the

latter on the former. Working time should not be organised in such a way as to make impossible demands on employees. Progression within an organisation should not be contingent upon the employee working full -time.

§ *Family-friendly policies should be available to all grades of employees.*

Information Technology Management

§ *Information technology systems should be designed and implemented to support task integration and to facilitate the exercise of discretion by employees . They should be designed to supply the employee with information upon which to base decisions rather than constraining her work process through scripts or pre -set routines.*

§ *Work intensification through the use of systematised processes should be avoided . Not only is stress and 'burn -out' antithetical to quality working, but they lead to very high rates of labour turnover among staff. Avoiding the burn -out caused by very intensive and unremitting work processes, by varying work processes and by implementing IT systems which serve varied work processes, can reduce labour turnover considerably and therefore reduce the costs associated with recruitment, induction and training.*

§ *In general, the above recommendations require that IT managers work closely with HR managers, trade unions and employee representatives in designing and developing IT systems which meet these objectives. Joined-up management is essential if all groups of managers are not to work to conflicting objectives in designing IT systems applicable to these grades of work.*

Trade unions

In general, trade unions throughout Europe have a poor, though improving, record of serving the needs and requirements of their female members. The growth in female labour market participation (and the corresponding decline in the proportion of male trade union members) presents the unions with a sharpened challenge to adequately represent women workers. Some unions have responded to this challenge; others still have to do so. Looking at individual workplaces and women in the SERVEMPLOI project, it was clear that, although there is an acknowledged problem for trade unions attempting to organise in these type of workplaces, they remain too remote from the everyday lives of working women, and therefore not sufficiently prominent in women's minds as their representatives in the workplace.

§ *Trade unions have a vital role to play in protecting the terms and conditions of junior female employees during changes of ownership and periods of restructuring which are common particularly in financial services. As the pace of merger and acquisition activity accelerates, and restructuring exercises become a frequent part of working life in the financial services sector, it is important that employees' terms and conditions of employment are protected from the vicissitudes of change and that they are not subject to continual renegotiations and challenges to their employment contracts.*

§ *Where possible, trade unions should intervene in the design of women's jobs. Unions are in principle well-placed to understand the details of the work done by women in junior positions and to argue for the establishment of varied tasks and job control. It is vital that union negotiators are only familiar with individual workplace arrangements, and that they draw individual members in to the negotiation process so that the 'shop -floor' view is represented*

and women's disenfranchisement is not perpetuated. Unions are also well-placed to discriminate between arrangements which will lead to Good Work, and those, like functional flexibility arrangements, which do not substantially improve the nature of work for women.

- § *Trade unions could take the lead in developing new skill labels in order to properly valorise the competencies which women routinely use in the workplace, but which often go unrecognised.* Labelling women's skills facilitates accreditation and valorisation. This kind of exercise might be done through the collective bargaining process. If job evaluation schemes are involved, unions should press for the use of discrimination-free job evaluation schemes and should reject conventional schemes which reward managerial skills but overlook lower-grade skills commonly used in women's jobs.
- § *Unions can collaborate with companies and public authorities in the provision of training and lifelong learning opportunities for junior employees.* Training should not be considered to be the sole responsibility of individual companies, but should be jointly provided wherever possible. Trade unions have different views of the types of skills their members need for their learning and progression, and for their wider employability. They are likely to have a wider perspective than individual companies training for job-specific competencies. Trade unions should develop a particular sensitivity to the specific training and learning needs of women, and must be able to put the case for innovative training arrangements which can meet their needs.
- § *Unions have a particularly important role to play in ensuring that working time flexibility does not place impossible demands on female staff.* It is important that female staff with flexible working hours are able to manage those hours without undue stress and pressure. It is also important that women working on precarious or flexible working time contracts are not excluded from the opportunities and benefits available to other staff.
- § *Unions need to ensure that women in 'front-line positions' are properly protected from bullying, harassment and violence by customers.* The UK Trades Union Congress has collected information which suggests a worrying level of bullying in UK workplaces. Unions have a role to play in ensuring that women in front-line positions, who are particularly vulnerable, do not suffer from bullying because they are the most visible people within flawed work systems which are ultimately the responsibility of their managers. If Good Work systems are introduced, quality customer service is more achievable and the incidence of customer rage may be reduced.
- § *Unions should ensure that local officials are trained in equal opportunities issues.* As collective bargaining becomes progressively decentralised, there is an urgent need to local trade union officials to be well versed in equal opportunities issues so that they are able to defend their female members' interests at local as well as at sectoral and national levels.

Public authorities at member state and European levels

- § *National authorities could support the establishment of sectoral and industry training schools such as those operating in Denmark.* Collaboration between companies within a sector over training ensures that training provision is universally available to employees. In such environments, training is handled by specialists with state-of-the-art understanding of sectoral skills and knowledge requirements. Sectoral training schools spread good practice

throughout a sector. They promote diffusion of higher levels of sector -specific knowledge than individual firms are able to promote, and they bring the overall level of sectoral skill up.

- § *It is vital that active labour market policy for the 'e -society' goes well beyond a focus on IT skills alone.* It is clear from our research that IT skills training, though very necessary for both workplace competence and employability, is not by itself sufficient to ensure that women are able to develop in the labour market. Yet because companies often emphasise the IT skills shortage, active labour market policies often concentrate on these skills as the key to participation in the 'information society'. Our research suggests that such policies should be oriented towards developing in women a range of abilities, including technological competencies, product and substantive knowledges and broader life and relational skills.
- § *It is worth reiterating the recommendation that public training providers need to be sensitive to the particular circumstances of female staff on part -time and other 'atypical' contracts, and the need to arrange the timing and location of training to suit their working patterns.*
- § *Public authorities – many of which are directly concerned with service provision to the public – can serve as exemplars of good practice in 'two -way flexibility'.* Like their private sector counterparts, they are concerned with excellent customer service. They are also faced with making innovations in operating and opening hours in order to deliver this service at more useful times. Some public authorities have introduced innovative working arrangements in negotiation with their employees about the timing of service delivery and the reorganisation of working hours. (Examples are the implementation of 'city time' policies in around 125 *comuni* in Italy, most notably in Modena, and a pilot scheme to develop innovative working patterns in social services in the Netherlands and in Bristol City Council in the UK.) The main criteria for these is that they have to both respond to the needs of the public and improve the quality of employees' working lives. Public authorities can point the way to the private sector implementing similarly negotiated and mutually acceptable arrangements.
- § *Public authorities, particularly national governments and the European Commission, have an important role to play in promoting the take -up of Equal Opportunities policies and practices among service companies.* Whilst some national governments already enforce equality through legislation, others prefer to encourage companies to implement equality practices through codes of conduct and related initiatives. There is much that can be done to extend these approaches and thus to ensure that the equality dimensions of recommendations made above are implemented. For example, public authorities could stipulate that their money is only invested in banks which operate equality policies at all levels.

Epilogue

I want to do something. I learnt all these things and I want to use them, I don't want it to be a waste of time. I want to do something with a bit more responsibility and a bit more recognition. You just feel as if you are just a little cog in a big wheel. And you are just insignificant really.

I don't enjoy what I do and I don't like what I am doing, but you get to the point where you think "Oh god, I can't do anything better than this." Because you get stuck in a rut, don't you? I don't feel as if anything is demanded of me in this place. I just come in and do my bit of the backlog every day and that is it. I just know that I could do better for myself really. It is just a matter of somebody giving you a chance. You sometimes think, "Is this job holding me back?" (Customer service agent, Insurance Company).

Chapter VI Dissemination and Exploitation of Results

Dissemination Activities Achieved – January 1999-December 2001

	Publications achieved	Conference papers delivered	Other Dissemination Activities (seminars, employment roundtables, trade union meetings)
TCD (IR)	<p><u>Juliet Webster</u>: 'Technological Work and Women's Prospects in the Knowledge Economy: An agenda for research', <i>Information, Communication and Society</i>, Vol 2, No 2, Summer 1999.</p> <p>'Women in IT work – SERVEMPLOI study hopes to sort out the myths from the reality', article published in <i>FIET Info</i>, the magazine of the International Federation of Commercial, Clerical, Professional and Technical Employees, July 1999.</p> <p><i>The Challenges of Achieving Equal Pay in the Finance Sector</i>, Report for Union Network International, Geneva, 2001.</p> <p><u>SERVEMPLOI Factsheet 1</u>: Aiming for the High Road in European Service Employment – Some Examples from SERVEMPLOI Companies</p> <p><u>SERVEMPLOI Factsheet 2</u>: Trying to Get up the Ladder – the</p>	<p><u>Juliet Webster</u>: 'Women's Prospects in the Knowledge Economy', conference on 'The Role of Intermediate Institutions for Social Stability and Democracy' organised by the Istituto per il Lavoro, Bologna, held in Ravello, Italy, 17-19 October 1999.</p> <p>'Technological Work and Women's Prospects in the Knowledge Economy: an Agenda for Research', International Labour Office seminar on Gender, Employment and Information Technology, Geneva, 9 December 1999.</p> <p>"Is this job holding me back?" Women's skills and prospects in European service employment', paper presented to conference on the Economics and Socio - Economics of Services, Lille-Roubaix, 21 -23 June 2000.</p> <p>"Women's Work in the Information Economy: the case of telephone call centres" at UK Economic and Research Council Seminar Series on Gender, Work and the</p>	<p><u>Juliet Webster</u>: Presentation of project to meeting of Eurofiet Bank and Insurance Trade Section, Oporto, 10-12 May 1999.</p> <p>Presentation of paper entitled 'Job Opportunities in the Information Society' to meeting of the Social Dialogue in the Banking Sector, European Commission, Brussels, 19 November 1999.</p> <p>Presentation of preliminary project findings on the methods and practices of control of workers in call centres in Great Britain to ADAPT seminar on "Changes in management, new technologies and trade union strategies: an exchange of good practices on a European level", Brosse -Montceaux, France, 16-18 December 1999.</p> <p>BBC Radio 5 Live program me entitled 'Late Night Live' for discussion of the conditions of call centre employment, 22 November 1999.</p> <p>BBC Radio 5 Live discussion of gender issues in contemporary services, 3 January 2000.</p>

Employment Pathways of Women in European Services	Information Economy, Open University, 19 September 2000.	'Smiling Down the Phone: Non-Communication in Call Centres', Seminar paper for TCD Employment Research Centre, 21 February 2000.
	'The Value of Women and Men: Gendering Knowledge and Skills in the Information Society', to Information Society, Work, and the Generation of New Forms of Social Exclusion (SOWING) conference on Regional Paths to the Information Society, Karlsruhe, 2-3 November 2000.	Presentation of project findings to UNISON Women's Conference, Birmingham, 10 March 2000.
	'Is This Job Holding Me Back?" Women's Skills and Prospects in European Service Employment' Labour Process conference, Royal Holloway College, London, April 2001.	Panel guest on 'The Forum' for discussion of women and technology, dot.tv, Sky, 20 April 2000.
	'Gender Aspects of Mergers', ILO Tripartite meeting on Mergers and Acquisitions in Financial Services, February 2001, Geneva.	'Women's skills and prospects in European service employment', Seminar paper for Department of Innovation Studies, University of East London, 10 May 2000.
	'Women's Work in the 'Knowledge Economy': Experiencing Innovation, Acquiring Expertise and Improving Employability', Gender, Work and Organisation conference, Keele, June 2001.	Presentation of project to The Women's Unit, UK Government Cabinet Office, London, 23 May 2000.
	<i>'Introduction' and 'Policy Paradoxes: raising performance and improving the quality of work in Europe an services – irreconcilable agendas?'</i> , European Commission DG-Research Dialogue	Presentation of project themes and preliminary findings to Commerce Sector European Social Dialogue meeting, Brussels, 21 June 2000.
		Feedback seminar with AXA Insurance, Colchester, Essex, 5 July 2000.
		Presentation of SERVEMPLOI project at NESY (New Forms of Employment and Working Time in the Service Economy) project meeting, Manchester, 27-28 October 2000.
		Presentation of project themes and preliminary findings to meeting of the

<p>Workshop on Developments in European Services: Implications for Work, Skills and Gender Equality, 23 November 2001, Brussels.</p> <p><i>'Mergers and Markets, Clerks and Cashiers: developments in European financial services and their implications for employees'</i>, European Association of Evolutionary Political Economists Conference on Comparing Economic Institutions, Sienna, 8-11 November 2001.</p> <p><i>'The Repercussions of Work: Achieving Social Sustainability in and Beyond the Workplace'</i>, Belgian EU Presidency conference on 'Unity and Diversity: the contribution of the social sciences and the humanities to the European Research Area', Bruges, 29-30 October 2001.</p> <p>2001 <i>'Getting into 'Good Work': What Opportunities does the Information Society offer to Women?'</i>, Keynote address to "ITech Women: Meeting Tomorrow" conference organised by the Women's Office of the City of Vienna, 22-23 October 2001.</p> <p>2001 <i>'This job is holding me back: why the issue of women's access to skilled work in the European Information</i></p>	<p>Social Dialogue in the Insurance Sector, European Commission, Brussels, 30 October 2000.</p> <p>Presentation of project to Cabinet Office Women's Unit seminar on Women and IT, Reading, 10 November 2000.</p> <p>'Fähigkeiten von Frauen werden wenig geschätzt', interview with Juliet Webster and article about SERVEMPLOI results in Austrian Die Standard, 22.10.01.</p> <p><u>Gráinne Collins</u>: 'Exploitation or Inclusion? The Expansion of Women's Employment in the Irish Service Sector', Trinity College Dublin, Employment Research Centre Research Seminar, 1 November 1999.</p> <p><u>All</u>: Report of SERVEMPLOI in Irish Times by Padraig Yeates, "Dangers to labour market of 'birth strike' stressed", 16 January 2002:</p>
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Society matters', Keynote address to the Critical Evaluation Mini-Track of the 8th European Conference on IT Evaluation, Oriel College, Oxford, 17-18 September.

James Wickham :
'Organizational change, work and ICTs', Paper presented at TSER conference "Towards a Learning Society", Lisbon, 28-30 May 2000.

'Contracting out, Loosing Out? Worker Influence and the changing institutional context of technological change in the service sector', European Association for Evolutionary Political Economy Conference, Siena, 8-11 November, 2001.

James Wickham & Gráinne Collins :

'Does integration promote inclusion?' European Association for Evolutionary and Political Economics (EAEPE) Conference, 4-7 November 1999, Prague, Czech Republic.

"Experiencing mergers - A Woman's Eye View", Paper presented at 18th Annual Labour Process Conference, University of Strathclyde, 25-27 April 2000.

Gráinne Collins
'Something Old,

DTI (DK)	<p>Something New, Something Borrowed, Something Blue: When Companies Marry', European Association of Evolutionary and Political Economy conference, Berlin, November 2000.</p>	
	<p>'Eight Reasons why Mergers are Gendered ', paper presented to : Irish Sociological Association conference September, Kerry Ireland; Work, Employment & Society conference, September, Nottingham, UK; and EAEPE conference, November 2001, Sienna, Italy.</p>	
	<p><u>Hanne Shapiro</u> : 'Nye kompetencer og ansættelsesformer i Serviceøkonomien' , Organiser Frederiksborg Amt, (County) 3 December 2001.</p>	<p><u>Hanne Shapiro</u> : Presentation on 'Digital Denmark - ICT policy strategy for Denmark', Danish Ministry of Research, 17 August 1999.</p>
	<p><u>Jonas Iversen</u> : 'Do it yourself! Government policy, ICT and neo-liberalism in the Danish Information Society', paper presented to Employment Research Centre seminar, Trinity College, Dublin, April 2000.</p>	<p>Presentation on SERVEMPLOI project to meeting on 'Life long inclusion in the digital labour market - the elderly excluded?' IT Labour Market Council, Aarhus county, 6 October 1999.</p> <p>Presentation to Danish Ministry of Labour entitled 'Life-long learning in the Information Society - a mantra or reality?' 11 October 1999.</p> <p>Presentation on 'The digital islands revisited - labour market policies', European Commission IST conference, 23 October 1999.</p> <p>Attendance at meeting of Union for Commerce and</p>

		Trade and participation in debate on life-long learning strategy and internal policy paper, 25 October 1999.
		Presentation on 'ICT tools for competency accreditation and documentation', to local union members in the commerce, trade and financial services sectors, 10 November 1999.
		" <i>Liv og læring i serviceøkonomien – perspektiver for Øresunds regionen</i> " (Life and learning in the service economy – perspectives for the region of Oeresund) Paper presented at Danish Union of Commerce & Trade conference about Øresund's region and the role of union's in a knowledge based service economy, 28-29 November 2000, Malmø, Sweden.
SFS (D)	<p><u>Heike Jacobsen: & Ellen Hilf:</u> 'Employment and Conditions of Work in the Retail Trade in Germany against the Background of New Shop Opening Hours', SFS Report, October 1999.</p> <p><u>Heike Jacobsen:</u> 'Produktionskonzepte im europäischen Einzelhandel – Deutschland, Italien, Schweden', in H. Rudolph (ed) <i>Aldi oder Arkaden? Unternehmen und Arbeitskräfte im europäischen Einzelhandel</i>, Berlin, edition sigma (2001);</p> <p>'Kundenorientierung im</p>	<p><u>Jacobsen, Heike</u>, 'Social modes of production in the European retail trade', EGOS Conference, 2001;</p> <p>'The Odyssey of Organizing', Lyon/France, 4-7 July 2001;</p> <p>Jacobsen, Heike, 'Diversity in the European retail trade', EAEPE Conference 2001, Comparing Economic Institutions, Siena/ Italy, 8-10 November 2001;</p> <p>Jacobsen, Heike, 'Convergence or diversity – Is a European model of service sector emerging?' <i>Developments in European services and implications for work, skills and gender equality</i>, Dialogue Workshop, European Commission DG</p>

	Einzelhandel. Ansatzpunkte für ein sektorspezifisches Konzept', in: D. Sauer, H. Kotthoff (ed) <i>Dienst – Leistung(s) – Arbeit</i> , Frankfurt/ New York, campus.	Research, Brussels, 23 November 2001.	
AROC (IT)	<u>Barbara Poggio</u> : Rapporto sulla situazione economica e sociale del Trentino nel corso del 1998, Trento, Provincia Autonoma di Trento, 1999 (with Vincenzo Bertozzi, Luciano Covi, Mauro Frisanco). Barbara Poggio, Donne e management: ambiguità e ambivalenza del genere nelle organizzazioni, <i>Personale & Lavoro</i> , 2000. Barbara Poggio, 'Who's Afraid of Mothers?' in M. Kostera e H. Hopfl (eds.), <i>Maternal Organisations</i> , 2000. Barbara Poggio, In mondi paralleli e La sfida all'ordine simbolico di genere, in S. Gherardi (ed.) <i>La doppia sfida</i> , Roma, Ed. Lavoro, 2000. Barbara Poggio 'Competenze di genere nell'Information Society', <i>Economia e Lavoro</i> , 34 (3), pp. 95-107, 2001.	<u>Poggio, Barbara</u> (2001), <i>Women's prospects in Information Society Sectors</i> , paper presented at Conference 'International Cross - Cultural Perspectives on Workforce Diversity: The Inclusive Workplace', Bellagio, 23-27 Luglio 2001. <u>Barbara Poggio & Silvia Gherardi</u> : 'Between Bytes and Bricks: Gender Cultures in Work Contexts' paper presented at European Conference <i>Work Life 2000</i> , Brussels, 31 May - 2 June 1999. 'Narrating Challenges in Organizational Cultures' 15 th EGOS Colloquium, Warwick, UK, 4 -6 July 1999.	Presentation of the SERVEMPLOI project at the Workshop of AIS (Italian Association of Sociology), Milan, Italy, 24 November 2000.

CIES (ES)	<p><u>Esther Fernández Mostaza & Isabel Vidal</u> : ‘Mujer y formación en el trabajo’, <i>Management y Empresa</i>, Barcelona: Escola d' Empresarials de la UB, No 25, pp. 38 - 39, Nov 2000.</p> <p>‘Las mujeres de 45 años y la nueva economía’ <i>Management & Empresa</i>, Barcelona: Escola d' Empresarials de la UB, No 26, pp. 16 -19, Nov 2001.</p>	<p><u>Esther Fernández Mostaza & Isabel Vidal</u> : ‘Innovation in Information Society Sectors’, conference organised by the Facultat de Ciències de la Comunicació Blanquerna, Barcelona, Spain, 18 -19-20 May 2000.</p> <p>“Innovation in Information Society Sectors: The importance of Education, Training and Lifelong Learning Process”, 1st International Conference Communication and Reality, Barcelona, 18 -20 May 2000.</p>
Linköping (SE)	<p><u>Elisabeth Sundin</u> : “Men are always suitable? A Paper on the Varying Prerequisites for the Implementation of Diversity from a Gender Perspective”, <i>Proceedings of the Work Life 2000 Workshop</i>, Brussels, 13-15 June 2000. Published by the School of Public and Environmental Affairs, Indiana University.</p> <p>‘Gender-Determined Jobs and Job-rotation – Problems and Possibilities’, <i>The Service Industries Journal</i>. Vol.21. No.3, July 2001.</p>	<p><u>Elisabeth Sundin</u> : ‘IN/Equality and Emotions’, 16th Colloquium on Organisational Praxis, 2 -4 July 2000.</p> <p><u>Elisabeth Sundin & Gunilla Rapp</u>: “Trainee - a way to the top for everyone - or just for men?” paper presented at the British Academy of Management 1 -3 September 1999.</p> <p>Gender and Diversity”, paper presented to a workshop on Diversity, Brussels, June 2000.</p> <p>“The Emotional Power of Gender in Organisations”, paper presented to EGOS conference, Helsinki, June 2000.</p> <p>‘Equal Opportunities – A Political truth and an organisational lie’, E AEPE Conference, Comparing Economic Institutions,</p>
		<p><u>Elisabeth Sundin & Gunilla Rapp</u>: Presentation of project to a trade union seminar organised by Handelsanställdas förbund, Stockholm, 26 April 1999.</p> <p>Swedish Retail Meeting, Norrköping, 28–30 September 2001, Participants were researchers and informants in the SERVEMPLOI project and representatives of Swedish Unions and UNI -Europa. Reported in the newspaper, Norrköpings Tidningar under title ‘Deltagare I forskning om arbetslivet möts’, 1 October 2001.</p>

Sienna, 8–11 November
2001.

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Dissemination Activities Planned – January 2002 onwards

	Publications planned	Conference papers to be delivered	Other dissemination Activities planned
TCD (IR)	<p><u>Juliet Webster:</u> 'The Value of Women and Men: Gendering Knowledge and Skills in the Information Society', in G. Bechmann (ed) <i>Work, Organisation and Social Exclusion in the European Information Society</i>, Frankfurt/M, Campus, 2002</p> <p>Book co-authored by members of SERVEMPLOI research team on results of project.</p> <p>Article 'Achieving Social Sustainability in and beyond the Workplace' to be submitted to <i>New Technology, Work and Employment</i></p> <p><u>Gráinne Collins & James Wickham:</u> 'Experiencing Mergers: a Woman's eye View', accepted by <i>Women's Studies International Forum</i></p>	<p>Collins G. and Wickham J 'Call Centres as a Nursery for New Forms of Work', Labour Process Conference 2002.</p> <p>Collins, G. 'Something Old, Something New, Something Borrowed , Something Blue: When Companies Marry' March 2002 Dublin City University Business School Seminar.</p> <p>Collins, G. 'Something Old, Something New, Something Borrowed, Something Blue: When Companies Marry', Association for Heterodox Economics 2002.</p> <p>Collins, G. 'Problematising Trust', paper to European Association for Evolutionary and Political Economics, Aix-en-Provence France, Nov 2002.</p>	<p><u>Juliet Webster:</u></p> <p><u>New analyses:</u></p> <p>§ Continuation of interviews with panel study women in the UK on a six-monthly basis, in order to extend the analysis of their employment trajectories.</p> <p>§ Analysis of effects of internationalisation of services on women (with Heike Jacobsen and Elisabeth Sundin).</p> <p>§ Analysis of conditions for achieving gender equality in financial services</p> <p>§ New analysis of case study material on women's training in order to develop concept of 'training-rich' and 'training-poor' companies.</p> <p><u>New frameworks:</u></p> <p>§ Development of conceptual framework of social sustainability in relation to women's employment.</p> <p><u>Other dissemination activities planned:</u></p>

DTI (DK)	<p>'Inclusion or exploitation? Irish women enter the labour force' paper submitted to <i>Gender, Work and Organisation</i>.</p>	<p>Presentation to the Confederation of the Nordic Bank, Finance and Insurance Unions meeting, Copenhagen, 28 -29 October 2002.</p>
	<p><u>Gráinne Collins</u>: 'Something Old, Something New, Something Borrowed, Something Blue: When Companies Marry' submitted to <i>Economy and Society</i>.</p>	<p>Presentation to UNI Finance Sector meeting, Nyon, Geneva, 13-15 May 2002.</p>
	<p>Collins, G, 'Eight Reasons why Mergers are Gendered' submitted to <i>Feminist Economics</i> .</p>	<p><u>Gráinne Collins</u> Database on mergers and acquisitions in the Irish Republic.</p>
	<p>Hanne Shapiro: 'Skills and ICT in the service sector: new Challenges for the Community College System' Regional Technology Strategies in Collaboration with Dept of Education, USA, Conference, New Orleans 7 & 8 January, 2002.</p>	<p><u>TCD Team</u>: Continuation of panel studies in Ireland and UK. <u>New analyses</u>: § Foresights and scenarios with a sectoral perspective. In discussions with the "Finansforbundet" about a foresight exercise. § Danish Ministry of Education reform of the vocational educational system commerce and trade, expected to start up later this year. § Skills for non -academic workforce and ICT developments – US/Europe collaboration initiative, DG Education project starting early 2002. § National foresight for the Ministry of Technology and Science in collaboration with IPTS - ICT Foresight (shortlisted). § Danish Ministry of Education: The National Knowledge Account.</p>

SFS (D)

Jacobsen, Heike ,
 Production concepts in the
 European retail trade, The
 Labour Process
 Conference, 20th Annual
 International Conference,
 University of Strathclyde,
 2-4 April 2002.
 Jacobsen, Heike,
 Convergence or diversity?
 Entstaatlichung und
 soziale Sicherheit, 31.
 Kongress der Deutschen
 Gesellschaft für
 Soziologie, Leipzig, 7 -11
 October 2002 (planned).
 Jacobsen, Heike,
 Exporting lifestyles?
 Thesen zum Transfer von
 Produktions- und
 Konsumformen durch
 multinationale
 Dienstleistungsunternehm
 en, Internationalisierung
 und multinationale
 Unternehmen, workshop,
 WZB, Berlin, 25./26.
 October 2002.
 Jacobsen, Heike,

New indicators for a
 knowledge economy -
 ongoing expert input

Indicators:

- § Foundation for Working
 and Living Conditions:
 Indicators and ICT – first
 Expert meeting - on the
 basis of an invitation
 following the thematic
 meeting in Brussels in
 December. 25 January
 2002
- § SIBIS- 5th framework IST
 programme - Indicators for
 the information economy -
 ongoing work.

Networks

Ongoing Collaboration with
 Cedefop in relation to the e -
 Action Plan.

New Analyses:

- § Follow up interviews with
 individual respondents of
 panel studies every six
 months
- § reanalysis of case study
 material provided by the
 project partners under the
 perspective of transfers of
 production models by
 multinational companies

Frameworks:

- § Experience and results
 from SERVEMPLOI are
 going to be used as parts
 of a conceptual
 framework for further
 investigations of national
 differences of service
 cultures
- § Results are used as a
 framework for
 interpretation of data from
 an ongoing study about
 equal payment in the
 retail trade in Germany,
 Austria and the UK

AROC (IT)	Poggio, Barbara (2001), <i>Women's prospects in Information Society Sectors</i> , in Michal E. Mor Barak (ed) (forthcoming, University of Southern California).	Dienstleistungsarbeit und Dienstleistungskultur, workshop des SAMF, Deutsche Vereinigung für sozialwissenschaftliche Arbeitsmarktforschung, Dortmund, 21 -22 September	<p><u>New analyses</u>: we are especially interested in a more thorough analysis of the subjects of organisational learning and gendered professional selves in innovative and technological work contexts (particularly in the financial sector). We would like to develop the study of organization, identity and gender as 'achievement' performed in – and through – socio-technical relations.</p> <p><u>Concepts</u>: situated learning, performativity, gendered professional identity, narrative</p> <p><u>Methodologies</u>: narrative analysis of the interviews, grounded theory</p> <p><u>Databases</u>: we will use the materials of interviews from case studies and longitudinal studies.</p> <p><u>Seminars, meetings and other events</u>: we are going to organise a seminar in the International PhD on Information Systems and Organisation (Universities of Trento and Bologna – Ecole Normale Supérieure de Cachan) and some seminar with Equal Opportunities Commissions of several Italian provinces. We have already begun to include the research findings presentation in some vocational training courses with EU Fund.</p> <p><u>Networks</u>: Unions, Commissioni pari opportunità,</p>
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			AIS-ELO (Associazione Italiana Sociologia – Economia, Lavoro, Organizzazione)
CIES (ES)	"La formación continua en el sector financiero: implicaciones para las mujeres de más de 45 años", <i>Centro de Investigaciones Sociológicas</i>		<p><u>New analyses</u>: we are interested in working on the subject of skills and formation in the financial sector</p> <p><u>Concepts</u>: skills, learning, gendered professional identity, narrative</p> <p><u>Methodologies</u>: qualitative analysis of the interviews,</p> <p><u>Databases</u>: we will use the materials of interviews from case studies and longitudinal studies.</p> <p><u>Seminars, meetings and other events</u>: presentation of the project about "Formación de las mujeres en el sector de la intermediación financiera" for the Instituto de la Mujer (2002-2006)</p> <p><u>Networks</u>: Unions, Instituto de la Mujer</p>
Linköping (SE)	<p><u>Elisabeth Sundin</u>: "Work rotation - not without flaws, or the defective rationality of sharing gender-determined jobs", <i>The Service Industries Journal</i>, forthcoming.</p> <p><u>Lena Pettersson & Elisabeth Sundin</u>: Rationalitet som norm och hycklering, <i>Kvinnovetenskaplig Tidskrift</i>, accepted for publication in 2002.</p>	<p>Elisabeth Sundin, Seminar on SERVEMPLOI results at National Institute for Working Life, Östersund, 4 February 2002</p> <p>Elisabeth Sundin, Seminar on SERVEMPLOI results at National Institute for Working Life, Norrköping, 6–7 March 2002</p>	<p>§ Continuation of some Swedish Qualitative Panel Studies, with informants in Swedish Post, Bank, Insurance Broker Franchisee and in Swedish Shop, Watches & Repairs and Grocery Retailer.</p> <p>§ The material from all SERVEMPLOI participants that we have gathered and analysed during the project will be used in new analyses, also together with new material. For example one of our panel study women works in the Swedish Post. This organisation has during the project undergone a</p>

total reorganisation, outsourcing female dominated parts of the organisation and thus leaving the professional skill and vocational education of the women completely obsolete. A special study of these women will be done.

§ During the study we made excellent contacts with the retail union and firms. We will do more research in the retail sector and use the contacts, starting with the franchisees. A new study is already going on in participation with the Swedish Foundation for Small Business Research and other researchers from Swedish universities.

§ We are now members of a group organised by the national retailer union – the Commercial Employees' Union – to prepare and make studies to be published in 2006 at the 100th anniversary of the union.

§ Newly started and in co-operation with Linköping University, Centre for Studies of Humans Technology and Organisation (CMTO), 2002–2004, is the project 'New organisational forms? – New demands on leadership? A research project about leadership within female dominated and service producing organisations.

§ An application for further research project examining discrimination

and equalities under EU F5 has been submitted with other members of the SERVEMPLOI-network.

§ There have been a large number of informants (about 75) in different locations for our two case studies in retail. These interviews have been processed in the project database NUD*IST and will in the future be a base for continuous and new research within the field. Different approaches will be used. For instance, in this project about ten bachelor's thesis has been written. Also in the future different categories of students, as one source, will be encouraged to write their bachelor and master thesis addressing the objectives of the SERVEMPLOI research.

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General Continuation of SERVEMPLOI Factsheet Series:
 No 3: Project Summary
 No 4: Sustainable work
 No 5: Training, employee development, progression and equal pay
 No 6: Changing nature of work in financial services – the decline of the professional service
 No 7: Working hours in junior retail management

Dissemination of SERVEMPLOI results by UNI and its affiliates:

- § UNIFI, the UK Banking and Finance Union, has produced a leaflet on the basis of the results of SERVEMPLOI, entitled "Why Takeovers are Hard to Take".
 - § 'Glass Ceilings – old and new – hold women back in Europe', article in UN I-Info (the magazine of Union Network International), No. 3, 2001. The magazine is distributed globally to UNI affiliates and contacts.
 - § 'Looking into Commerce', article in UNI -Info, No. 4, 2001. The article reported on the visit of SERVEMPLOI panel study informants in the retail sector throughout Europe to Sweden to meet Swedish retail workers, union officials and companies.
 - § A further article (no title to date) is scheduled to appear in the July 2002 edition of UNI -Info.
 - § Lillemor Smedenvall, President of the Finance Sector Union in Sweden made a presentation of the key findings of the project at a meeting of the Nordic Finance Union's Equal Opportunities Working Group. The meeting took place in Reykjavik (Iceland) on 22 October 2001. Present at the meeting were around 12 finance trade unions representatives from the five Nordic countries.
1. Annette Mikkelsen, UNI -Europa's Policy Officer, will present the findings of the project to the UNI Europa Finance Steering Group meeting in Brussels on 5 March 2002. The Steering Group consists of 15 members from UNI's affiliates throughout Europa.
 2. Monique Marti, Head of UNI Women and Lillemor Smedenvall, President of FSU/Sweden, will present the results of SERVEMPLOI at the UNI -Europa Women's Committee meeting in Luxembourg on 25-26 April 2002. The meeting involves 30 participants and sets strategy for the union's activities on women.

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Annexes

Case Studies: Summaries

Banking and Insurance

DENMARK: DANISH BANK

Background company information

A very large financial institution operating principally in the Danish market. Has undergone recent mergers with other institutions around Scandinavia. 15,500 employees; 50% female. Main challenges concern integration of businesses under new company roof and reducing costs and surplus capacity. Competition from small banks in rural areas, as well as from other large players.

Technological and organisational innovations

Among the first banks to offer online banking. One call centre. All services being technologically integrated into 'Financial Supermarket'. Administrative functions have been relocated into a dedicated back office.

Workers and work process under study

Customer advisers and cashiers, predominantly female. Responsible for interacting with customers, transacting requests and offering new products/services.

Contractual flexibility

13% of staff are part-time, mainly in customer service positions. Small number of temporary workers.

Industrial and employment relations

100% union membership in Danish Finance Union. No equal opportunities policy.

DENMARK: DANISH INSURANCE COMPANY

Background company information

Outcome of merger between two Danish insurance companies. Now part of one of the largest Nordic financial conglomerates. Employs around 3000 staff, 48% female. Main challenge is now to reduce administration and develop new organisational structure for merged organisation.

Technological and organisational innovations

Sales office structures reorganised and administrative jobs reduced. 5 regional call centres created and local offices closed. Internet strategy in development. Customer information system recently introduced

Workers and work process under study

Customer advisers in branches, responsible for selling insurance to private customers, setting up meetings between customers and insurance agents, servicing existing customers and making amendments to policies.

Contractual flexibility

Part-timers employed in branches and call centres. 10% of staff are part-time.

Industrial and employment relations

Company is unionised and unions have strong influence on implementation of innovation strategies.

FRANCE: FRENCH CREDIT COMPANY

Background company information

Fast-growing company selling credit by telephone. Presence in 6 countries on both sides of Atlantic. In France, the company is based in Lille, and has around 3.5% of the French credit market. It is confronting growing competition by other firms, particularly the big banks which can now operate in its market. Over 1000 employees, 64% female.

Technological and organisational innovations

Business is conducted through call centres. The company is developing consultations and credit granting by multimedia, including internet, in which it has invested heavily.

Workers and work process under study

Call centre customer consultants. They are responsible for taking incoming calls, taking customer details, entering them onto a credit application in a computer system, and sometimes calling customers back for further information.

Contractual flexibility

Temporary staff are used and make up around 15% of staff. The company is trying to reduce its reliance on these staff.

Industrial and employment relations

Low rate of unionisation. Two unions organising in firm – CFDT and SNB. Industrial relations are consensus-oriented.

GERMANY: GERMAN BANK

Background company information

A global banking corporation, with 93,000 employees worldwide, 52,000 in Germany, 52% female. Affected by fierce competition and cutting costs is high on strategic agenda. Branch closures and staff reductions have been frequent and widespread. Retail banking is focused on Europe.

Technological and organisational innovations

A leading edge company with high levels of technological investment, currently principally in internet-based projects. "Multi-channel banking" – via internet, phone or branch – has been implemented. Several call centres have been opened and branches closed.

Workers and work process under study

Branch staff in Customer Consultant positions. Consultants are responsible for selling and servicing both banking and insurance products to members of the public.

Contractual flexibility

A small number of part-time staff are employed in branches.

Industrial and employment relations

5-8% unionisation in hbv/DAG – now ver.di. Equal opportunities initiatives focus on women in management.

GERMANY: GERMAN INSURANCE COMPANY

Background company information

Large and fast-growing insurance company. Sales are growing strongly. Employs 23,000 in parent company, 5,000 in life insurance company which is the case study (60%+ are women). This company has a headquarters and two large branch offices.

Technological and organisational innovations

Life insurance company has implemented progressive forms of work organisation involving self-organising teams in branches. In reorganisation, branches have been closed and many functions have been decentralised. Others (financial, legal and personnel functions) have been centralised. Call centre to be established, and to be staffed with volunteers.

Workers and work process under study

Customer service representatives in branch teams. Teams are autonomous and handle all aspects of selling and administering policies, and dealing with cases from start to finish.

Contractual flexibility

Part-time staff are employed in branches.

Industrial and employment relations

Around 30% unionisation. In addition, there is a Works Council which works very co-operatively with the company and is stronger than the union.

IRELAND: IRISH BUILDING SOCIETY

Background company information

Small mutual company with 126 franchised branches throughout Ireland. Core business in mortgage and insurance products. 4500 staff (70% female).

Technological and organisational innovations

Call centre attached to Dublin Head Office. Call centre has a technological infrastructure: Aspect system and central computer server.

Workers and work process under study

Call centre agents who take phone calls from public, and deal with sales or service enquiries. Support agents in back office assemble quotes from an information system and pass them to call centre agents.

Contractual flexibility

Agency staff used to make up staff shortfalls. 6% of branch staff are agency staff. Few part-timers. Experiments with job-sharing and teleworking.

Industrial and employment relations

Low level of union membership in the company. None of case study informants were members.

IRELAND: IRISH INSURANCE COMPANY

Background company information

Result of take-over of large multinational insurance company by another large multinational in 1998. Sister company is UK Insurance Company. Headquarters in Dublin and 33 branches throughout Ireland. 2 call centres: one dealing with public, the other with brokers. Of 739 FTEs, 44% are women.

Technological and organisational innovations

Company regards itself as cutting edge. Has advanced CRM systems which have been in place for many years. Paperless call centres with 'workflow' systems.

Workers and work process under study

Call centre agents responsible for taking continuous calls from the public, selling and servicing insurance policies.

Contractual flexibility

Negligible. Few part-time or temporary staff. Currently there are experiments in job sharing.

Industrial and employment relations

Most employees are members of MSF.

ITALY: ITALIAN CO-OP BANK

Background company information

Small, local co-operative bank, part of a federation of regional co-operative banks. It is a non-profit making organisation. Nevertheless, technologically advanced, it was one of the first in Italy to offer internet services. Recently it has faced increasing competition from other financial organisations in the area, which are now able to encroach on its markets due to changes in ownership. There are 86 employees, 30% of whom are female.

Technological and organisational innovations

Online banking introduced several years ago. Technological investment is focused on new products and the bank believes it is more agile than its larger competitors in respect to the market. It is constantly developing new products.

Workers and work process under study

Branch staff working on counters and in the back office. The counter staff are responsible for taking payments, and dispensing cash to customers. The back office staff take telephone queries and perform clerical tasks on computers.

Contractual flexibility

Only two part-time workers returning from maternity leave. There are very few temporary staff.

Industrial and employment relations

Union membership of FABI around 100%, but activity is low. Union meetings are rare.

ITALY: ITALIAN VIRTUAL BANK*Background company information*

Owned by one of the largest banking groups in Italy, this is a small bank which sells banking and insurance products through a variety of channels. It operates a structure of financial promoters, branches and 'financial boutiques'. It employs 81 staff, 47% of whom are female.

Technological and organisational innovations

This is a lean organisation which performs only core activities in-house. Back office data processing is outsourced, and administrative work is centralised in the parent company's head office. Technological innovation is focused on developing the market through internet banking, WAP banking and telephone banking. It has also implemented computer systems to streamline banking processes. There is a call centre for telephone banking housed in the main bank offices.

Workers and work process under study

Call centre agents are responsible for three types of work:

- § they take incoming calls from customers and sell bank and insurance products
- § they act as a help desk for the bank's internet site and answer queries about technical problems
- § they act as stock market agents, buying and selling shares on customers' instructions.

Contractual flexibility

Temporary workers are recruited from agencies if they have experience of call centre work. Some are subsequently taken on on permanent contracts.

Industrial and employment relations

Low level of unionisation among a young and rather disinterested workforce.

SPAIN: SPANISH BANK A

Background company information

This is one of the largest players in the Spanish banking industry. It is a large private bank with global operations, including in Latin America. It employs around 72,000 staff worldwide, around 50% of whom are female. It has participated in a series of mergers in recent years, and has undergone continuous restructuring programmes. It has recently closed 74 offices and made over 500 staff redundant.

Technological and organisational innovations

The bank is transforming its branch network to equip them as sales rather than service environments. Administrative functions are being re-routed to internet and telephone banking channels. Self-service technologies will be made available in branches.

Workers and work process under study

Branch staff whose principle responsibility is for selling financial services to customers. They give advice, provide consultancy and carry out credit operations.

Contractual flexibility

The majority of employees work full-time.

Industrial and employment relations

The bank is unionised, and there is an active collective bargaining process.

SPAIN: SPANISH BANK B

Background company information

This is also a large private bank. It employs over 87,000 staff, around 50% of whom are female. It has been active in mergers and acquisitions and has expanded into the Latin American market recently. The recent bankruptcy of the Argentinean economy has made this investment very unstable. The bank has begun a process of diversification, moving into new product markets particularly in insurance and also in private health, telecommunications and energy.

Technological and organisational innovations

The bank has widely restructured its internal operations, reducing its branch network and staff by around one-third in the last decade. It has developed internet banking and this is enabling it to reduce the number of intermediaries. It is developing customer information and relationship management systems.

Workers and work process under study

Branch staff providing consultancy on products and services to customers.

Contractual flexibility

The majority of employees work full-time.

Industrial and employment relations

The bank is unionised, and there is an active collective bargaining process. The bank is also involved in the development of an equality protocol with the union, the Caja Madrid Workers' Union.

SWEDEN: SWEDISH BANK*Background company information*

This is a local bank which is part of a large banking group. In all, it employs around 10,000 staff, 57% of whom are female. There are 650 branches all over the country. The main challenges the bank faces concern the restructuring of the sector. In response, the bank is attempting to reorganise its customer service along more commercial lines to increase its share of the market.

Technological and organisational innovations

The bank is particularly attempting to change the behaviour of its customers, so that they perform routine transactions through non-branch channels and only use branch visits to buy consultancy or new services. The bank uses the concept of 'clothing the customers' in items they did not know existed. This approach is at the core of the transformation of work in the branches.

Workers and work process under study

Branch counsellors who consultancy on products and services to customers. Staff spend their working days meeting with customers and discussing their financial service requirements. They sell new services as appropriate. Each member of staff has a sales goal to achieve. In the branch under study the proportion of women is around 75%.

Contractual flexibility

The majority of employees are permanent staff, but temporary staff (usually students) are employed during summer vacations. Around 15% of staff are part-time, and three-quarters of these are women.

Industrial and employment relations

Almost all members of staff are in the Swedish banking union, Finansförbundet.

SWEDEN: SWEDISH TELEPHONE BANK*Background company information*

This is the telephone banking arm of a conventional bank with branch offices. It is a long-established bank which now operates across Europe. The telephone bank employs 550 people, 64% of whom are female. The main challenges it currently faces are in restructuring the total business, closing branches and placing increasing emphasis on telephone and internet banking. Telephone Bank is one of market leaders, both in Sweden and internationally.

Technological and organisational innovations

The company is moving progressively away from branch-based activities to telephone and other ICT-based channels of sales, principally the internet and WAP. Telephone Bank has developed active selling and high competence in its employees and strives for long-term relationships with its customers – most of whom are wealthy individuals and companies.

Workers and work process under study

Advisers responsible for counselling and sales over the telephone and online. Some are doing continuous intensive computer-based work, particularly those whose sales results are monitored.

Contractual flexibility

Most workers are permanent but around 41% are part-timers. Shiftworking rosters are used and are changed on the requirements of the company.

Industrial and employment relations

All employees are members of Finansförbundet. There are trade union representatives in Telephone Bank.

UK: UK INSURANCE COMPANY*Background company information*

This is a large foreign-owned insurance company which has recently acquired a large UK insurance company. It is the sister company of Irish Insurance Company. It employs 5500 staff in the UK, of whom 55% are female. It operates through a mixture of high street brokerages, branches, and has four call centres in different cities in the UK. Its main challenges at present are concerned with the integration of the two merged companies and with maintaining market share in the teeth of fierce competition in a highly consolidated sector.

Technological and organisational innovations

As a result of the recent take-over, the company has merged and streamlined all its internal operations. This has principally involved closing offices, reducing duplication of administrative activities and making some redundancies in both front and back offices. The four call centres are systemically linked and operate as one virtual call centre.

Workers and work process under study

Call centre sales advisers and team leaders. Sales advisers take incoming calls, take the customer through the purchase of new insurance policies, or answer queries. They also make simple amendments to existing policies. Team leaders do similar work but also monitor sales advisers at work (through tapes of their conversations with customers and through the records kept on the telephony system), appraise them, and handle disciplinary cases.

Contractual flexibility

There are a variety of flexible working arrangements, including full- and part-time contracts, and temporary contracts. All types of staff can also work different shifts, and there are four-week rotating shift rosters for full-timers.

Industrial and employment relations

There is no union in the 'direct' part of the company (the call centres), though the financial services unions UNIFI and MSF both organise in the branches.

UK: UK BANK*Background company information*

This is a large private bank global operations. It employs over 60,000 staff in the UK, around 66% of whom are female. It has been involved in a great deal of take-over activity recently, and lately has taken over a smaller bank in the UK. The blocking of other take-over attempts by the UK regulator has caused the bank to look to continental Europe for its next take-over bid. This, rather than 'organic growth', is the way it believes it can best grow and expand its market share.

Technological and organisational innovations

The bank's innovation efforts are concentrated on its customer-facing activities. It has developed internet banking and is constantly seeking to improve the online interface. It is developing advanced customer relationship management systems to enable customer-facing staff to see a customer's entire product profile. Back office activities like cheque processing remain 'low-tech' and largely paper based. They have been outsourced to a third party information processing company partly owned by the bank and some of its competitors.

Workers and work process under study

Clerical staff in the now outsourced Clearing Services functions. Around 90% of these employees are female. Their work involves sorting batches of cheques and other payments manually according to the originating branch, keying in their amounts onto a computer system, and bundling and labelling batches of cheques.

Contractual flexibility

The office operates day, evening and night shifts every 24 hours. Staff can work full- or part-time on any of these. The company made widespread use of agency workers until very recently, but had to shop when a strike was threatened among agency staff who had been working in the same positions for up to eight years without employment protection or statutory rights. The agency had an office on the bank's premises.

Industrial and employment relations

The bank is unionised, as are the Clearing Services staff. It has a 'partnership agreement' with the banking union, UNIFI, and there is an active and very co-operative collective bargaining process.

Retail

DENMARK: DANISH SUPERMARKET

Background company information

Company has 1,200 stores in Denmark, primarily selling consumer goods, has 38% share of retail market. Originally began as a co-operative society, and is now experiencing heavy competition from other players, its customers are losing their traditional loyalty. During 2001 merged with its Norwegian and Swedish counterparts to form a Nordic co-operative with a total of 64,000 employees.

Technological and organisational innovations

Traditionally very advanced in technology, it was one of the first to introduce handheld scanners to manage product flow and stock control; stock control and purchasing is widely automated through EDI system. No plans to enter e-retailing.

Workers and work process under study

This field study mainly focused on shop assistants in low status jobs (all females). However, we also conducted interviews with employees in senior positions, i.e. a purchasing manager (female) and a branch manager (male). The shop assistants are responsible for customer service at the checkouts. The purchasing manager is responsible for purchasing goods and handling stock control through the EDI system. The branch manager mostly engages in administrative work.

Contractual flexibility

Shop assistants are mostly female and many work part-time. Managers are nearly all male and work full-time. Work is planned in collaboration with management and colleagues. Both parties are to a certain extent flexible in this process, and the planning of working hours accommodates both private and company needs.

Industrial and employment relations

Union membership is effectively compulsory. Management is worried about its ability to recruit staff for low status jobs, especially given low unemployment. No formal training for shop assistants.

DENMARK: DANISH TOY SHOP

Background company information

Company dominates Danish toy market with 85 shops, though experiences some competition from discounted toys from supermarkets and Web -based toystores. Competitive advantage through specialist knowledge and demonstration facilities within its shops.

Technological and organisational innovations

Experimented with Web shop but not technologically advanced. Stock control and ordering is computerised, but main technology remains the electronic cash register, generating information which is used for sales planning and forecasting and (rarely) for staff monitoring.

Workers and work process under study

Customer service workers; also interview with branch manager and purchasing manager (both women).

Contractual flexibility

Flexible working hours particularly around Christmas. At Christmas and at other busy times temporary staff are recruited. Many part -timers.

Industrial and employment relations

No problems recruiting customer staff, but having problems recruiting managers through internal promotion. Not all employees are unionised. The company is characterised by having very loosely affiliated employees, where the majority work part -time handling customer service activities. Students or other young people who work in the organisation for a limited period of time often perform this work.

FRANCE: FRENCH AUTO PARTS*Background company information*

A family owned company, one of the main French car centre chains specialising in car accessories, servicing and spares. Internationalising rapidly since 1986, its international operations in 6 countries currently (2000) amount approx. 15% of its turnover. It has (2000) 147 outlets in France. Faces increasing competition as other types of firm (e.g. hypermarkets, car manufacturers' networks) invade sections of its market.

Total employment approximately 5,000 of which c20% are female. There are some female supervisors and a few branch managers; all senior managers are male.

Technological and organisational innovations

Sophisticated use of IT both in the repair workshops and in customer relationship management (e.g. database on all customers and their cars). New products include new forms of service contracts, developing both megastores and mini -stores (in town centres). Website and extensive intranet for all employees.

Workers and work process under study

One store. Women are concentrated at the check -outs and in the 'comfort accessory' sector of the store.

Contractual flexibility

Approximately 20% employees (nearly all women) are part -time; 12% of employees are on short -term contracts although this has been slowly falling.

Industrial and employment relations

Trade unions are relatively well -established.. Union delegates are attached to CFDT and FO. Extensive training programmes which include all employees .

GERMANY: GERMAN CLOTHING RETAILER*Background company information*

Company is the result of a merger of two well-known clothing retailers in 1997. Company has 43 stores in Germany, selling mainly medium priced clothing, and over 4,000 employees. Currently facing economic difficulties, along with the rest of the German retail sector.

Technological and organisational innovations

Following the merger, a restructuring of the work organisation took place. Formerly, each store had administrative staff, personnel and accounting. The Department Heads did all of the buying. Today, practically all of the administration, personnel, accounting and buying has been moved to headquarters.

Early in 1998, the company began installing integrated personnel software (SAP/R3). The new software has enabled the company to optimise their bookkeeping in finances and investments, cost calculations and payroll. Later in 1998 the company developed their own computerised product management system. To a certain extent, buying has been released by the new product management system. New cash registers have also been installed that are much less complicated than the previous tills. All three changes have made certain positions at store level obsolete.

One store is already testing a program that allows the company to offer the customers tailor made clothing. The customer's measurements are taken and recorded with the help of a special computerised booth, the data is sent to a participating clothing manufacturer and is then used to make manufactured clothing to fit.

Workers and work process under study

Clothing store with 190 workers of which 12 male. Also interviews with managers in the store and at regional level.

Contractual flexibility

Flexibility is very important. All employees' contracts state that they may be asked to work in any store at any time. Most (65%) work part-time on flexible contracts with between 40 and 150 hours per month; for most hours are between 80 -120 per month depending on the season. Salary is based on average hours worked.

Industrial and employment relations

An effective works council. Extensive training although formal apprenticeships have been reduced.

GERMANY: GERMAN RETAIL DRUGSTORE

Background company information

Company founded in 1973 and now the second biggest drugstore company in Germany with 1,100 outlets. Company expanded into Austria and then into other Central and Southern European countries; now most of its outlets are outside Germany.

Employment has expanded continually and now stands at approx. 11,000.

Technological and organisational innovations

Technological innovation is important. Administration and logistics are now almost completely computer-based with much decision-making centralised at HQ. ICTs enable the 'transparent branch' in which all activity is visible to central management. Loyalty card generates discounts for frequent customers. Explicit development of ECR with suppliers linked to POS data; extranet 'marketplace' for suppliers. However, the branches remain technically backward and staff are frequently unable to use the systems adequately.

To manage the problem of rush hours and changing demands, the company uses a instrument called MEP, a special "employee inset plan". The employees include themselves into the working plan, when they are needed. They get technical help to plan their working times, because the system includes information about rush hours and opening times.

Workers and work process under study

One branch with all female staff (5).

Every employee is mainly responsible for a specific product area, e.g. cosmetics, pharmaceuticals or baby food. The responsibilities include customer advice and service, the presentation and care for the shelves. Sales persons are also responsible for the pay desks. If required, every sales person must stock the shelves independent from their specific area, which they are responsible for. The company uses flexible work for stocking the shelves, receiving goods and occasionally in sales.

Contractual flexibility

In the company as a whole 45% of staff are casual and a further 27% part-time. Temporal flexibility is explicitly sought in job interviewees.

In 2000 the company employed nearly 11,000 persons 87.5% of which are female, 16.2% are about 20 years old. This high number of young employees is because of a training initiative started in 1998. In 2001 about 10% of all employees were trainees.

Industrial and employment relations

Extensive training programme for all staff with stress on social and personal development. German Drugstore does not have a works council. It is a part of the company's "culture" not to establish regular industrial relations. Each member of the management board is responsible for employees' interests within a region/ district. Therefore, there is no bargaining on the company level.

IRELAND: IRISH HARDWARE SHOP*Background company information*

Since its founding in 1870 the company's core business has been hardware; it is a fifth generation family run company. It expanded its range of products to include electrical, lighting, garden, poultry and dairy equipment, irrigation systems for golf courses and greenhouses. However, the electrical, agricultural, irrigation and lighting sections have been largely wound down but it still remains the largest supplier of greenhouses in Ireland. Recently it has expanded into the Internet business by buying a British company supplying door furniture. The company is Irish and sees its 'Irishness' as a core identity that will protect it from British competition. However it has recently expanded into Britain as it sees Britain's much larger market and Internet usage as a means of survival. This move has not been covered in the press and there is no link between the two companies' websites.

Technological and organisational innovations

While the case study was being conducted the company installed a new integrated system, this has point of sale, ordering, accounts, and sales figures per member of staff.

Workers and work process under study

Shop floor workers: ordering, loading, unloading, pricing, check out. However, most of the time the staff are talking to customers and offering advice which is one of the company's selling points.

Contractual flexibility

All permanent workers are full time with the exception of one man who is working a 4-day week. The company has 2 Saturday workers and usually recruits 1 to 2 summer workers to cover holidays (these are usually the Saturday workers).

Industrial and employment relations

The company is not unionised, but was unionised up until 1988 when all the workers were made redundant. The workers feel that the union let them down at that point and could have protected their wages and conditions better. For instance the company pension was frozen in 1988 and the company has never paid into it since.

IRELAND: IRISH SUPER MARKET

Background company information

The shop opened its first outlet in 1960 and now has 25 stores but trades in other outlets including petrol stations. It is the market leader for fresh food in Dublin but is not a dominant player outside the capital.

Technological and organisational innovations

The company prides itself on being very technological advanced. It was the first to introduce loyalty cards and it has introduced updated Windows based EPOS tills, is developing integrated ordering systems and self-scanning. It also pioneered the idea of in-store food manufacturing in the early 1970s.

Workers and work process under study

Personnel manager, store management, cashiers, packers, back store workers and counter staff. The staff ranged through the full function of supermarket employees with the exception of office and financial staff.

Women make up 70% of the company's staff and they appear to be highly segregated both vertically and horizontally

Contractual flexibility

About 70% of the workers are part time – as part of a union deal the company agreed to make any one full time if they wanted to work full time – not one staff member asked to have his or hers hours upgraded (out of a workforce of more than 4000). All staff are given a permanent contract once they have finished a probationary period.

Industrial and employment relations

Mandate (the shop workers union) is represented in the company and appears to have good relations – however the store studied had no union representative and viewed union membership as archaic.

ITALY: ITALIAN DO-IT-YOURSELF SUPERMARKET*Background company information*

IDS is a franchise of a German chain specialising in do-it-yourself products. IDS was opened in 1998, and at the time of the study its organisational structure was still not fully established, and the workforce was relatively young and inexperienced. New supermarkets in the chain are considered to be 'on trial' for six years, after which if they underachieve they are closed down, which gives employees a greater sense of job precariousness.

Technological and organisational innovations

The technologies used in the supermarket do not display a particularly high level of innovation: stocking and goods deliveries are carried by a computerised system which is connected to headquarters during the night.

The use of the Internet is still very limited, and neither the supermarket nor the company has a website. The only website is the company's international one.

Workers and work process under study

All the supermarket's employees were interviewed: cashiers, section heads and storekeepers. The cashiers worked at the check-out counters, the section heads supervised the supermarket's various departments, while the storekeepers handled the inflow/outflow of goods. Both the cashiers and the storekeepers sometimes also worked in the sections, but it was more rare for section heads to work at the check-out counters.

There is a clear gender differentiation of roles in the company. Managerial roles are filled by men. The check-out counters are mainly women, as some sections, like gardening and light, and other are male, like building, hardware, hydraulics.

Contractual flexibility

There are thirty employees – 18 women and 12 men – all on open-ended contracts. Twelve of them – all women – are part-timers. The only man to ask for a part-time contract had his application refused. The other employees work full-time for 39 hours a week. They are also required to work for six Sundays a year.

Industrial and employment relations

There is a relatively low level of unionisation in the organisation, and one notes a certain amount of hostility by management towards the trade union. Only one-third of the workforce are members of the union, although almost all workers attend union meetings. Many of them stress that if there are problems, they try to resolve them directly with the management.

ITALY: ITALIAN HYPER MARKET

Background company information

Italian Hypermarket (IH) is part of an Italian consortium of co-operatives. The consortium is the result of the merger between two co-operative organisations in 1995. The declared aim of the co-operative is to promote the interests of members and consumers by seeking to strike a balance between business efficiency and social concerns; the company pays close attention to safety, health, the environment and working conditions.

IH is located in an out-of-town shopping centre near Bologna. It has a total sales area of 8,000 sq. m divided into general goods, fresh produce, and home furnishings, as well as a 'bazaar'.

Technological and organisational innovations

Envisaged for the short term is a restructuring of the shop, which will last for six months. This will involve a '360-degree' change where all products (apart from fresh produce) will be reorganised on the basis of different 'worlds', which means rearranging articles on a new pattern so that, for example, there will be a 'world of the child'. A second innovation will concern the fresh products sector, where there will be a significant larger amount of own-brand products on sale (with a kitchen preparing a wide range of cooked products).

At present, computers are used to run the check-out counters and to register takings, to set prices, to count products sold and those left on the shelves, and to manage orders and stocks. They are also used in all administrative work.

The company regards technological innovation as one of its strengths, especially as regards logistics and stock management. Centralisation and an increasing emphasis on efficiency have focused the company's efforts on technological innovation and in particular on information systems.

Workers and work process under study

The case study focus on mainly on the check-out barrier, with the information kiosk and the cash office. We interviewed also some employees working in other hypermarket departments.

Contractual flexibility

In the company as a whole women account for more than 63% of the total workforce of 41,400, of which 42% are part-timers. Just under 10% of employees have fixed-term contracts, which those hired on training/work contracts account for 5.7% of the total. In the case study store 82% of the total workforce of 305 were female. Of these nearly 70% worked part time and 28% worked on fixed term contracts as opposed to 25 and 10% respectively for men.

Workplace is segregated horizontally and vertically by sex. All staff at the check-out counters are women, women outnumber men in the home furnishings department; the reverse is the case in the bazaar and the general goods department.

Industrial and employment relations

The level of unionisation at the company is quite high because of its social and historical background. Almost all employees are members of a union, half of them with the CGIL.

SPAIN: SPANISH CLOTHES SHOP

Background company information

The clothing firm was founded in August 1989 as a distributor for fashion manufacturer. Taken over by a European company in 1999.

The company has three types of shops: Multi-brand shops, shops with its own brand, boutiques in large department stores

Most of the staff are women; women have now started working in the warehouses.

Technological and organisational innovations

Stock-keeping and ordering is fully computerised and this has been crucial for company's rapid expansion. Company plans to use internet for dealing with suppliers (B2B).

Workers and work process under study

Clothing shop; also interviews with management.

Contractual flexibility

Nearly all the company's employees work full-time. But the part-timers are more likely to work a vertical split day whenever it occurs and work weekends and public holidays.

The majority of employees begin doing temporary work and then they become full-time permanent staff members.

Industrial and employment relations

Trade union membership is approximately 10%. The main union issue is enforcing the working hours agreed in the national collective bargaining agreement.

For management the problem is finding staff who are prepared to stay for more than 6 months. No formal training programmes for customer service staff.

SPAIN: SPANISH BUTCHER'S*Background company information*

The Meat Shop Company was founded in 1981 with modest aims but quickly grew. By 1985 there were 128 shops (61 franchises and 77 own ed). The business idea was to brand meat products and have a centralised supply system. After 1991 because of market pressures the company specialised their shops further, turning them into "boutiques" and at the same time allowing customers to choose pre -packed products from the displays, already weighed and priced in order to make shopping faster.

Technological and organisational innovations

Compared with the competition, the company is technologically advanced.

At the beginning of 2002 the meat retail er launch 'Meat & Grill'. This is planned to combine selling meat with a restaurant. The new establishment will be made up of 2 different areas: one, a restaurant specialising in grilled meats and the other a butcher's shop similar to what has already been operating throughout the chain. Joining the two areas there will be a sampling and tasting counter. The objective of the food retailers is to develop first the new shops and then try to expand through franchises.

Workers and work process under study

In the meat retail shop the cashiers spend all their working hours at the checkout; the workers behind the food counters remain in their posts throughout the day, attending to customers and looking after the counters and products, filling the shelves when need ed. The technological instruments used are the electronic till and the scanner for the cashiers, the meat slicers and the scales for the counter attendants, and the computer to make orders and log the movements of goods.

Contractual flexibility

80% of workers are female, especially serving the public. In terms of the butchering, the proportion is reversed.

There is a group of people who work 20 hours (weekends), Thursday, Friday and Saturday. The rest generally have 40 -hour contracts. There is also a very small group of parents who work half - days.

The percentage of permanent contracts has increased partly because of the recognition that you need experience to work in this sector.

Working part-time is the worker's own decision, not the company's.

Industrial and employment relations

Union membership only started a year ago and is now about 20%. According to the union representative equal opportunities is not a high priority. For the union the key issue is the length of the working day.

SWEDEN: SWEDISH SUPERMARKET

Background company information

Swedish Supermarket (with 11 other supermarkets) was bought in the 1990s by KF. KF is a co-operative with different supermarket concepts; Swedish supermarket is in a quality segment with exclusive food and, consequently, rather high prices. The high-income family with small children is their model-customer.

Contracts and agreements with suppliers are handled by the head office in Stockholm.

The building is an old aeroplane hangar. By Swedish standards it is very big with one million customers a year. The opening hours are Monday –Friday 9–9 and Saturday–Sunday 9-7.

Technological and organisational innovations

KF is proud of being at the technological frontier. The merger with the Supermarket-chain however caused some problems as their computer systems had to be merged.

The employees can write labels on the computer to put on the shelves; they can 'read' codes for ordering, with an Internet system they can communicate with other markets and the head office.

The handling of membership cards are nowadays more easy than it used to be. The computer is used for controls of the sales, prices etc. E-mail and mobile phones are used frequently in the store by everyone. The Shop&Go (self-scanning) system was introduced in 1999.

Management describes the organisation as an organisation around flows. Both articles and employees are meant to flow – the articles from delivery to checkouts and the employees between different work tasks and spaces depending on where they are needed. The main reason for introducing this system five years ago was to reduce queues.

Workers and work process under study

Of the 200 people working in the store two thirds are women.

Within the store there are four hierarchical levels:

- Store manager (a man)
- Department heads: administration (a woman), food (a man), other articles (a man)
- Supervisors: (five women and seven men)
- Shop floor workers.

All administrative but one are female. They handle the salaries, accounting, paying, the phones, the floats etc. Also in the store they are very demand driven. The persons working in one sector also are responsible for unpacking. Women and men often do that together – but men are responsible for dairy products and women for the bread.

All employees (except pregnant women and some individuals for 'mental or physical reasons') are expected to be at the checkouts.

Contractual flexibility

95 full-timers (48% female) and 45 part-timers (77% female) are in permanent employment. In addition there are 78 "extra workers" (71% female) who work by the hour and are temporarily employed. These extra workers work at peak-times, mostly evenings, weekends, holidays, and when someone is ill, etc.

SWEDEN: SWEDISH CLOTHING RETAILER*Background company information*

This company was started in the early 1950s by a charismatic entrepreneur. It now has more than 200 stores. The typical shop has 10 –20 employees, all of whom except the shop manager work part-time. The company has stores in Sweden, elsewhere in Scandinavia and in Poland. Initially shops were in central locations, but as the importance of out-of-town centres have increased the company has established in many of these. In 1990 the company was bought by KF (Co-operative). Apart from the use of KF's loyalty card, KF's ownership is invisible.

Technological and organisational innovations

The company has just undertaken a reorganisation of all the shops. The objective was to remove middle management, to 'create flexibility', reduce hierarchy and increase all employees' commitment and competence. 'Responsibility Groups' (RG) have replaced several management levels. As the members of the responsibility-groups are supposed to change every second year, the groups are expected to increase employees' competence and qualifications.

During the time of investigation a new cashier system was being implemented. The new system links all tills via the Intranet. The new technology has changed time tabling and time reporting.

Workers and work process under study

Shop manager, first line managers, members of responsibility groups, shop assistants. Shop assistants deal with customers, process sales, and re-order. They unpack articles from stock, mark them with price and alarm, and display them. Shop assistants also keep the shop clean, deal with complaints, etc.

Workforce is 90% female.

Contractual flexibility

In the company as a whole the workforce is 90% female. Almost 50% of the men work full-time (40 hours a week or more), but less than 10% of the women. The majority of part-timers work more than 20 hours a week (80% of the women and around 40% of the men). The shops have extended opening hours (360 days a year, usually 09.00 to 21.00) so there is a high proportion of unsocial hours. However, these hours are relatively well paid so a part-time worker can achieve a full-time salary.

Men dominate the managerial positions in the company. Of the men 30% are in management, compared to less than 10% of the women. Despite this most shops have a female manager.

The few men in the shops work in the men's clothing department.

Industrial and employment relations

Almost all of the employees are members of the union for retail-workers, Commercial Employees' Union (Handelsanställdas förbund). The union took active part in the reorganisation and evaluated the work for the company. One area of disagreement was a salary reduction for Assistant Shop Managers, however the union managed to limit this.

UK: UK SUPERMARKET

Background company information

Supermarket is a large UK -based chain of supermarket with 659 stores in the UK. It is the UK market leader in grocery retailing, and it has stores in other European countries, including Ireland, as well as in the Far East. It is currently the UK's largest private sector employer. The company now faces strong competition since the entry of Wal -Mart into the UK in 1999.

Technological and organisational innovations

The stores have a series of IT systems for checkouts and stock control, and for price labelling. The checkout system consists of barcode scanning technology, weighing technology and electronic tills which calculate total shopping bills and prompt checkout operators' actions. In addition, systems automatically generate updated price labels in response to changes initiated centrally by the company.

Supermarket is currently putting strong emphasis on customer service as a way of taking and maintaining market share. One technique which it uses is called "Only One in Front", which dictates that there should never be a queue of more than two at any checkout.

Workers and work process under study

A large store in North London. Study focuses on General Assistants and Section Managers. General Assistants work on the checkouts, fill shelves, patrol and check the state of the store, and deputise for their colleagues. Section Managers have responsibility for a particular area of the store, for example, Stock Control, or Checkouts, or for a group of products.

Contractual flexibility

Entry-level' positions, particularly customer assistant and checkout operating, are 70% female. Junior management is gender balanced, but senior store managers and above are predominantly male. Part-timers are largely in entry level jobs; over 80% of the part -timers are female. Temporary workers are used mainly to cover for holidays and at peak periods like Christmas. This is a 24-hour 7-day store. There is a night shift and a day shift, the core staff of which are full -time. A high proportion of the night workers is female. The company also uses a lot of part-time staff at General Assistant level. Typical part -time hours are 10.00 -14.00 which allows women with children to take and collect them from school and to work whilst they are at school. But there are a myriad of other part -time arrangements covering mornings only (9.00 -13.00), afternoons only (13.00-17.00), evenings (18.00 -22.00), short weeks and so on. Part -time shifts do not all start at the same time, but are staggered so that there is always overlap between staff. Shifts tend to be fixed and there is little by way of 'flexitime'. Staff find they cannot work part -time once they progress to Section Management, where they are expected to be in the store for long days.

Industrial and employment relations

Supermarket is unionised, and has a 'Part nership' agreement with the UK retail union, USDAW (Union of Shop, Distributive and Allied Workers). Union membership is voluntary, but all staff can potentially join the union.

UK: UK FASHION CHAIN

Background company information

Fashion Chain is a UK-based group of clothes retailing companies. It has the second highest share of the women's -wear market in the UK. It has its own operations in Ireland, Denmark, Germany, France; other regions are served by franchisees. There are about 400 stores overseas. The company trades with around 700 suppliers. The company's core activities are carried out in the 2,600 stores in the UK and through 3 mail order companies. The stores themselves are open every day including weekends.

Technological and organisational innovations

There is a wide range of complex ICT systems in place: a product planning system, a supply chain management system; etc. There is an extranet with e-business applications which links the company to its suppliers. There is a 'data warehouse' which is transactional-level capture of everything that is sold in every till in every branch. Overlaying all these systems are MISs, which capture all the information from the supply chain system and calculates the implications for the business. The company is currently developing an ERP (Enterprise Requirements Planning) system. Personnel and payroll systems are heavily customised packages. The personnel system transmits information to stores on their staffing allowances in terms of permanently contracted and temporary ('peak' or zero) hours of labour. Staff scheduling is done manually at local level, however.

Workers and work process under study

This case study focuses on sales advisors in the stores. There is a simple hierarchy of three grades of sales advisors (standard, advanced, and "top level" – i.e., junior managers), deputy store managers and store managers. In one, the store manager is male, and in the other, female. In both stores, the top level staff are predominantly female. The sales advisors are also predominantly female, partly because these stores are selling women's clothes. Their key tasks are to sell the company's goods to the public, but all have a number of subsidiary tasks to perform within this main activity (working the tills, "greeting and smiling", staffing the fitting rooms, patrolling the shop floor, stock checking).

Contractual flexibility

The company uses 'flexible labour' principally in the form of 'peak traders', effectively people working on zero hours contracts. Permanent staff work full-time or long part-time, for example, on 5-hour shifts 5 days per week. All staff are contracted by the number of hours per week they work, rather than by specific working time patterns.

Industrial and employment relations

Although there are individual USDAW members in the company, there is no regular collective bargaining, and the union is not very active in organising in the company.

Case Studies: Interview Schedules

Interviews with Senior or General Managers

This interview deals with the enterprise as a whole, with its general activities and market position, and with the nature of the labour force within it. It is intended to provide contextual material for information gathered in other interviews which focus on specific aspects of the firm's management in relation to a particular workplace or workplaces under investigation.

The enterprise in the market

What is the firm's competitive position in its market?

What are its current strengths and weaknesses?

Where was the firm in terms of key products and markets five years ago?

What have been the main changes since then in terms of products and market shares?

What will be the main threats and the main opportunities over the next five years?

Where will the firm be in five years time in terms of product and market share?

Core Activities

How are the firm's core activities carried out? (General description of main processes is being sought here.)

Are the firm's core activities done entirely in-house, or are they partly or completely out-sourced?

Where are the main activities located?

Are they geographically dispersed?

Are they organisationally separated (e.g. cheque processing in a back office and customer queries in a call centre)?

Have there been any recent major changes in the way all of this is done?

The Role of Technology

What is the role of technologies in the firm's performance of its core activities?

Is the firm technologically advanced in comparison to its competitors?

Does its development of application of technology give it any particular competitive advantage?

The Role of the Labour Force

What contribution does the labour force make to the performance of the firm's core activities?

How does the labour force add value to the firm's products or services?

Does the labour force have any particular strengths and weaknesses relative to competitors?

What is the role of the case study workplace within the firm as a whole?

Interviews with Personnel Managers

The work force and employment arrangements

What is the ratio of full-time to part-time staff in the company? Could I have supporting data, historical if possible?

What is the ratio of permanent to temporary staff? Could I have supporting data, historical if possible?

What is the gender balance of these arrangements?

Who determines the hours that part-timers work?

What areas of the firms do part-time employees work in? Are these different from where other employees work?

What type of jobs are part-timers employed in?

Are contracts for atypical staff the same or different than those of standard employees?

Can people move between full-time and part-time work, and do they do so?

Internal and external labour market

Are staff usually recruited directly from outside the firm or solely from inside via internal promotion?

What job grades exist for the staff we are studying? Can I see documentary material?

How is pay graded for the jobs we are studying? Can I see documentary material?

Can employees progress from one grade to another and if so, how?

Can employees move between different parts of the organisation, and if so, how?

Are there jobs which women might do but which are effectively reserved for men? Or vice versa?

When staff are recruited from the outside labour market to fill the positions we are studying, what qualifications and experience are required?

How loose or tight is the labour market for these employees at the moment?

What is the labour turnover rate for the jobs we are studying? How long do most people stay in these jobs?

When staff leave, do you conduct exit interviews of any kind? What information do you collect?

What sort of jobs do people in the jobs we are studying generally leave to take up

To your knowledge, to what extent do they stay in the financial services/retail sector?

What skills and experience have employees in the jobs we are studying acquired in the course of working for this company?

Does the company see the jobs we are examining as 'starter jobs', which young people take as their first work experience in the labour market?

Training and learning

What strategies does the company have for supporting training and learning and how does it implement these?

How does it implement them in relation to the employees we are studying?

Are personal development plans developed for all employees?

Are personal training plans developed and are they linked to personal development plans?

Do the employees we are studying undergo formalised training programmes? Could I see some of your training materials?
Is there induction training for these employees? What does it consist of?
Is continuous training offered to these employees? What does it consist of?
Is technology-related training offered to these employees? Is this linked to the implementation of new systems?
Is external training available to employees in general?
Is any training offered linked to external qualifications?
On what basis can employees take up external training?
Do you keep statistics on access to and acceptance of training for male and female employees in general?
Do you keep statistics on rates of access to and acceptance of training by standard and non-standard employees? Could I see these?
Does the company pursue any training and learning strategies which go beyond those required for basic accreditation?

Work content

What are the key tasks being carried out by the employees we are studying?
What does the company view as the main skills and qualities needed to do this work?
What is the place of technologies of any kind in the core activities of the employees we are studying?
What is the added value that the company seeks from these employees?

Industrial relations

Is the company unionised?
If only partially, is the workplace we are studying unionised?
Is other employee representation available?
Do you share information on representation of different categories of employees with the union(s)? What are the main patterns you have noticed?
What are the main issues that are taken up with you and other members of management through workplace representation?

Equal Opportunities or Equality Plans

Is there a formal company policy on equal opportunities or an equality plan for women and men?
What does this policy or plan consist of? Can I see a copy of it?
Is it made clear to all employees on a regular basis?
How is this policy or plan implemented?
Has the company's approach to equal opportunities altered in the past five years and if so how?
Do you monitor or evaluate the impact of your equal opportunities policies and initiatives, and if so, how?
Are the results of these evaluations made available to employees in the company?
What are the main lessons you have recently learnt from your evaluation of equal opportunities policies, plans and activities?

What do you see as the key issues for equal opportunities in the coming period?

Some hypothetical questions

What, if anything, would have to change in the organisation and its practices for women to do “men’s jobs” and vice versa?

What, if anything, would women have to learn in order to do men’s jobs?

How, if it all, would they have to reorganise their personal lives?

What, if anything, would men have to learn in order to do “women’s jobs”?

Interviews with Technical Managers

This interview deals predominantly with the management of innovation in the enterprise and its implications for the organisation of work in the workplace or workplaces under investigation.

The management of innovation

What is the principal form of technological system or systems used by the company as a whole? Does the company normally make or buy its computer systems, particularly software and networks?

Does it normally customise standard systems?

What kind of resources do you devote to customising or designing your own systems and what kind of investment does this represent?

In the company as a whole, is information technology treated as a strategic issue?

Who takes decisions to develop or acquire new systems?

What are the most influential factors determining the purchase or implementation of new systems?

Who exerts influence over the design of new systems?

Does the company involve end users in systems design, and if so, how and at what points in the design process?

The use of information technology for management decision -making

Do any branches of company management use information technology for taking real -time decisions? Or is it rather used for reporting and predicting?

Are personnel records fully computerised?

Is staff scheduling done by computer?

In financial management, is budgeting and targeting done in real time and if so, at what level of management?

To what extent does internal communication in the organisation as a whole rely on information or communications technologies or is it principally done via paper, or even face -to-face?

Is there a company intranet and how is it used for internal communication? What is the use of e -mail in the workplace under study?

The use of technology in the workplace under study

Within the last five years, what types of technical innovation (particularly information and communication technologies) have been implemented in the workplace under study?

Did this involve any changes in work organisation?

How has the nature of work changed, in general terms over the past five years?

What (if any) training was provided to the employees in the workplace when new technological systems were introduced?

Is the individual employee working with electronically stored and transmitted information or is s/he processing paper or physically handling stock?

How would you personally describe what most employees do in the workplace under study?

What sort of skills and personal qualities are needed to do the work?

Is information technology in this workplace a series of discrete and separate computer systems?

Is it an integrated system spanning the entire workplace or even the enterprise?

Have information and communication technologies been used to situate the workplace at a location which is independent of the rest of the organisation or the customer base?

Interviews with Trade Union Organisers

This interview deals predominantly with the employment arrangements of the firm, and with those of the group of employees upon whom this project focuses.

The work force and employment arrangements

Is the workforce of this company part-time or full time, or a mixture (if so, what ratio)?

Is it temporary or permanent, or a mixture (ratio)?

What is the gender balance of these arrangements?

Who determines the hours that part-timers work?

Are they compatible with or designed to facilitate staff's domestic or other obligations?

Do part-time, temporary and other 'atypical' employees work in different areas of the firm and/or workplace from full-time employees?

Do they do different jobs?

Do they have different employment conditions?

Do they have different access to training?

Do they have different patterns of unionisation to your knowledge?

Can people move from part-time to full-time work, and vice versa?

Do they do so?

Can people move from temporary to permanent work, and vice versa, and do they do so?

Internal and external labour market

To what extent are people in the workplace we are examining recruited directly from outside or solely from inside via internal promotion?

What job hierarchies exist and how can employees move within and between them?

What jobs within the organisation as a whole are open to people in the starting grades?

Do you know what employees' aspirations are when they join the firm?

Are there jobs which women might do but which are effectively reserved for men?

When people are recruited from the outside labour market, what qualifications and experience are required?

How long do most people stay in this employment?

What sort of jobs do people move on to (in particular, do they stay in this sector)?

What skills and experience do employees have when they leave which make them more marketable on the external labour market?

To what extent is the job of the employees we are looking at a 'starter job', i.e. a job which young people take as their first work experience in the labour market.

Work content

How would you describe the main tasks done by employees in the workplace we are studying?

What skills and qualities are needed to do this work?

How important are character and personality as compared to technical skills in doing this work?

Pay

What is the pay system and does it vary for different grades?

Are there bonuses of any kind?

Industrial relations

Is the workplace unionised?

Is there any workplace representation (such as works council)?

Do you know what the different levels of involvement – if any – are of the different employee groups in workplace representation?

What are the main issues that you take up with management through workplace representation?

In what ways does the union and/or other forms of representation advance the interests of female employees specifically?

Equal opportunities/diversity management

Is there a formal management policy on equal opportunities or diversity management?

What initiatives, if any, have been taken on equal opportunities in the past five years?

Do you monitor or evaluate the impact of your equal opportunities policies and initiatives, and if so, how?

Is there a union policy on equal opportunities?

Training

What training programmes exist for different jobs in the workplace under study?

Are systematic and formalised training programmes pursued for the employees studied?

Is there induction training and what does it consist of?

If there have been any recent technological and/or organisational changes, have specifically - related training programmes been offered to employees in the workplace under study?

Is any non-technical training (e.g. personal development) available?

Is external training available to employees and if so, on what basis can they take it up?

Do you know what the gender patterns of training take -up are?

Similarly, do you know how training take -up is distributed among employees in different types of working arrangement (such as full - and part-time employment)?

Some hypothetical questions

What, if anything, would have to change in the organisation and its practices for women to do “men’s jobs” and vice versa?

What, if anything, would women have to learn in order to do men’s jobs?

How, if at all, would they have to reorganise their personal lives?

What, if anything, would men have to learn in order to do “women’s jobs”?

Qualitative Panel Studies: Informants

Organisation	Informant's Name	Age	Marital Status	Informant's Position	Informant's Workplace
Danish Bank	Nicole	42	Married	Business consultant with own portfolio	High street branch
Danish General Insurance Company	Laurie	33	Married	Sales	Branch office
Danish Bank	Beatrice	44	Married	Assistant manager	Branch office
Danish Travel company	Julia	51	Married	Sales	High street branch
Danish Supermarket	Lea	36	Cohabiting with partner	Shop assistant	Out-of-town supermarket
Danish Music and electronics store	Marion	30	Cohabiting with partner	Shop area manager	High street shop
German Shoe Store	Sarah Humboldt	27	Single	Head Sales Woman, Chairwoman of the works council	Store
German Hardware Store	Petra Jürgens	29	Single, living with partner	Shop Assistant, Works Councillor	Store
German Delicatessen	Renate Kurz	42	Single	Shop Assistant, quasi business partner	Store
German Insurance Company	Marita Lagerfeld	37	Married	Internal Customer Service Representative, Chairwoman of the works council	Regional Branch
German Bank	Doris Einstein	32	Single, living with partner	Customer Consultant, Works Councillor	Branch
German Savings and Loan Bank	Birgitt Schwarz	27	Single	Individual Customer Consultant	Headquarter
Irish Bank (left study)	Kathy	37	single	Bank Officer	Private banking section
Irish Bank	Sarah	32	Cohabiting	Training officer	Training centre
Irish Bank	Margaret	44	Married	Bank officer	Branch office
Insurance company	Zoë	27	single	Acting section manager	Customer Services dept.
Irish Supermarket	Linda	63	Divorced	Shop assistant	Supermarket
Irish Clothes retailer	Gertrude	38	Married	Sales assistant	High street branch
British Supermarket in Ireland	Orla	43	Married	Charge hand (section head)	Supermarket
Irish Gift Shop (left study)	Jenny	23	Single	Shop assistant	High street shop
Italian Regional	Raffaella Ferri	45	married	Check-out counter	High-street

Supermarket						supermarket
Informants (continued)						
Organisation	Informant's Name	Age	Marital Status	Informant's Position	Informant's Workplace	
Italian Supermarket	Stefania Tarter	30	single	Stop-gap worker	High-street supermarket	
German Supermarket in Italy	Laura Bridi	29	married	Head of cooked meats counter	Out-of-town hypermarket	
Italian Credit bank	Monica Caldini	29	married	General customer assistant	Head office	
Italian Italy bank	Alice Conti	38	married	Secretarial adviser	High street branch	
Italian Co-operative bank	Cinzia Zini	42	married	Customer services	Head office	
Spanish Bank	Laura	45	married	Customer Service Agent	Processing Centre	
Spanish Bank	Natalia	45	widow	Commercial officer	Branch	
Spanish Bank	Clara	32	married	Commercial officer	Branch	
Spanish Supermarket	Mónica	30	single	Cashier	Supermarket chain	
Spanish Supermarket	Sonia	26	divorced	Work-room	Supermarket chain	
Spanish Wholesale clothes-company	Tere	38	Cohabiting	Shop assistant	Wholesale shop	
Swedish Post	Lisbeth	52	Married	Cashier	Town district	
Swedish Insurance Broker Franchisee	Linda	27	Cohabiting	Administrative work Assistant to managers Assist and control salesmen	Franchise Office	
Swedish Bank	Karin	58	Married	Back-office	Head Office	
Swedish Shop, watches & repairs	Lena	56	Married	Shop Assistant	One of two shops	
Swedish Grocery Retailer	Kajsa	30	Single	Cashier and Area responsibility	Town-city Supermarket	
Swedish Grocery Retailer	Birgitta	59	Married	Delicatessen counter	Town-city Supermarket	
Swedish Grocery Retailer	Kristina	45	Cohabiting	Cashier	Town district Supermarket	
UK Secure Insurance Company	Kerry Taylor	28	Single	Customer Service Agent	Processing Centre	
UK Secure	Delia Thomas	32	Married	Customer Service	Processing	

Insurance Company				Agent	Centre
UK General Insurance	Ruth Lowther	50	Single	IT Advisor	Head Office

Informants (continued)

Organisation	Informant's Name	Age	Marital Status	Informant's Position	Informant's Workplace
UK Clearing Bank	Jane Quirke	45	Married	Cashier	High street branch
UK Supermarket	Laura Drell	30	Single	General Assistant	Out-of-town supermarket
UK Grocery Retailer	Susan Bell	55	Cohabiting	Cashier	Out-of-town hypermarket
UK Best Value	Lynn McCarthy	41	Cohabiting	Cashier	High street supermarket

Qualitative Panel Studies: Interviews

Interview 1 – Informants' Background

This interview is designed to provide background information on the women and to put them at their ease with us, the interviewers. Subsequent interviews will refer to this background information to help us assess changes in the working or personal lives of our informants.

Age

What is your date of birth?

Education

What school and college education have you had?

What qualifications do you have?

Family circumstances

Are you married or living with a partner?

Do you have children? If so, how many, and what are their ages now?

Do you have any other dependants?

Financial obligations

Do you share basic living costs with an other person?

What types of recurrent living costs do you have? (For example, rent, mortgage, local taxes, childcare costs)

How often do you have to meet them? (For example, monthly).

Work history

Please summarise each of the jobs you have held since you started work after full-time education and going up to the present. We are particularly interested in the following:

§ Name of employer, firm or organisation

§ Job title

§ Nature of the work you did (brief details)

§ Any training you received

§ Any other skills which you have learnt which you feel are useful for your work

Do you see yourself as being an employee who has specialised in a particular area or sector of employment (such as shop work or banking work) or have you been a more general type of employee who has moved between different types of organisation?

Interview 2 – Current employment

This interview focuses on the informant's current job and its characteristics. It provides the basis for future interviews which will examine changes in the women's jobs against the baseline of the information gathered here.

Entry into this job

How did you get this particular job?

Did you need formal qualifications for this job?

Did it require particular experience or skills which you could show that you possessed?

How is it related to the jobs you have done in the past, in the firm or outside the firm?

Employment contract and working hours

What hours are you contracted to work for your employer?

Do you mind telling me roughly what you earn per week?

How do you travel to work? What is the cost of your travel to work?

The nature of your employment

What do you do in the course of your work, for example, during a 'typical' working day?

What technologies do you use or come into contact with in your work?

Is your work varied or is it repetitive?

Can you vary or control your own work pace?

Who do you work with? What kind of immediate workmates do you have?

What sex are your immediate colleagues?

What sex are the employees in the workplace as a whole?

Who do you talk to or communicate with in the course of your work?

Have there been any changes recently in the organisation which have affected your work? In what way have they done so?

Supervision and management

How and by whom is your work supervised?

What is the quality of your relationship with the person who supervises your work?

Are you subject to any computer-based supervision (for example, does the computer system count the number of items you process in a given period)?

Are you subject to any other machine-based forms of control?

Is sexual harassment a problem in your workplace? By whom of whom?

The physical environment

What is your workplace like as a physical environment? (For example, in terms of size, number of employees in one space, light, noise, dirt, space for each employee to work in).

Do you physically move around in the course of your work or are you fixed in one spot?
Is your workplace in or near to the rest of the organisation?
Do you have physical access to the rest of the organisation?

Sickness

1. What has your sickness record been like since you began this job?
2. What have your immediate colleagues' sickness records been like?
3. Do you ever feel guilty for taking time off sick?
4. Does your employee make you feel in any way uncomfortable about taking time off sick?

Interview 3 – Training and Career Progression

This interview is designed to investigate further the nature of the informants' current job. It focuses specifically on the training and career progression possibilities of the job. Future interviews will look at whether these possibilities have been fulfilled.

Induction

Were you given any induction training for your present position?

What did this training consist of?

How long was your induction training?

Further training

Have you received other training for this job?

Did this consist of:

§ Product training

§ Technical training

§ Skills training

Skills and knowledge

What knowledge do you need to do your job?

What skills do you need?

What should you have been told (but were not) to help you do your job?

How did you acquire that knowledge?

What do you need to know in order to do the job more easily?

What do you need to know in order to do the job more efficiently?

Who do you need to know in order to do your job?

What would you tell a new person coming into the job?

Career Progression

What kind of job could you move to in your organisation?

What kind of job could you move to outside your organisation?

What kind of job would you like to move to?

What kind of job would you like to be doing in five years' time? In ten years' time?

What kind of training would you need in order to get into this or these jobs? Is there any chance of your receiving this training in your organisation?

What kind of job do you expect to be doing in five years' time? In ten years' time?

What kinds of moves have your colleagues made?

How do you think this kind of work will have changed in a few years' time?

Equal Opportunities

Does your organisation have an equal opportunities policy, to your knowledge?

Does your organisation have equal opportunities projects or initiatives?

Do you know what these consist of?

Do you know they might affect you?

Interview 4 onwards – Changes in the Informant's Work Situation

Informant's Change of Job

Have you changed your job since we last met?

If so, what have you moved to?

What helped your move of job?

What, if anything, inhibited or hindered your move?

[If interviewee has changed jobs, go back to Interviews 2 and 3 here. Otherwise, proceed to question 5.]

Changes in Informant's Organisation

Have there been any changes recently in your firm and the way it organises work?

Have there been any changes in technology used in your organisation? In your job?

How, if at all, have these changes affected your job?

Changes in Informant's Workmates

Have there been any changes in those working around you? (For example, increase or decline in total number of workmates, people leaving or new people entering the workplace, women replacing men or vice versa, younger workers replacing older ones or vice versa.)

Training and Skills Development

Since we last met, have you received any training?

What type of training (technical, product, or skill -based training) was this?

What length of time were you trained for?

Have you developed your skills or acquired new skills in other ways besides training? In what ways?

Personal circumstances

Have your family circumstances changed since we last met? (For example, children leaving home, a new dependent.)

Have your financial circumstances changed? (For example, change of pay, increasing living costs?)

Qualitative Panel Studies – Supplementary Questions

Technological change in your organisation (Repeat Interview 4)

Financial services informants only :

Has your company introduced telephone -based services (for example, telephone banking, call centres)?

Where is this service located? For example, is it located in your office or workplace? In another already existing office or offices? In a purpose -built or dedicated office(s)? In another type of workplace(s)? (Please specify where the service is located.)

Is this service available for longer than the normal working day? For example, is it available until midnight? 24 hours a day? (Please specify the hours during which the service is provided.)

Do you know when this service was established?

How many employees work in the centre or centres providing this service? How many of them are female?

Were these employees recruited from the existing labour force or recruited specifically to do this work?

Have you noticed any decline in the number of staff working in the traditional part of the business as a result of the introduction of telephone -based services?

Has this innovation affected your own work in any way?

Informants in both financial services and retail :

Has your company introduced internet services (for example, internet bank accounts or internet shopping)?

When was this established?

Where are the employees providing this service physically located?

How many employees are concerned with providing or supporting the internet service (for example, in retailing as order clerks, pickers, delivery drivers)? How many of them are female?

Were these employees recruited from the existing labour force or recruited specifically to do this work?

Have you noticed any decline in the number of staff working in the traditional part of the business as a result of the introduction of telephone -based services?

Has this innovation affected your own work in any way?

Experiences of changes in your working time (Repeat Interview 5)

Have your patterns of work (hours or days on which you work) changed over the past two years?

Please describe in what way they have changed (for example, from full -time to part-time, from one type of shift to another, increase or decrease in part -time hours, a lengthening of the full -time working day, changes in days worked).

Why have they changed? Was this at the initiative of your company? Was it your choice?

If the company changed your working time, do you know why it did so?

Has your pay changed in line with your new patterns of work?

If your patterns of work changed at your initiative, why did you wish to do so?

Are you now working the hours or days that you would like to work?

If you are not working the hours or days that you wish to work, what working patterns would you like to have? What is the reason for your preference for this pattern?

Would your company be sympathetic or willing to change your working patterns to suit your wishes?

Organisational changes in your company (Repeat Interview 6)

Has your company implemented any major changes in the way it organises its activities over the last five years (for example, outsourcing some of its activities, moving activities to new locations, closing offices or branches, opening new offices or establishing new activities)?

Why has it done so?

Do you know how this has affected jobs in the company (for example, increasing or reducing the workforce, making jobs less secure or more secure)?

How has it affected the organisation of work in the company (for example, by moving people into new locations or new functions, by removing some parts of the company's activities)?

Can you identify particular employees or groups of employees who have been affected?

Have you personally been affected, and if so, how?

Qualitative Panel Studies: Diary Questions

Name

1. Have you changed jobs since we last met? YES/NO

If 'yes', what is your current job and the name of your organisation?

2. Has your employment contract changed? YES/NO

What type of contract do you have now? (e.g., part-time, full-time, freelance, temporary)

3. Have your working hours changed? YES/NO

If 'yes', what are your working hours now?

4. Has your pay risen or fallen?

5. Have you received any training since we last met? YES/NO

If 'yes', what type of training have you received? (Please tick)

Induction training

Technical training

Product training

Development training

Other (please describe briefly)

6. Have there been any changes in your workplace since we last met? YES/NO

If 'yes', please describe them briefly

7. Have any new technologies been introduced since we last met? YES/NO

If 'yes', what are they?

8. Have these changes/technologies had any effect on your working conditions or the working conditions of your colleagues?
YES/NO

If 'yes', please briefly describe what the effects have been