

Some parts of this thesis may have been removed for copyright restrictions.

If you have discovered material in AURA which is unlawful e.g. breaches copyright, (either yours or that of a third party) or any other law, including but not limited to those relating to patent, trademark, confidentiality, data protection, obscenity, defamation, libel, then please read our [Takedown Policy](#) and [contact the service](#) immediately

THE EFFECTS OF NEW TECHNOLOGY ON EMPLOYMENT STRUCTURES IN
THE SERVICE SECTOR

A study of technology and gender differentiation in the
Building Society industry

LYNN MARY ASHBURNER

Doctor of Philosophy

THE UNIVERSITY OF ASTON IN BIRMINGHAM

September 1987

This copy of the thesis has been supplied on condition that anyone who consults it is understood to recognise that its copyright rests with its author and that no quotation from the thesis and no information derived from it may be published without the author's prior, written consent.

THE EFFECTS OF NEW TECHNOLOGY ON EMPLOYMENT STRUCTURES IN
THE SERVICE SECTOR

A study of technology and gender differentiation in the
Building Society industry

This thesis explores the interrelationships between the labour process, the development of technology and patterns of gender differentiation. The introduction of front office terminals into building society branches forms the focus of the research. Case studies were carried out in nine branches, three each from three building societies. Statistical data for the whole movement and a survey of ten of the top thirty societies provided the context for the studies.

In the process of the research it became clear that it was not technology itself but the way that it was used, that was the main factor in determining outcomes. The introduction of new technologies is occurring at a rapid pace, facilitated by continuing high growth rates, although front office technology could seldom be cost justified. There was great variety between societies in their operating philosophies and their reasons for and approach to computerisation, but all societies foresaw an ultimate saving in staff.

Computerisation has resulted in the deskilling of the cashiering role and increased control over work at all stages. Some branch managers experienced a decrease in autonomy and an increase in control over their work. Subsequent to this deskilling there has been a greatly increased use of part time staff which has enabled costs to be reduced. There has also been a polarisation between career and non-career staff which, like the use of part time staff, has occurred along gender lines.

There is considerable evidence that societies' policies, structures and managerial attitudes continue to directly and indirectly discriminate against women. It is these practices which confine women to lower grades and ensure their dependence on the family and which create the pool of cheap, skilled labour that societies so willingly exploit by increasing part time work. Gender strategies enter management strategies throughout the operations of the organisation.

Key words: gender, new technology, building societies.

LYNN MARY ASHBURNER

Doctor of Philosophy
1987.

FOR LAURENCE

AND

FOR CHARLOTTE

Acknowledgements:

I wish to acknowledge the considerable assistance that was given to me by everyone who was approached during this research. The friendly and willing cooperation of all respondents both at head offices and branches, of the building societies visited, as well as those interviewed from other institutions, made the gathering of data a pleasure rather than a task.

I also wish to thank Prof. John Child for his advice during all stages of the research and Dr. David Podmore for his useful comments on the draft.

List of Contents

	Page
Title Page	1
Thesis Summary	2
Dedication	3
Acknowledgements	4
List of Contents	5
List of Tables	8
 CHAPTER 1 BACKGROUND	 9
Introduction	9
Background to Research	15
The Impact of New Technology within the Service Sector	18
Trends in Women's Employment	22
Choice of Research Area	27
Conclusion	32
 CHAPTER 2 THEORY	 38
Introduction	38
Labour Market Theories and Women's Employment	38
Developments in Feminist Theory	44
Technology and Skill in the Labour Process	53
Gender and Class Theory	59
Conclusion	64
 CHAPTER 3 METHODOLOGY	 65
Introduction	65
The Research Design	69
Selection of Case Studies	72
Research Strategies	78
Case Study Interviews	83
Field Notes, Observation and Documentary Sources	90
Analysis	92
Conclusion	94

CHAPTER 4	BUILDING SOCIETIES AND TECHNOLOGY	95
Introduction		95
The Statutory Position		96
The Development of Building Societies		99
The Building Society Movement Today		100
Computerisation within the Building Society Industry		104
Branch Automation		109
Survey of Ten of the Top Thirty Societies		112
-Operating Philosophies		114
-The Decision to Merge		116
-Why Computerise?		119
-Uses and Effects of Technology		123
Conclusion		126
CHAPTER 5	BUILDING SOCIETIES AND EMPLOYMENT	128
Introduction		128
Computerisation and Employment Levels		129
Employment Patterns		131
-Branches		133
-Gender Divisions		135
Recruitment and Promotion		139
Part Time Employment		148
Payment Structures		153
Staff Representation		156
Conclusion		165
CHAPTER 6	BRANCH WORK ORGANISATION AND TECHNOLOGY	167
Introduction		167
Work Organisation and the Use of Technology in Branches		169
Society C		169
-Branch Organisation		172
-Branch Work and Use of Technology		174
-Branch Management		174
-Cashiers		176
Society B		178
-Branch Organisation		181
-Branch Work and Use of Technology		183
-Branch Managers, Office Managers and Senior Cashiers		183
-Branch Staff		184
Society A		188
-Branch Organisation		190
-Branch Work and Use of Technology		193
-Branch Managers		195
-Assistant Managers and Chief Clerks		198
-Cashiering and Clerical Staff		202
Conclusion		206

CHAPTER 7	GENDER AND THE LABOUR PROCESS - 1	212
Introduction		212
Recruitment		215
-Multi-Entry Recruitment - Society C		215
-Management Trainee Recruitment - Society B		221
-Single Entry Recruitment - Society A		226
Promotion		231
-Differential Selection		232
-Mobility		233
-Work Experience		236
-Promotion Patterns		240
Professional Qualifications		247
 CHAPTER 8	 GENDER AND THE LABOUR PROCESS - 2	 252
Introduction		252
Part Time Work		253
-The Wider Effects		262
Countervailing Factors		269
-Non-Stereotypical Roles		269
-Staff Representation		278
Conclusion		284
 CHAPTER 9	 CONCLUSION	 291
Introduction		291
Summary of Main Conclusions		292
-Technology and Work Organisation		292
-Gender		305
Implications for Theory		315
Questions Raised		331
Policy Implications		334
-Building Societies and Technology		334
-Gender Differentiation		336
 APPENDICES		 341
Appendix 1	The Ten Survey Societies	341
Appendix 2	The Three Case Study Societies	342
Appendix 3	Letters Sent Requesting Interviews	343
Appendix 4	Enclosure Explaining Background to Research	345
Appendix 5	Letters to Personnel Manager, Society B	346
Appendix 6	List of Interviewees	348
Appendix 7	Explanation of Branch Visits sent to Branch Managers	350
Appendix 8	Interview Schedules	351
 LIST OF REFERENCES		 355

List of Tables

		Page
Table 1	Size and Location of Case Study Branches	75
Table 2	Case Study Society Variables	78
Table 3	Number and Location of Interviews	83
Table 4	Asset Groups	101
Table 5	Total Numbers of Men and Women Employed in Building Societies 1979-1985	134a
Table 6	Case Study Interviews	168a

Introduction

Despite the realisation that the effects of 'new technology' go far beyond a simple deskilling thesis, despite the increasing number of studies in this area and despite the fact that there has also been a considerable increase in the number of studies of women and work, there are still significant gaps in our understanding of the inter-relationships between the labour process, the development of technology and gender differentiation.

Within workplace studies the tendency has been for women's work to be marginalised. It is very important that the study of gender relations does not become similarly marginalised. Any analysis of the labour process which fails to recognise that gender is fundamental to the way work is organised, and any study of 'new technology' that fails to see both men and women workers as gendered subjects, can only form a partial analysis of the processes at work. Gender as a central analytical category in the study of work enhances our understanding of the labour process. This is not to suggest that all studies of either the labour process or technology should have the concept of gender as their main focus but just that this concept should be integral to all analyses. As Cockburn [1983] shows in her study of male composers, not only have gender

relations been neglected in workplace studies but they are as necessary for studying a male as for a female workforce.

The objective of the present research was to study the effects of 'new' technology on the labour process within a service industry and to use the concept of gender as a main tool of analysis. In the process of the research it became clear that the effects of the use of technology could not be separated from the effects of other aspects of the working environment. The study therefore concentrates on examining the relationship between gender and the labour process within a context of technological change. In both instances it was found that the effect of the changes on gender divisions and the effect of gender divisions on the changes were fundamental to an understanding of the form that such changes took.

The research draws upon perspectives from several areas of theory. No single theoretical framework yet exists that can account for the position of women in employment and there is a lack of an adequate theory of gender and its role in creating and reproducing relations of power. Chapter 2 will examine the development of different theories of women's work and how concepts taken from feminist theory can be inter-related with these to work towards the development of a more useful framework.

The struggle for control over the labour process and technology cannot be separated from the struggle against the sexual division of labour. The labour process debate has

ensured that capital is seen not just as an economic category but as an analysis of the power relations between employers and workers within the relations of the labour process itself. To see the labour process solely within a framework of class relations however is too simplistic. As Cockburn says

"There is no workplacethat is not patterned through by gender and in which the power relations of employer and employed do not mesh with a second set of power relations between men and women." [1984a:p.9].

Gender relations are integral to class relations and they affect not just the relations between women and men workers but those among male workers and between workers and employers. If women workers are no longer to be seen as somehow deviant from a masculine norm then it is essential that research takes a perspective which sees both men and women as gendered subjects. Legge's conclusion, when studying women personnel managers, makes the comparable point that to judge women's lack of success in terms of their position in management is to use men as the standard by which to judge what women do. She adds:

"Sadly, however, I suppose that this entrapment in social norms reflecting male dominance is difficult if not impossible to break, even with the best efforts at consciousness raising. For our social structures are not only sustained by these male values, but serve to perpetuate and reinforce them. As do these final defeated words?" [1987:p.56].

It is easy to be pessimistic but what must be remembered is that it is only by exposing the mechanisms by which these structures are maintained, by emphasising the value of the work women do and questioning the male values which are dominant that the consciousness of women AND men can be raised so that change may begin to occur. So long as men

are the standard by which women are judged, women will continue to be marginalised and what women bring to the work will continue to be undervalued. In this study women's lack of 'success' is seen in terms of that of men not because it is judged as success but because it clearly shows the lack of choice open to women should they choose to break free of the stereotype forced onto them by social norms.

The focus of the research may be on technology and gender differentiation within employment but since an analysis of women's paid work outside the home is not possible without recognising the importance of women's work in the home, the discussion has a wider significance. A secondary objective of this research therefore, on a theoretical level, is to try to increase our understanding of the nature of the position of women in the labour force. The capitalist/class system not only benefits from the existence of gender divisions which, like racial and other intraclass splits, encourage disunity within what might otherwise be a stronger source of opposition to capital, but its internal logic cannot be fully understood without an understanding of the underlying forces that continually reproduce segregation within the apparently 'impersonal' wage labour system. It is the persistence of gender segregation that has led employers to treat men and women as if they were noninterchangeable sources of labour power. This runs counter to the more usual capitalist practice of substituting cheaper labour where ever possible.

With the majority of women workers confined to low status and low paid jobs with few prospects and little security, this serves to maintain their economic dependence on men and on families. This in turn helps to secure the daily and generational reproduction of workers through the unpaid household labour of women. The sexual division of labour within the household is, at the same time, the factor which constitutes women as a source of cheap and expendable labour. This ensures that women will perform personal services for men in the household even if they are also in waged work.

Milkman argues that if male workers pursued their class interests rather than seeking to maintain their position as a privileged gender, they would mobilize against job segregation by sex:

"The class interest and what might be called the gender interest of male workers directly conflict with one another. Historically, the apparent domination of men's gender interest over their class interest in shaping their relationship to job segregation by sex must be explained, not presumed from the outset as inevitable or 'given'. ... For the class interest of male workers to prevail over their gender interest in a sustained way, however, an oppositional ideology must be generated which challenges the legitimacy of the elaborate and deeply rooted ideology of gender division." [1982: pp. 339,340].

It is only within feminist theory that any form of oppositional ideology has begun to take shape.

Access to equal employment opportunities even on terms unequal to men, would begin to erode women's economic dependence on men and on families. Milkman recognises the significance of the persistence of gender segregation. This is why, she maintains, that as women's labour force

participation increases, occupational sex typing persists and becomes even more important since it constructs women's 'primary' commitment as the home and family, whether or not they also work for pay.

The effects of microtechnology will not be felt uniformly in every sector of the economy. The nature of the labour market especially as regards the gender segregation of jobs, and the types of technology being introduced will interact to influence the eventual outcome. There needs to be an assessment of whether reduced levels of employment do in fact lead to reduced opportunities for women or whether the trend towards deskilling of routine tasks leads in fact to an increased demand for 'cheaper' female labour. The extent to which both of these processes can occur simultaneously within a single work environment, the extent to which patterns of job segregation are changing and the question of whether women can take advantage of these changes to establish new patterns of working, are all factors which cannot be addressed without a concept of gender.

On the question of modification of attitudes during the process of change it may be useful to turn to concepts from psychology. Gender difference is a power difference and as such is continuously reproduced but contained within the process of social reproduction is the possibility of modification. The effect of any change can be the development of contradictions. It is the process of coping with these contradictions, a process of synthesis whereby

something new emerges that needs to be understood if we are ever to understand how practices and attitudes change.

Background to Research

The predominant concept of work, in the studies of the 1960's and early 1970's, was based on very narrow assumptions, the bias being towards manufacturing, the male (usually skilled) worker and full time employment. This had the effect of directing most substantive studies towards the manufacturing sector. The few studies where women workers were either included or were the focus of the research itself, [Jephcott et al 1962; Klein 1965; Myrdal 1968] may have provided a much needed descriptive survey of women's employment but their analytical framework was misleading since they ignored the significance of gender and focused instead on the 'problem' of married women working.

New occupations are emerging whilst others are being transformed and new technology is playing an important role here. In many cases, such as the growth of the service sector, these transformations have gone hand in hand with the entry of women into the paid labour force. Given the enormous variety of employment that is encompassed by the term the 'service sector' there still remains a large number of areas that are deserving of research. This sector is currently becoming the focus for new initiatives with studies being undertaken in public and private sectors, in health, banking, insurance, retailing, in new technology

industries themselves and in general office work although there still remains a lack of studies of women in white collar occupations.

The Microelectronics in the Service Sector Research group based at Aston University studied new technology applications within banking, retailing and the health service. [MESS 1987] Several other projects related to new technology in both manufacturing and the service sector are currently underway within the Work Organisation Research Centre and the Technical Policy Unit also based at Aston. As an example of other research initiatives, the New Technology Research Group based at Southampton University have been predominantly concerned with technological applications within engineering, whereas the research within the Open University's Technology Policy Research Group has considered both manufacturing and the service sector.

Several distinctions need to be made between the types and effects of new technologies within these two major sectors. Technological changes have been a fairly constant feature within the manufacturing sector whereas, although the 'new' technology of the typewriter helped create the modern office, in general terms technological applications within service occupations are a relatively new phenomena. Experience found within manufacturing may not be repeated within a different environment such as an office, a hospital or a supermarket. Manufacturing applications can require very large, expensive, highly specialised equipment designed for one purpose e.g. robotics, whereas office applications,

for example, are more likely to make use of small, relatively cheap and extremely versatile standard pieces of equipment such as word processors and microcomputers, which can be introduced in a piecemeal, unmonitored fashion.

Within western capitalist economies the number of office workers increased by 45% in the ten years between 1970 and 1980, while the total number of workers only rose by 6%. Over the same time the productivity of industrial workers had risen by at least 80% whilst that of clerical workers had risen only 4% [Hult 1980]. The reasons for the introduction of new technologies may therefore differ between sectors. Willman and Francis [1981] suggest that office applications are usually made with the primary objective of increasing control and reducing staff whereas factory applications seldom are, even though this may be the eventual outcome.

It is not just in the types of technology used that differences occur between the two sectors. Other factors such as the extent and type of unionisation and the structure of the workforce, for example, can be of considerable significance. A predominant feature of these is the concentration of women workers in non-manufacturing areas and the inter-related factor of low levels of unionisation, particularly in the private sector. In 1980 77% of working women were employed in the service sector [Martin and Roberts 1984] and the largest single employment category for women is clerical work, which accounts for 30% of all employed women.

One further difference between the two sectors is that whilst employment in manufacturing continues to decline, employment in the service sector, especially since 1960, has grown rapidly. It cannot be assumed that this rapid growth, in some measure a compensation for industrial decline, will continue. The effects of recession, government policies and the increasing use of new technologies within the service sector can all be seen as factors which reduce employment potential. It is therefore important to develop a greater understanding of this process within the service sector.

The Impact of New Technology within the Service Sector

The increasing use of microelectronics is having an impact within all parts of the service sector. As a Science Policy Research Unit [SPRU] paper shows, many of the areas highlighted as most likely to be affected by new technology are traditional strongholds of women's employment adding that:

"the vulnerability of many women's jobs..... is a function of the types of work that women do, rather than the technology itself".[1982:p.120]

Women are concentrated at the bottom of the office hierarchy, comprising 74% of clerical workers and 98.6% of typists and secretaries. Female clerical workers alone number over two and a half million. This concentration has important consequences for where the incidence of adjustments to new technology will fall. For the 'skilled' manipulators of information, microtechnology is a tool to assist and improve the speed and quality of information; for

the information handlers it is a tool to increase their productivity in the delivery of that information and consequently has more significant employment implications. In reality there is not always such a neat divide between these two categories, given the number of different ways that the use of microelectronics can affect the role of junior and middle management.

Where substantive data are lacking is in awareness of how these developments will affect the labour process. There are three main areas where the effects will be felt, on remaining skill levels, on the organisation of work and on gender divisions. As West points out, to ascertain the level of deskilling

"...is problematic, but there is little or no evidence of an overall increase in skills, for affected jobs but rather at most the substitution of certain new ones, though not always recognised, for the previous skills displaced." [1982:p.77]

This emphasises the importance of the concept of skill. It is a question of the control and rewarding of skills. New skills can initially be at a premium, for example computer programming, but once they become more commonplace they may cease to be recognised via higher wages. In manufacturing industries with a strong tradition of unionisation the power of the unions can be sufficient to enable workers to retain their status and pay, but in the service sector where the unions are much weaker or non-existent, this is less likely to happen.

The effect on work organisation is equally problematic. Barker and Downing [1980] suggest that the 'social' office

with its high levels of autonomy will be transformed into a tightly controlled, machine orientated 'production line'. This precise outcome may only be feasible in certain environments. In banking, for example, one study by Smith and Wield [1984] showed how the introduction of a mainframe computer for the central computing of branch accounts, which involved the development of repetitive data processing, had led to the setting up of specific 'data processing factories' in which relatively lower qualified women were recruited specifically to carry out the deskilled content of several former branch network operations. In fact this new form of work organisation was found to lead to considerable dissatisfaction amongst the staff and was subsequently changed.

Within service sector organisations that operate networks of branches, the 'production line' form of work organisation and control is not possible given the small size of most units and yet given the higher productivity inherent within their technological applications it is clear that control is being exercised but in a more indirect way. This was one of the findings presented in a report to the International Labour Office by Loveridge et al [1986]. Smith and Wield [1984] give the example of the development of data processing centres as an indication of the way that 'Taylorisation' is segregating men's work from women's work. The extent to which a similar process of segregation along gender lines may be occurring within branches needs to be more closely examined. The objective of higher productivity contains within it the concept of control. As with the

concept of 'skill' the concept of control is multi-faceted and needs to be more clearly understood.

Many studies [Hakim 1981; Morgall 1981; Bunyan and Youdale 1981; Science Policy Research Unit 1982; Cockburn 1984b] have suggested that increased polarisation and further segregation of work along gender lines is occurring. Promotion and career prospects have rarely been viable for most women office workers and appear less so now. Most women's education and training does not provide them with qualifications or higher level skills sought by employers, especially in technical areas. As Cockburn [1984b] shows, even when suitably qualified, women may consciously avoid male dominated areas of work for several reasons. These include, a 'realistic' assessment of their true opportunities within such work and the 'personal' price they have to pay by being in a male dominated culture in which they may feel forced to change or remain 'alien'. Spencer and Podmore [1987] present several studies on the problems faced by women in male dominated professions. In these terms 'management' even within a female dominated service environment, also falls into the category of a male dominated area of work.

Crompton and Jones suggest that even when there is some evidence that young women today are more career orientated the decrease in jobs available may mean that

"these hopes and aspirations may never be realised - particularly if the impact of new technology on office work is as severe as has been predicted".[1984:p.165]

In order to be able to assess to what extent and in what ways developments in new technology may be changing existing patterns of paid and unpaid work, it may be useful to examine some historical trends within women's employment.

Trends in Women's Employment

In examining the patterns of women's employment since the turn of the century it is clear that despite equal pay and anti-discrimination laws, despite small inroads into male preserves and despite the overall increase in the number of women workers, nothing has happened yet to disturb the general patterns of paid and unpaid work this century. Opportunities for women's work still exist primarily in a narrow range of low paid occupations, female jobs generally being seen as unskilled and skilled jobs being regarded as male. Thus any theory of female wage labour needs to explain the constant nature of women's employment as much as it needs to account for the changes.

The two major characteristics of women's employment where change has been marginal are their concentration in certain occupations and their concentration in the lower paid, unskilled grades within occupations and employment groups, what Hakim [1979] describes as horizontal and vertical segregation. In fact the proportion of occupations in which women form 70 per cent or more of the workforce increased from 9 per cent to 12 per cent between 1901 and 1971. In 1981, nevertheless, over half of all the women in the

productive sector still worked in only four of the nineteen industrial groups. Similarly women continue to be over represented in the lower grades of work and under represented in the higher. In fact in some areas segregation has increased. Between 1911 and 1971 women's share of skilled manual work dropped by nearly a half, from 24 per cent to 13.5 per cent and their share of unskilled manual work more than doubled from 15.5 per cent to 37.2 per cent. Since then, the rate of decline of women's employment in manufacturing continues to be greater for skilled than unskilled categories. In 1965 7% of women were classified as skilled manual workers compared with just 4% by 1980. Over the same period, the percentage of women classified as unskilled manual workers actually rose, from 8% to 9%. [Martin and Roberts: 1984.]

The trends for clerical workers are not directly comparable since the main increase in female employment since the last war has been in administrative and clerical work. In 1911 only 21 per cent of clerical workers were women but by 1973 the figure was 73 per cent. This was part of a continuing trend away from manufacturing, so that by 1945 non-manufacturing jobs had overtaken manufacturing as the largest employer of women. The years of 1961 to 1980 alone saw an increase of over two million women in the service sector and a drop of half a million in production areas so that by 1985 over 75 per cent of women worked in non-production areas. The growth of employment in the service sector since 1900 has been an important development within the economy.

The proportion of women in the labour force was remarkably stable between 1901 and 1951 at around 30 per cent despite the temporary increases during the two world wars. The first real increase in women's participation came in the years of relatively full employment in the 1950's and 1960's. By 1971 women formed 36.5 per cent of the workforce which by 1984 had risen to 42 per cent. It was the increasing proportion of married women in the workforce that accounted for the majority of the overall increase. Although the size of women's labour force presence has continued to grow, between 1971 and 1983 the number of full time jobs actually decreased by half a million and the number of part time jobs increased by one million. In 1983 there were a total of 8.8 million working women in Britain of whom 5 million were full time and 3.8 million part time.[Dex 1987]. The 1981 UK labour force survey found that 90 per cent of part time workers were women and 80 per cent were married. According to Mallier and Rosser [1979] approximately four fifths of part-time women workers were employed in the service sector.

Since 1961 there has emerged a bi-modal pattern of employment for women. Most women work before they have a family and then many re-enter the labour force once their children are of school age. However according to the large scale survey by Martin and Roberts [1984] this is increasingly a less accurate picture of how a large group of women behave in the labour market. Besides those who follow a bi-modal pattern there are a similar sized group that return to work between births. Women spend more of their

working lives in the labour market now than ever before. Martin and Roberts suggest that this trend will continue; they conclude:

"It is likely that this will have implications for women's position in the labour market and the importance they attach to working"[1984:p.187]

This might be the case for some women but there is no evidence to show that it is changing the type of work that most women do.

Further analysis of the women and employment survey by Dex [1984] shows that younger women take less time off for child birth but approximately two thirds return to part time jobs. This would appear to counter any increased importance of work for women in terms of developing a career since women who return part time invariably experience downward occupational mobility and as Dex says, disproportionately appear in semi-skilled domestic work or shop assistant work. Even when women return to the same type of work or remain with the same organisation a move from full time to part time working invariably involves a return to the lowest grade, to more routine, less interesting work and often also to a lower rate of pay.

Joshi's [1984] analysis of the same data shows that child bearing reduces subsequent participation in the paid economy by around seven years and subsequent earned income by about a half. Continuity of employment is again a very important factor for the development of many careers, particularly those that require some form of professional training since the acquisition of qualifications is frequently restricted

in terms of age. In the insurance industry for example, Ryan and Medlam [1984] show how most companies are prepared to sponsor candidates who wish to study for professional qualifications but that it is usual for this facility to be withdrawn after the employees mid-twenties.

The question of trends in unemployment have only become significant in the last decade. Between 1971 and 1980 in all but two years a larger proportion of women than men have become unemployed. The actual unemployment figures for women are not as enlightening as those for men since far greater numbers of women either fail to or are not eligible to register. Dex [1987] quoting EOC figures showed that women's unemployment had risen from 280,700 in 1976 to 854,000 in 1983. As Oakley and Oakley [1979] point out, women's limited entitlement to unemployment benefit results in a lesser motivation to register as unemployed. It has been estimated that the official figure should be more than doubled to reflect the true numbers of women willing to and available for work.

The occupational distribution of women workers has changed greatly since 1900 but this has occurred within the context of continuing sex segregation and disproportionate rates of pay. In the 1970's there were several legislative attempts to improve the position of women in employment. In 1970 the Equal Pay Act gave women the right to claim equal pay for equal work, although within a segregated workforce this only had a limited effect. The definition of sex discrimination in terms of 'equal pay for equal work'

completely obscures the central issue of unequal work. Between 1948 and 1970 women's average hourly earnings were approximately 60 per cent of men's and by 1977 this had risen to 75 per cent. This percentage subsequently declined so that in 1979 it was just 73 per cent and it rose again to 75.1 by 1982 [Phillips 1983]. As Phillips points out this figure only relates to the hourly rates for full time workers so it in fact over estimates the gains made by women. In 1975 there was the Employment Protection Act which made provision for some employed women to take maternity leave and in the same year came the Sex Discrimination Act which made it unlawful to discriminate against a job applicant or employee on the grounds of his or her sex, except in a few specified occupations.

Hakim [1981] notes that the increase in proportion of women in paid employment has caused a marginal decline in horizontal segregation but discouragingly a trend towards greater vertical segregation. As she concludes, the overall picture is one of continuity within change.

Choice of Research Area

The choice of research area, building society branches, was made because it has a unique combination of features. The use of microelectronics is increasing at a very rapid rate throughout the whole of the building society industry, since the majority of their work is information processing which is tailor made for the new technology. In most of the

larger societies this has gone far beyond the usual office technology of word processors and the transfer of some head office functions to a mainframe computer. It involves the computerisation of all aspects of building society work especially in the area of branch automation, where they lead the rest of the finance sector. This clearly represents a major economic investment for the building societies.

Although the use of technology has made an impact upon the work carried out at head offices these have not been included in the study for several reasons. To study adequately the huge variation of tasks performed at head office would have restricted the scope of the research in terms of the number of societies included. Also the technology in use within head offices is comparable with that in use in other sectors and it is within the branches that the latest technological developments are occurring. This does not mean that societies' head offices are undeserving of research, since, in relation to potential loss of jobs the effects of technology are further compounded by the trend towards decentralisation.

Continuous and rapid growth has always been a hallmark of the building society movement. Their combined assets in 1960 were £3,166 million which had reached £120,757 million by 1985. The 1970's was a period of very rapid branch expansion, between 1974 and 1983 the number of branches increased from 3,009 to 6,500. Between 1983 and 1986 the rate of new branch openings has slowed down considerably, with there still being only 6,900 branches by 1986. Where

new branches are opening they tend to be local or sub branches attached to a main branch which usually only do the routine investment work.

Based on an estimate of productivity, combined with employment levels, Rajan [1985] estimated that business volume had increased at an annual average rate falling somewhere between 8 and 15 per cent over the period 1969 to 1982. The figures for growth in total assets are considerably higher, for example, from 1979 to 1985 the top five societies had an annual average growth in assets of 19 per cent. The pattern of continuing growth has been little affected by the recession in the general economy. The development of technology within building societies by aiding the development of new products has increased the amount of work and the range of tasks performed at branches but at the same time higher productivity has led to a declining rate of staff increases in all parts of the organisation. Since growth continues, the problem of redundancies, which could greatly influence workers attitudes towards computerisation, does not arise as a major issue.

The Building Society movement in 1985 employed 65,600 people in 167 societies. As Rajan points out this underestimates the industry's total contribution to employment because it omits jobs created within the societies network of 24,000 agencies. Employment figures for the industry have only been kept since 1969 when the total number of employees was 24,000. The figures given for the industry include both

head office and branch staff unless otherwise stated. By 1985 the numbers had nearly trebled with a remarkable 173 per cent increase, an average of 7 per cent per year up until 1981 since when it has dropped to around 4 per cent.

The percentage of part time workers has been increasing at a far higher rate of 28 per cent per annum over the last ten years. The total percentage of part time workers has risen from just 4 per cent in 1971 to 19 per cent in 1985. This has contributed towards the percentage of female workers in the industry increasing from 65 per cent in 1979 to over 71 per cent by 1985. This is a far higher percentage than in other areas of the finance sector where, for example, in 1982 in insurance 46 per cent and in banking 57 per cent of the workforce were female. [Rajan 1985].

Building societies not only have a very high percentage of women workers but in many societies it is possible to find men and women working in the same jobs at different levels of branch work. Both of these factors are advantageous for the purposes of the present study, when considering the question of gender differentiation at work; the first because it cannot be claimed that women do not achieve promotion because of their relative 'scarcity' and the second because it makes direct comparisons between men and women possible within each job.

Given the high percentage of part time workers and the fragmented nature of the industry, i.e. over 6,500 branches with an average of seven staff at each, it is to be expected

that there is little union representation for building society staff. The class position of white collar workers generally may be considered ambiguous but this particular industry retains a fairly solid 'middle class' image. This has not however prevented an increasing, but still very small, number of clerical workers from recognising that their interests may be better served by joining a trade union. The Banking, Insurance and Finance Union, BIFU, represents over 2,000 employees, almost half of them at just two medium sized societies. In total BIFU is recognised by twelve medium to small societies.

In most large societies the employees are represented by independent staff associations which operate as trade unions but which are not affiliated to the TUC. In the largest independent staff association, the issue of new technology falls within the remit of their Systems and Equipment committee. As the 1984 annual report of the Staff Association says:

"Following the Society's decision to computerise the procedures relating to mortgage applications, members of the Systems and Equipment Committee were invited to take part in joint discussions as the new procedures were developed."

As one staff association official said, the society uses this committee as a channel of communication with the staff to explain the purpose of the new systems rather than to invite them to have any say in the decisions that are made. A similar finding was made by Child and Tarbuck [1985] in relation to the introduction of new technology within the banking sector.

In one society, where BIFU gained recognition after the introduction of branch automation, a new technology sub-committee has been set up but this development is too recent for it to have had any involvement yet. Both staff associations and unions claim to represent the interests and concerns of their staff and therefore judging by the experience of the associations, it is unlikely that new technology will become a major issue in discussions with societies, even where an external union is present. This suggests that societies are able to introduce and develop their desired technologies free from any consideration of other needs that a union might wish to promote on behalf of the staff.

Conclusion

The substantive and theoretical issues raised within the area of new technology, the labour process and gender differentiation are of such complexity that it is not possible to address them all to a similar depth within a single research project. It does remain essential however that both the context of the study and its theoretical perspective be recognised not merely so that the research findings can be located within it but also to help identify other issues and questions raised by the research.

The questions raised in this chapter which will be addressed by the present study are summarised below. There is a clear inter-relationship between the questions raised about the

use of technology, gender patterns, theoretical implications and trends within the building society industry itself.

1. How have building societies approached the adoption of new technologies, what have been the influences on them and the reasons given for their choices?
2. What are the main differences between societies and what is the significance of such variables for the issues of technology and gender?
3. What is the present position of women employees in the building society industry and are there any signs of change?
4. What factors other than the use of technology are influencing these changes? E.g. Levels of competition, growth rates, mergers, promotion opportunities, the importance of qualifications and the relevance of different forms of staff representation.
5. Are any future trends discernable, in the use of technology and its implications?
6. The use of technology leads to changes in the labour process; change can lead to contradictions which need to be coped with and this can lead to the emergence of new patterns of working. The precise changes which are occurring in skill levels, in the organisation of work and in gender segregation need to be established.

7. What are the effects on skill levels at each level in the hierarchy?
8. How is work being reorganised and why does reorganisation take that form?
9. As changes in work organisation occur how are patterns of gender segregation reproduced?
10. Is the level of gender segregation increasing and is it accompanied by increasing polarisation? What are the causes and what form does it take?
11. Does the use of new technology with the emergence of new patterns of working increase or decrease opportunities for women or both?
12. Does the increase in the level of women's participation in the workforce have any implications for their position in the labour market or on the importance that they attach to working?
13. If women's attitudes to work are changing but the type of work available is not, what are the possible effects of such contradictions?
14. How do the experiences of women in supervisory or management positions compare and contrast with those of their male colleagues?

15. What are the effects of women's relationship to domestic life and the possible requirement of childcare facilities on their employment opportunities?

16. Are any effects of the 1970/1975 equal opportunity legislation discernable?

17. What is the relationship between patriarchal and capitalist systems? Do their interests coincide or conflict? Which tend to dominate, in which circumstances?

18. Which aspects of patriarchal and capitalist systems can account for the constant nature of women's employment and which for its changing nature?

The thesis can be divided broadly into four parts. Chapters 1, 2 and 3 give the background to the research and present the main issues. Chapters 4 and 5 give an account of the documentary and survey data for the movement as a whole, while chapters 6, 7 and 8 draw on the case study data to analyse the processes that operate within societies. The conclusions are drawn in chapter 9.

Chapter 1 has presented the background to the research in relation to the issues raised and their practical and theoretical relevance. It also looked briefly at the research area itself and the reasons for its choice. Chapter 2 examines the theoretical background to the study. It considers several attempts within economic and feminist

theory to account for the the position of women in employment. It also looks more closely at the concepts of technology and skill as they relate to the issues raised. It concludes by briefly considering the relevance of class theory for this research. Chapter 3 describes the methodological approach taken by the research.

Chapter 4 begins by looking at the development of building societies, their statutory position and a description of the present size and scope of the sector. It then goes on to consider the development and extent of computerisation within the industry as a whole. In the second part of the chapter the data obtained from the interview survey of ten of the top thirty societies are used to examine more closely the operating philosophies, the merger decisions and the reasons for computerisation of these societies, to establish a more comprehensive context for the case study data which are presented later. Chapter 5 considers the role of building societies as an employment sector. It looks at employment levels and computerisation, general employment trends and patterns of gender divisions. It combines statistical data with interview data from the survey of ten societies to consider recruitment and promotion patterns, the growth of part time employment, payment structures and staff representation.

Chapter 6 uses the data obtained from the case studies to further develop the issues raised in chapter 4. It begins by briefly describing the three case study societies and then considers each one individually in relation to the work

organisation and use of technology within its branches. Chapters 7 and 8 use the case study data to address the employment issues raised in chapter 5 and analyse the inter relationships between gender and the labour process. Chapter 7 considers the issues of recruitment, promotion and professional qualifications. Chapter 8 looks at the growth of part time work and considers the potential for change that is offered by the emergence of non-stereotypical roles and different forms of staff representation.

Chapter 9 begins by summarising and discussing the main conclusions of the thesis. It next considers the implications of these for theory and the further questions that are raised. It concludes by briefly considering the policy implications of the findings.

Chapter 2. Theory.

Introduction

As stated in chapter 1, no theoretical framework yet exists that can adequately 'explain' the position of women in employment. Equally, in terms of accounting for the effects of technological developments, the rate of change itself inhibits the development of a theoretical framework. This chapter discusses some of the concepts, issues and theoretical developments that have a bearing on these problems.

The chapter divides into four sections, the first considers how labour market theories have attempted to account for women's employment, the second looks at developments within feminist theory, the third at technology and skill within labour process theory and finally there is a brief consideration of class theory as it relates to gender.

Labour Market Theories and Women's Employment

In parallel with past empirical studies, the concept of gender has been conspicuous by its absence from the majority of theories of wage labour. It is within economic theory that some of the first attempts were made to incorporate an account of women's work. Human capital theory explains wage differentials in terms of perfect competition; wages are a

return on investment and an individual's human capital is their education, training and experience. Women's stock of human capital is lower than men's because they are less likely to have invested in skills and their childrearing role means that they are unlikely to have continuous employment and relevant work experience. Such a theory is inadequate on many grounds but mainly because, as Siltanen [1981] says, a wide pay differential remains between men and women's hourly earnings even when education and training are taken into account. It assumes the primacy of the childrearing role and ignores all the constraints on the choices open to women.

Similar problems arise with later theories such as those based on dual labour market analyses which recognise the existence of a primary and a secondary sector within the labour market. The primary labour market, whether internal or external, is distinguished from the secondary by requiring specific skills, offering job stability and having its own internal structure. Any sectors of the workforce assumed to have an unstable work pattern, for example women and workers belonging to ethnic and other minority groups, are typically associated with the secondary sector. This pattern is established in both the manufacturing and the service sector. The dual labour market approach can account for technological change and the process of professionalisation since as certain workers develop higher qualifications or more sophisticated skills both involve a greater investment in the employee and their experience becomes increasingly more important to an employer. Such

employees invariably receive greater benefits in terms of pay and job security.

Whether the polarisation of workers into career and non-career staff, or into skilled and non-skilled was apparent before, the development of technology has tended to emphasise these divisions. The computerisation of many routine clerical functions has led in many instances to the deskilling of clerical work, the lowering of recruitment requirements and training and the increased use of part time workers. The emergence of a more clearly defined secondary sector in many employment areas combined with the fact that they are comprised almost exclusively of women, would appear to lend credibility to this theory.

There are many weaknesses in this argument. It offers no explanation of women's work in the primary sector. Also, to show for example that there is a higher turnover in female than male wage labour, is not to prove that female labour is less committed. If women, having little choice, are largely confined to the secondary market, their low pay, low promotion prospects and lower job security would surely account for their lower commitment. The difference in commitment or orientation to work is more likely to be work related than gender related.

Barron and Norris [1976] in trying to refine this theory, identify secondary workers in terms of their dispensability, clearly visible social differences, little interest in training and lack of solidarity. They argue that these

characteristics differentiate female from male wage labour. They maintain that sexual discrimination is a 'red herring' and that it is primarily market forces which determine women's position in the labour market. Yet by citing examples of women's disadvantaged position as reasons for their disadvantaged position, the argument is plainly tautological. Dual labour market theories, equally, cannot account for the differences in male and female wage labour *within* each sector.

The linking of dual labour market theories and radical economic theories led to an acknowledgement of the importance of discrimination by sex and race whether of an intentional or an institutionalised nature. Edwards [1979] discusses the idea of control of the labour process whereby the control by capitalists over their increasingly organised workforce is dependent upon the maintenance of internal divisions. According to this view, the sex-typing of jobs and occupational segregation along racial lines is functional under monopoly capitalism because it makes for such disunities. By focusing upon already existing divisions the patterns of work established are particularly persistent and resistant to change. There is a general similarity in this view with the split into primary and secondary labour markets. However, as Milkman [1980] points out, this theoretical framework does not attempt to explain occupational segregation by sex as a distinct phenomenon but sees it as one of several divisions within the working class in an advanced capitalist society. It still cannot

adequately explain the location of women workers in particular places in the occupational structure.

A second major focus for theories of female wage labour has been Marx's concept of the reserve army of labour. Whereas dual labour market theory gives a static view of the labour market, the reserve army theory offers a dynamic analysis. Braverman [1974] sees the reserve army as the excess labour from industry plus female labour drawn from the home. He follows Marx by describing the three types of reserve, as floating, latent and stagnant and describes women as part of the floating and stagnant reserves. In essence the reserve army is called upon in times of expansion and easily disposed of in times of recession. There has been much debate about what actually comprises a reserve army and much critical comment on how it represents women in the labour force. Beechey [1977] points out that the theory underestimates the power of the unions in keeping women out and, similarly, Milkman [1976] argues that the substitution of women for men is unlikely in a segregated labour market.

Bruegel [1979] believes that the reserve army of labour theory is still valid but that it needs qualification. She feels that the theory is important because it places the specifics of female labour within a general Marxist model of capital accumulation. She believes that women do act as a reserve to be called upon in times of need, as in the two world wars or in an expanding economy. Milkman would argue that women cannot form a reserve army if they are not easily disposable in times of recession, which they are not in in a

segregated labour market. Bruegel believes that women are *more* easily disposable and therefore bear a disproportionate amount of unemployment because of the type of work that they do, its low status, low skill level and low level of unionisation.

The strength of either argument depends largely upon the relative importance of horizontal and vertical segregation. Cases can be stated in support of both these positions within specific employment sectors depending upon whether it is predominantly a female or a male area of employment. However, these arguments cannot detract from the point that *any* form of the reserve army theory cannot explain the position of women in the labour market without resorting to circular arguments since this greater vulnerability is never questioned. Bruegel maintains that economic criteria have primacy and she explains women's vulnerability as due to the type of work that they do, maintaining that ideology is not a major influence on this greater vulnerability.

Any theory that separates women's waged work from women's work in the home leads to a very one-sided understanding of women's position in the labour force and hence has little analytical value. All the theories discussed so far assume that women enter the labour market on a casual basis rather than as 'real' workers. Whereas this may be true for some women who because of the lack of any other opportunities are obliged to enter as casual workers, it by no means is valid for the majority of women who, especially when working full time, are making an equal contribution with any male worker

and may be seeking a career. They all explain the changing nature of the labour market as a response to economic factors but they can in no way explain the *constant* nature of women's employment. Since, as Siltanen [1981] points out, all of these theories were conceptualised without gender divisions in mind, the gender division of labour is presented as incidental to the social relations of production, whereas it should be seen as integral. The gender division of labour does not refer just to the division of work between home and the workplace, but more importantly to the division of work on the basis of gender within *both* the home and the workplace.

Developments Within Feminist Theory

Feminism as a set of theoretical perspectives does not assume that there is anything essential about sexual hierarchy and oppression, by placing the sexual division of labour within identifiable social conditions. There have been many developments within feminist thought but basic to them all has been the importance of an ideology of gender whether it is referred to as patriarchy or not. Ideology is seen as an extremely important site for the construction and reproduction of women's oppression. Since other theories ignore or minimise the influence of ideology it is primarily within the spectrum of feminist theory that both material and ideological factors can be theorised as inter-relating in attempts to account for the position of women both in the labour process and in society itself.

Feminism is not a single theoretical perspective and there are many different, even at times contradictory, positions. The primary division that has become established is that between radical feminism and Marxist feminism. Eisenstein. H. [1984] defines radical feminists as holding that gender oppression is the oldest and most profound form of exploitation which predates and underlies all other forms of oppression including those of race and class. Marxist, or as she refers to them, socialist feminists would argue that class, race and gender oppression interact in a complex way and that class oppression stems from capitalism and that capitalism must be eliminated for women to be liberated. Thus Marxist feminists are critical of radical feminists who view the family as having primacy over all other social relations. However the Marxist feminist position that the social relations of production have primacy over all social relationships including those of the family, is equally problematic. The influence of Marxism with its emphasis on the primacy of production has meant, for example, that the problem of subjectivity i.e. an understanding of women's socialisation into the female role, has at best been seen as secondary but in the main has been ignored.

Lieven [1981] looks at attempts to develop a theory of sexed subjectivity which is engaged with accounting for the apparent universality of various forms of sexual oppression while remaining located in historical materialism. Since no economic theory can adequately account for women's position in the labour force, any analysis must consider the complex relation between economic factors and ideological factors

which may be compatible or contradictory. Materialist theories of social relations are opposed to any theory that depends on essentialism in the attempt to characterise 'human nature'. There may be biological differences but the social construction of sex differences are not essential and are not part of biological reality. They are part of a particular organisation and its accompanying ideological constructions. In uncovering such ideologies the historical materialist method is to ask whose interests do these ideologies serve.

The ideas of Althusser [1971], that ideology has as much real force and material effects as do economic or political constraints, and those of Lacan [1977] with the development of psychoanalytical theory away from biological determinism, were both seen as attractive by feminists. It was a positive step towards an understanding of women's socialisation into the female role since the way that women were constructed as women went beyond what could be uncovered via consciousness raising. The view that socialisation is inevitable is challenged by the idea that the unconscious could be structured differently under different forms of social relations as put forward by Henriques et al. [1984]. They believe that Lacan remains phallogentric and universalistic through his use of language as a timeless symbolic order. They wish to replace this with an emphasis on discursive relations viewed in their historical specificity. Lieven sees the problem as being, that biological reproduction is still so central an aspect of our social organisation that it is difficult to distance

oneself sufficiently to be able to analyse the social categories of 'female' and 'male'. The importance of such developments is their ability to argue that the current relations between the sexes are not the inevitable result of biological differences.

The development of ideas within radical feminism in America, over the last fifteen years began with an analysis of sex roles and the argument that it was the polarisation between these that needed to be reduced. It established the distinction between sex and gender but its suggestion of some form of androgyny was soon rejected. This reaction led to the development of a woman centred perspective in which women were encouraged to overcome their disadvantage and make inroads into typically male occupations. However in this analysis the nature of the patriarchal structure went virtually unmentioned. Again, somewhat in reaction to previous ideas, female differences came to be viewed not as a disadvantage but as the potential source of their strength and power. So rather than minimising women's experiences these were studied in order to extend the analysis of the social construction of gender. This was a useful development which unfortunately became overshadowed by the emergence of the more reactionary concept of the moral superiority of women. This position of universalism became increasingly difficult to defend and more recent developments are now recognising the diversity of women's experiences and situations in relation to race, class, culture and religion. As Barrett says:

"The reason why radical feminism was unsatisfactory lay in its failure to provide an adequate analysis of the

oppression it denounced with such certainty, .. Even in the areas where it has contributed most, such as the analysis of sexual politics, radical feminism refuses to attend to issues that cannot be incorporated into the elemental model of male supremacy." [1980:p.4]

The development of a feminist perspective this side of the Atlantic in the late 1960's focused on housework rather than waged work, as Beechey says:

"..feminist thinking about work has sought to widen the category beyond its commonsense usage in contemporary discourse. Whereas 'work ' has become synonymous with 'employment' ...feminists have emphasised that women work in a variety of different ways and that the concept of work in contemporary usage refers to only one limited kind of work, paid or waged work." [1984:p.11]

The belief was that it was the family that lay behind women's oppression and that it was essential that housework was seen as a form of work. The domestic labour debate, as Beechey says, was an important moment in feminist analysis of work, because despite the economistic nature of much of the conceptualising, it did serve to widen the concept of 'work'.

Feminists next turned their attention towards developing an analysis of women's wage labour. As was the case with the domestic labour analysis their perspective relied heavily on concepts and theories from Marxist analysis. As has been shown by the debate surrounding the reserve army of labour thesis, discussed above, and the basic Marxist tenet of the primacy of the relations of production, the development of a specifically feminist perspective has not been possible within a purely Marxist framework. It has increasingly become the practice to refer to this theoretical perspective as socialist feminism thus at once enabling feminism to

develop in a more independent way whilst at the same time acknowledging the interdependence of modes of production with modes of reproduction. In recognising a need for a theory of sex-gender systems or patriarchy, the debate has centred on whether it is possible to unify capitalist and patriarchal theories or whether a dual system exists requiring a dual theory.

The dual systems debate has existed in some form or another for many years and covers a range of different formulations. In describing the systems of sex oppression and class oppression a variety of terms have been used which include 'mode of production and mode of reproduction' and 'capitalism and patriarchy'. Many, including Barrett [1980], have criticised the use of the concept of 'patriarchy' partly because its inherent universality makes it difficult to specify historical limits, changes or differences. As Cockburn [1986] says, this claim cannot be substantiated since sex/gender systems have clearly changed throughout history and that at each stage male power has taken on a different form. It is also felt that confusion could be caused by its dual meaning; between its original sense as 'rule of the father' and its more recent sense as the domination of women by men. Either by stated definition or by obvious implication, the appropriate meaning of the word is usually very apparent in any given argument. One of the reasons why the concept is unacceptable is possibly related to the fact that it specifies a system of oppression which is external to capitalism and in this sense the argument can be seen to parallel the dual systems debate.

The concept of patriarchy, when used in the sense of male dominance despite its strict inaccuracy, remains a useful term to signify briefly what is also referred to as the sex/gender system.

The present focus of attention has stemmed from recent and unsuccessful attempts to merge Marxist and feminist theory as typified by Hartmann's article, 'The Unhappy Marriage of Marxism and Feminism' [1979]. Young views the dual systems debate as the synthesis of Marxism and radical feminism and describes it as:

"perhaps the most vital and profound development in contemporary Marxist theory. ... dual systems theory says that women's oppression arises from two distinct and relatively autonomous systems. The system of male domination, most often 'patriarchy,' produces the specific gender oppression of women; the system of the mode of production and class relations produces the class oppression and work alienation of most women. Patriarchy 'interacts' with the system of the mode of production - in our case capitalism - to produce the concrete phenomena of women's oppression in society." [1980: pp.169,170].

Despite having described patriarchy and capitalism as two systems, she herself argues the case for unitary working, believing that if capitalism and patriarchy are found in identical social and economic conditions then they must belong to the same single system.

The argument for capitalism and patriarchy as two distinct systems arises from the fact that they are based on two entirely different authority systems, they have distinct histories and they may in different historical and social situations either reinforce or contradict one another. Since many aspects of women's oppression go beyond the capitalist mode of production then patriarchal relations

cannot derive from capital. Hartmann [1979] maintains that the relations of reproduction are not capitalist but cultural relations since they occur throughout history. The economic organisation of a society may change over time but patriarchy provides a system of hierarchy and control which is used by the dominant economic force at the time.

Neither patriarchy nor capitalism can be viewed in a pure form, both are flexible and combine to form a social and economic system within which they are mutually reinforcing. There will be tensions between the interests of these two systems. As Walby shows [1986] the relationship is not harmonious but one of tension and conflict as capitalism and patriarchy interrelate to produce new systems of gender relations. She maintains that analyses which attempt to reduce gender inequality to the workings of capitalism or those which assert that patriarchy simply reinforces capitalist social relations cannot account for such conflicts.

Beechey [1979] argued that to see the patriarchal system as separate from the capitalist system would present theoretical problems. If there were two systems of exploitation, sexual and class, then there was no analysis yet developed of the complex and contradictory ways in which the production process and the family related to each other. It is true that there are theoretical problems but this could equally be seen as an argument for proceeding with both types of analysis, making it possible to compare their relative usefulness and generally to make progress towards

an analysis which will be able to account for the contradictions and complexities associated with women's position in society. Cockburn [1986] considers that all attempts at theoretical unification have failed in one of two ways. Firstly, the power of patriarchy can be subtly subordinated to that of capitalism by the use of concepts that suggest that capitalism uses patriarchy or that patriarchy is defined by the needs of capital. Secondly, those that adhere to the unitary theory still talk about the two systems separately with continual referrals to 'interrelationships'. What is really of concern to many Marxist feminists is that any feminist theory not based in Marxism leaves the Marxist analysis of production untouched by feminist thinking. This may well point to a shortcoming in Marxist theory but as Hartmann [1979] says, the needs of Marxism - to remain a viable theory - must not be allowed to continue to dominate feminism.

In conclusion it must be emphasised that it is too simplistic to devise an analysis of women's employment that is based either solely on the 'needs' of capital or solely on the sexual division of labour within the family. What is needed is an explanation of how the process operates which, despite numerous changes in women's participation within the capitalist economy, leads to the persistence of the sexual division of work, both paid and unpaid. Despite the problems with the dual systems approach, by conceptualising a sex/gender system separately from the capitalist system, it enables those aspects of gender ideology which operate to be more clearly recognised. There is a need to examine the

origin of gender ideologies within material practices, as Cockburn says,

"Material practices gain expression in ideological terms. Ideology bears upon and influences material practices. There is sometimes contradiction between practices and ideas. There is change and development, at both levels, often at different paces".[1986:p.84]

These systems may be conceptualised as separate but they do inter-relate to form a single 'system' at a societal level. Within any single social system there are many complex processes at work and unless these can be separately identified and analysed there is no way that they can be fully understood. As Walby writes:

"The forms of patriarchal organisation are varied and they intersect in complicated ways with capitalist relations and the technicalities of specific production processes." [1986:p.3].

Without a clear understanding of the causes and the persistence of such processes there is little chance that efforts to change them will be successful.

Technology and Skill in the Labour Process

Changes in technology bring about changes in the relationship between the elements of the labour process. New technology is crossing occupational and technological boundaries and it is eroding the material base for traditional job and skill categories. This should provide an opportunity to reduce the level of gender segregation in employment. However it is at such times that the underlying processes, whereby ideology and material forces combine to prevent this, can be most clearly identified.

In Marxist theory part of this process has been seen as the process of deskilling. Despite the oversimplification of this concept as developed by Braverman [1974] and the problems in its definition, skill remains a central issue. In essence, Braverman saw the development of technology as a means for capital to increase its control over the labour process by means of the division of labour and the degradation of work. He described the primary objective of scientific management as the dissociation of the labour process from the skills of the workers.

It is important to clarify what is meant by skill since as Beechey [1978] notes, different conceptions have different theoretical and political implications. Barker and Downing suggest that:

"conventional notions of skill and deskilling cannot be applied to a predominantly female labour force because the very fact of a job being labelled as 'women's work' brings in enormous ideological determination which enables its content 'somehow' to be devalued." [1980:p.93]

Conventional notions of skill which might therefore exclude women need to be expanded upon. Beechey identifies three aspects of skill; as conventional definitions of occupational status [as used by Barker and Downing], as control over the labour process, in terms of task and content, and as objective competencies. When skill is defined in these ways the influence of other factors such as gender can be seen more clearly. It shows the importance and the necessity of questioning apparently objective assessments of job content.

As Crompton and Jones [1984] found, many female clerical jobs involved relatively skilled and demanding work when compared with some more senior male administrative jobs. Their "inescapable" conclusion was that there were a large minority of jobs where the grade level reflected not so much the character of the job as that of the occupant. Davies and Rosser [1984] expanded this concept of gendered jobs in their study of health service administration. Crompton and Jones added that women in low status clerical work were not so generally seen as unskilled as were their counterparts in manufacturing. They were valued for their skill but *more* valued for their cheapness. In her study of sex and skill in the clothing industry, Coyle [1982] uses the concept of skill - where men's machining is defined as skilled work and women's machining as semi-skilled - to show how the problem of women's dependency is ideologically reproduced within the organisation of the labour process itself.

It is important to distinguish between a loss of individual skill and the degradation of work. [Cockburn: 1983]. In defining skill Cockburn also identifies three basic components. There is the skill that is inherent in workers themselves which is acquired through training and experience, there is the skill level that is required by a specific job which may or may not match the skill level of the individual in that job and finally there is the political definition of skill as those aspects of a job for which the workers can gain recognition. As the process of degradation and intensification of work and the use of technology increases, the differentials between the three

aspects of skill increases. With the introduction of technology, for example, workers may acquire new skills which could suggest a process of skill enhancement but since all their previous skills are no longer required due to the degradation of their jobs, they feel as though they have been deskilled. In the printing industry Cockburn thus shows how the loss of skill is not necessarily equivalent to the degradation of work since skills can be felt to be lost and yet in terms of pay, hours, working conditions and even a reduction in the division of labour, the work cannot be said to have been degraded.

The definition of skill and the concept of deskilling are also related to the concept of control. When deskilling occurred in areas with strong craft unions, because they were able to retain control over entry to the trade, the craft label came to include other factors such as a supervisory role and resulted in no loss of relative status and power. As women were largely excluded from craft unions the definition of skill had less to do with job content than with gender and bargaining power.

Phillips and Taylor [1980] argue that Braverman was wrong to dismiss skill categories as mystifying and they give examples of three ways that sexual hierarchy is related to the formation of skill categories. They show how in manufacturing differences in skill classifications cannot be rationalised in terms of the content of the work but are related to the downgrading of women's skills such as 'dexterity' as compared with male qualities such as

'strength'. More common than that, they argue, is clerical work where a new kind of labour is created which is defined as 'female' from its beginnings and which therefore cannot be compared with previous or existing men's jobs. This new category of work was classified as 'inferior' less by virtue of the skills required for it but by virtue of the 'inferior' status of women who came to perform it. In this way they argue that gender relations enter directly into the development of capitalist relations. As Cockburn [1983] says, the differences in skills between men and women are part of sex/gender relations and part of the class system since they derive partly from the process of patriarchy and partly from capitalism.

This is the context into which technological changes within the office have been introduced. The effect of technology on skill levels and individual job control is far from clear. One major objective in the use of information technology in an organisation is to increase control from above. What managers mean by 'control' can vary. It does not necessarily imply control of labour but can mean the control of work, data flows and stock control etc. There has been the development of new skills associated with new technologies but the jobs which have been 'simplified' by the use of microelectronics have to date been primarily areas of women's employment [Science Policy Research Unit 1982]. As Huws showed:

"Where new technology is introduced into mixed workplaces women's jobs are much more likely to be affected than men's jobs. In the TURIC survey, 60% of workplaces employed more men than women, but in only 17% of cases

were more men's jobs than women's affected by automation."
[1980: p.105].

Despite this, the ideology that technology is predominantly 'male' still persists [Cockburn 1984b]. Access to technological training and jobs is problematic for women for several reasons. There are the assumptions of recruiters that women are not 'suitable' for certain kinds of work, there is the nature of a male dominated culture which can be very alienating for women, and there is the fact that the huge majority of women still lack the relevant education required for entry.

Suggestions that the deskilling of predominantly male occupations could open up new areas for women's employment may counter the reduction in job opportunities for them elsewhere but it would not improve the relative position of women in the workforce. The effects of technology on male employment within the service sector and management jobs in general needs to be understood since, with an absence of strong unions to defend their relative positions, alternative strategies may be emerging.

The effects of technological change on the level of individual job control of both clerical workers, the information handlers and of the 'managers', the information manipulators, is problematic. As regards the management role, the balance of any reduction in control of the collection and dissemination of information needs to be weighed against the increased control which can result from having faster more reliable data.

The level of such changes and the effects will vary considerably between different areas of employment and far more information is required before the precise nature of the trend identified by West [1982] of increased polarisation of office staff between the skilled and the semi-skilled along gender lines can be more fully understood.

Gender and Class Theory

Although the framework for this study is based in feminist theory as it relates to understanding women's position in the labour process, it is necessary to consider briefly whether there are any concepts from class theory that may usefully contribute to the understanding of the labour process in the chosen area of research. In the study of white collar occupations the class locations of the workers may be more ambiguous than in the study of manual work and even though this aspect is not directly explored in the research it is necessary to be aware of the issues raised in relation to class. In terms of the significance of gender there would appear to be some overlap between the issues raised in both areas of debate.

Society is structured by class and as Cockburn [1983] says the ideologies that men have invoked and the union strategies they have adopted make sense only if a sex/gender system is combined with an analysis of class. She feels that Marxist class analysis avoids the issues of the

divisions within the working class of which that between man and woman is the most deep and destructive. Marxism explains the sexual division of labour in a way that is misleading since the sexual subordination of women is invariably reduced to a byproduct of class processes. The Marxist analysis of women's position in the labour market also overlooks the enormous social and political benefits accruing to men of all classes from women's subordination. Speakman [1982] says that the adoption of theories which obscure the differences in men and women's relationship to production has led to there being little analysis until recently of the structural integration of women's subordination with the productive relationships of the class system.

In the many studies of women's employment in manual work [Coyle 1982; Porter 1982; Cavendish 1982; etc.] the issue of how women are conceptualised in class terms has been less problematic as manual workers are assumed to be 'working class'. In their study of clerical work, Crompton et al [1982] state that it is essential to distinguish between the class significance of certain occupational slots and the processes that place particular categories of persons, like women, into those places. Otherwise women may be seen as a separate class regardless of their position, simply by virtue of their gender. Marxism stresses the importance of class places but this cannot be a complete indicator of class situation if those that share similar positions do not have similar life chances.

As Allen [1982] says, there is little acknowledgement in the literature about class structure of the fact that gender divisions have important consequences for class relations and class action. Similarly, Garnsey [1978] says that the division of labour between men and women both in the household and in the occupational system and the inequalities associated with these, provide insight into some basic causes of change in occupational and class structure. As Stanworth states in reply to Goldthorpe's [1983] claim that generalisations can be made about class from research focused on male 'heads' of household:

"Women's restricted employment opportunities - their subordinate class positions - are an expression of the dominance of men over women through processes of class formation and class action, and not simply, as Goldthorpe would have it, of the familial dominance of husbands over wives. Goldthorpe's account ignores the way gender is implicated in the production and reproduction of the class system, and the extent to which the subordinate class positions of women, married or otherwise, are shaped by the dynamics of class itself." [1984: p167.]

Within the same debate Heath and Britten [1984] show clearly that the manual/non manual divide has little relevance for women's jobs since office work which entails very different working conditions, has a market position which is inferior to that of men in manual work. They also show that women's qualifications have a more significant association with their careers than do their husbands class position. They conclude that women's work does have explanatory power for class and family behaviour over and above that attributable to their husband's class position. The debate continues with much depending on how 'class' and the related terms are defined.

Whilst the debate within Marxist theory arising from the writing of Poulantzas [1978], Carchedi [1977] and Wright [1978] on what constitutes social classes addresses the question of whether or not those in white-collar occupations are a new petty bourgeoisie or members of the working class it ignores the significance of gender differentiation. In the area of stratification theory, however, attempts to incorporate theories of gender have led to a wide and interesting range of responses [Crompton and Mann 1986].

The class allegiances of white collar workers cannot be assessed from 'objective' data such as occupational or economic criteria since as Cottrell [1984] shows their self assignment frequently differs from their 'objective' location based on economic and social criteria. To the extent that people's actions and attitudes, for example towards trade union membership, are governed by their perceptions such self assignment cannot be dismissed as merely 'subjective'. The high level of female employment at the lower levels of white collar work, the increasing percentage of part time workers and the differences in orientation to work between these different groups would suggest that the concept of gender should be central to any analysis of the necessary conditions for collective action whether or not this included the concept of proletarianisation.

Prandy et al [1983] discuss at length the relationship between levels of unionisation within white collar work and the extent of workers identification with the wider labour

movement. Not only do they not distinguish at any stage between male and female workers but they actually state that a decision was made to consider males only. Given the numbers of women workers in the white collar sector and their involvement with trade unionism this does appear to be a remarkable decision. The reasons given for taking it were that they thought that the study of male workers would be more significant in its influence on the development of collective representation. The validity of this assumption cannot be assessed since women were excluded from this study. Their conclusion was that there was very clear evidence of the relationship between collective representation and class experience and that trade unionism was concentrated among those filling the lower level occupations which are less well paid and generally less highly rewarded. Since all female workers have been excluded from the study the relevance of this conclusion for the majority of white collar work must be questioned. Their reason for selecting only men implied that they expected there to be a difference between male and female attitudes towards trade unions and yet the logical conclusion, that this might in fact affect the level of unionisation, has not been followed through. Several studies, such as those by Egan [1982] on women in banking, and Childs [1985] on women in insurance, show that women can make a significant contribution to both union growth and union activities. If one is to study the determinants of class and status formation then a study of inequality is inseparable.

Conclusion

Several areas of theory have been considered, each of which tries to account for the position of women in employment. Whilst economic and class issues are inextricably inter-related with gender segregation, neither approach offers a satisfactory account of gender differentiation. Each area of theory, whether economic, feminist, psychological, labour process or class, produces a different account of the same phenomenon. The problem arises since each theory wishes to give predominance to a single factor, such as economic factors or the human psyche, and therefore is perpetually in conflict with the other theories.

The importance of feminist theory is that it is trying to establish a theory of gender which sees gender differences as socially constructed and not dependent upon biological differences. The concept of gender itself is multi-faceted, and it is only partly about the sexual division of labour. The way forward may not be to search for a 'global' theory but to develop a theory of gender with its recognition of the importance of an ideology of gender. The concept of patriarchy needs to be explored in ways in which it cannot be if it is treated as though it were dependent, for example, upon the capitalist system.

These issues form the backdrop to the present study and have guided consideration of the choice research area and the questions asked. The next chapter looks at how the methodology for the empirical study was developed.

Chapter 3. Methodology.

Introduction

The objective of the research was to understand more fully the inter-relationships between several key variables, the development of technology, changes in the labour process and their relationship with gender differentials. The objective was to retain maximum flexibility, allowing the data itself to shape the emerging theoretical framework, much in the fashion of the grounded theory approach. [Glaser and Strauss 1967]. As Burgess [1984] says, social research is not just a question of neat procedures but a social process whereby interaction between researcher and that which is being researched leads to the continual redefinition of the project and the methodology.

The basic problem within any research is to be able to reach an understanding of the processes within society. As Mills says this requires:

"...a set of viewpoints that are simple enough to make understanding possible, yet comprehensive enough to permit us to include in our views the range and depth of the human variety. The struggle for such viewpoints is the first and continuing struggle of social science." [1959 p148.]

Sociological research can be categorised in many different ways and there are several broad approaches which can be identified. There is, for example, documentary research where secondary sources are of primary importance. There

are survey methods where data is collected at first hand and where there is an emphasis on quantitative analysis. Then there is what has variously been called qualitative or interpretive research, the case study approach or ethnography. As Burgess [1984] shows these terms suggest different emphases within the research strategies they encompass but most involve strategies that allow the researcher to learn about the social world at first hand. Whatever strategy is used it is important to remember the simple point made by Mills that:

"...social research of any kind is advanced by ideas; it is only disciplined by fact." [1959 p82.]

The choice of research design is dependent both upon the research problem and the research field. From the one extreme of the 'scientific' experiment, to the other of in-depth analysis of one specific case, the concern is with validity and the extent to which research findings are applicable to other situations. This can be sought to varying degrees by the use of the comparative method, the use of a control or the ability to locate specific findings into a wider context. The single case study may only have internal validity in the sense that its findings cannot be generalised beyond its own specific instance but it retains external validity to the extent that the processes analysed may occur in other contexts. A single case study may also be used to refute a theoretical generalisation.

There are innumerable research strategies which, although they may have become associated with one particular

approach, can be used in any combination to suit the particular research problem. This has been called variously, combined operations [Stacey 1969], triangulation [Cicourel 1973], multiple triangulation [Denzin 1978], multiple strategies [Burgess 1982] or more generally, multiple methods. There can be several reasons for this type of approach. Fairly obviously, a single method of enquiry cannot always answer all the questions raised by the research problem. So on a totally practical level several data collection techniques may be needed to obtain all the information required but more importantly it avoids reliance upon a single source or a single method.

Each method has its own strengths and weaknesses and the use of several complementary methods can thus make use of the strengths and avoid the weaknesses. It is also important as it enables cross-checking to take place. The features of a sample population can be compared with known census data, for example, to ensure that it is representative. The use of multiple triangulation was seen by Denzin [1978] as the avoidance of reliance on one source of data, one methodology, one level of study, one perspective and one investigator. This, he maintained, remained the soundest strategy of theory construction.

Whilst this ideal is not always possible, since for some data there is frequently only one source available and for some studies the single investigator is a prerequisite, the questions this approach raises help to identify the problems which the methodology might pose for the research, at the

planning stage when remedy is possible. Burgess [1984] observes that multiple theoretical positions are rarely achieved within one study although this strategy would have the advantage of allowing the opportunity to try out alternative interpretations. The choice of research strategies and their successful integration depends upon a balance being struck between what could be seen as an 'ideal' combination of methodologies, unlimited resources and access, and what is strictly practical, given the constraints of time and money.

It is worth remembering that social research in practice is often very different from the descriptions offered by researchers themselves and in methods text books. Several books have emerged that aim to redress this balance [Platt 1976, Bell and Newby 1977, Bell and Encel 1978, Bell and Roberts 1984.] These volumes are very often more instructive to those new to research, than standard text books, since they show that a certain level of pragmatism is inevitable within any project. It is also better to be open about the methods used and the problems encountered so that the resultant study can be seen and judged in its true context. In a similar vein, Roberts [1981], presents a collection of accounts of research where the investigator has adopted or shown awareness of, the feminist perspective. It is important that the way that women in research affect the research process is taken into account in all studies and not just those done from a feminist perspective.

The Research Design

The development of the research design for the present study can be followed from its original conception to the resultant study. From the nature of the research problem, to increase understanding of interrelationships and processes, an early decision was made that a case study approach would be the most appropriate. The main data collection tool would be the semi-structured interview and the feasibility of observational methods would be assessed. To enable the findings from the case studies to be related to the wider building society movement, and to avoid the usual criticism of qualitative research, that it is subjective and speculative i.e. 'soft', it was decided that the main study should be set within the context of a quantitative i.e. objective and 'hard', analysis of general and employment data for the whole building society movement.

The research was originally conceived as having these two 'levels', using documentary sources to develop a set of quantitative data as background to the second and main part, the case studies, which would produce mainly qualitative data. The research design was subsequently modified to deal with the very wide variety that was soon found between societies and it was decided to extend the number of building societies visited to form a third 'level'. Senior computer management from ten of the top thirty societies were interviewed to provide more detailed background data on differences in the extent of and approach to computerisation, as well as more general data on the general

policy, plans and philosophy of each society. Since most of the interviews at this level were not with personnel managers, questions on personnel policies were only asked at a general level. For example the society's use and policy towards part time workers is something most managers might be expected to know but precise information on factors such as gender divisions and career opportunities was not sought.

There are several advantages to using case studies rather than attempting to survey the whole building society industry. Case studies offer the opportunity to study a situation in depth and they have a richness and immediacy that cannot be gained from more general surveys. They retain the unique aspects of the society being studied and not just those common to all societies. There need be fewer preconceptions, a factor which is essential in an inductive method. They can allow for many variables and they can be easily combined with other methods. They can show the mechanisms and processes which are operating and are likely to bring unusual or unforeseen features to light. They allow for considerable flexibility of approach but being inherently incomplete they require careful judgement to avoid the interesting but less relevant diversions. The total numbers involved are not of significance but a limit must be imposed on the size and extent of the case study. There does need to be a rationale for their choice and they do need to be located within a specific background.

For a choice to be made a considerable amount of background information was required about the building society

industry. The possibility of doing a postal questionnaire to cover all societies, to provide both the general background data and the more specific statistical contextual data, was considered. This idea was dismissed since a fairly low response rate could be predicted and this would not give the total statistical data required. It would also be relatively costly and impose too great a time delay before the case studies themselves could begin.

With no personal background in building society work and no contacts within the industry the first decision on how to achieve the necessary familiarisation and where to seek access was fairly arbitrary and based solely on geographical proximity. A telephone call to the data processing manager of a local society was made in which I explained my interest in building society work but confessed my total ignorance. This resulted in an invitation to their head office to attend their one day induction course for new employees which included a branch visit and on another occasion to interview the personnel and training manager as well as the data processing manager himself.

A considerable amount of information was gathered from this source. This included the main functions of building society work, the division between head office and branch work, the duties of the cashier and the development of computers within the society. On a wider level the data included the history, development and present functions of building societies and an appreciation of the differences between societies based on their size and market approach.

Most importantly it also included names of possible contacts within other societies and the names of associated organisations which could provide further background data and a range of complete statistical information.

Selection of Case Studies

The selection of case study societies was made from those ten that formed the sample of the top thirty societies. The ten societies were selected on a national basis, to cover the range of sizes of society. [Appendix 1.] Although this might appear to leave out the majority of the 160 plus societies, the top thirty, by size, account for over 90 per cent of building society assets and staff. By comparison, the assets of the 'second' thirty societies, by size, were only 5.7% of those of the top thirty. It was also possible to select societies with particularly interesting features, for example, high levels of part time workers, the one with the highest and the one with the lowest growth rates, one which had just experienced a major merger, and one that was particularly innovative in the area of technology.

All but one of the ten societies were within a hundred mile radius of Birmingham. There was no intention to limit the societies studied to those in the Midlands but to select on the criteria mentioned above. However, five of the ten sample societies were based in the Midlands. These included the only two societies in this group where BIFU (Banking, Insurance and Finance Union) were recognised, one that was

unique in having no staff representation and the highest growth rate, one that had the lowest growth rate and the fifth which had experienced the greatest number of mergers.

The three case study societies were selected on the basis of being 'representative' of certain key features which distinguish different societies. [Appendix 2]. In this sense they were both 'typical' of certain types of society and, because of their special features, contrasting cases. The two main criteria for the selection of the case studies were the level of computerisation and the size of the society. Background interviews in building society head offices were necessary to gather data on the 'characteristics' of a sufficient number of societies for the first selection to be made.

Since over half of the assets and employment in this sector came from the five largest societies it was essential that one of these should be the first case study. The one that was foremost in the development of computer technology seemed the obvious choice. Given the huge variety that existed amongst the remaining one hundred and sixty six societies, the number and choice for the remaining case studies was made at a later date when more comprehensive data had been obtained for the whole building society movement. Limiting the choice to societies in the top thirty in size was not a disadvantage since computer development was less advanced in most of the smaller societies. The smaller societies are also disappearing most rapidly, through mergers.

Since the research was only concerned with the technology and work organisation within building society branches, the initial plan had been to select four or five societies and to do case studies in two branches within each society to represent the before and after of computerisation, or where that was not possible, the different stages. This was based on the knowledge that the average branch size was seven staff, but with the majority having fewer, and that several societies were in the process of introducing computers and counter top terminals on a staged basis. During the first case study it became apparent that this plan would need to be modified since the larger societies have a much higher average size of branch and their branch automation was complete.

The variety that was manifest between societies also existed within societies where there were a range of 'types' and size of branch and therefore it was decided that at least three branches should be selected within each main case study, to cover as many of these as possible. City branches served a different function to suburban branches and local or sub-branches were different again to main branches. The size of branches in the first case study society varied between a hundred plus employees in main cities to two or three in the local branches with an overall average of sixteen. All branches within this society were at the same level of computerisation. In both those features this society was not typical of the majority of medium sized societies where the average branch size was five staff and many had not fully computerised all their branches.

The problem was to strike a balance between fairly representing the society where the case studies were being carried out and covering a number of different societies. The main case study was in a society with over 11,000 employees whereas the average number of employees for the twenty five non-national societies in the top thirty, was below 1,000. On this basis it was decided that a further two societies should be selected since just another one clearly would be totally unrepresentative and more than two not feasible given the time constraints of the project. Again, three branches from each case study society were selected.

Table 1. Size and Location of Case Study Branches.

Society	Location	No. Staff.
A		
Branch A1	Large city: commercial sector	17
" A2	City suburbs: shopping centre	16
" A3	New town: A sub-branch	4
B		
Branch B1	Small town: 6 miles from HO	13
" B2	City: 1 mile from HO	8
" B3	City: 30 miles from HO	4
C		
Branch C1	Large city: commercial sector	6
" C2	City: shopping precinct	6
" C3	Town: shopping centre	3

The rationale for the selection of the second two case studies was based on several criteria. The one hundred and thirty plus societies below the top thirty had fewer than 300 employees and so it was felt that societies at the lower end of the top thirty scale would be more typical of the average local society. Also, many of those at the top of this scale were involved in mergers, with the objective of competing on a national level rather than as a local society. The process of merging invariably postponed current computerisation projects and meant a period of adjustment before a new corporate identity and set of policies could emerge. Two societies were finally chosen that geographically were very close, covered much of the same region and had almost the same number of branches. However, in most other variables these societies formed an interesting contrast. Both of these societies were local to the Midlands. This greatly added to the convenience in making frequent visits to their branches but was not in fact planned for.

Case study society B was a truly local society, with thirty two (56%) of its fifty seven branches falling within a twelve mile radius of its head office. It was based on a city area and most of its accounts were from small investors who used the society very much as they would a bank, which resulted in a relatively high transaction rate. It had developed its technology within its branches to an extent that was on a par with most large societies. It had experienced a merger within the last three years and had recently recognised BIFU as the sole bargaining body for its

staff. A further important consideration when selecting this society was that it had a reputation within the industry for having a high number of female managers.

Eight miles away was the head office of the second society, case study society C. It did not consider itself a local society; of its fifty eight branches only seven (12%) fell within a twelve mile radius of head office, but neither was it a national society. Although its branches were as far apart as Edinburgh and Torquay, they only covered a small number of towns and cities. Since their market objective was to increase the number of very large accounts, they tried to locate their branches in large cities and in what they considered to be the more 'affluent' towns and to avoid areas of high unemployment. As a consequence they did not encourage the small investor with the result that they had a relatively low transaction rate. This society was also relatively slow in its development of new technology, had only merged once many years ago, and had no staff representation at all.

In contrast to both of these, the national society selected, case study society A, had over 600 branches and over 2,000 agencies. Part of being a national society was the expectation that it would provide a complete range of services rather than specialising or aiming at one particular part of the market. Like most of the larger societies its staff were represented by an independent staff association. It was regionally organised for marketing and personnel support services but this did not affect the day

to day operations within the branches which were connected directly to the main computer at head office.

Table 2. Summary of Case Study Societies

[A fuller table appears in appendix 2.]

Society	A	B	C
Industry grading*	A1	B1	B2
Assets £million	20,000	840	570
No. Employees	11,000+	530	500
No. Branches	600+	57	60
Geog. Cover	National	Local	Selective
Union	Staff association	BIFU	None
(* Grade is determined by asset size and the grade determines the reserve ratio allowed.)			

Research Strategies

Having decided upon the research area and the design of the research methodology, and having selected the case studies within it, attention can now turn to the specific research strategies that were employed.

The question of access is of crucial concern since its refusal may result in the need for major revisions of the research design depending upon how easily 'replaced' the prospective respondent or organisation may be. There may be problems associated with gaining access to senior management

in large organisations in terms of both their relatively high status and the possibly sensitive nature of some of the data sought. This is especially so in a highly competitive sector. Decisions must be made regarding the seniority of the person approached, the reasons that are to be given for needing the cooperation of their organisation and the extent to which any negotiations or requirements of the organisation, are to be allowed to influence the proposed research design. Managers at lower levels in the hierarchy are very often more easily approached but it is important to know whether they have sufficient understanding of the project and the required influence to 'sell' your proposal to the senior level at which a decision can be made. On the other hand an initial approach at a senior level may be more likely to be refused which would make subsequent approaches more problematic.

Access is continually negotiated and renegotiated during the research. Access was sought in different ways, each one assessed as most suitable in the specific circumstances. For my initial contact with a nearby society, I telephoned their switchboard to ascertain the name and title of the manager responsible for computerisation. When I had this information I was asked if I would like to speak to him. I had planned to write first, since the telephone can be very intrusive and it can be difficult to convey a sufficient amount of background information to someone over the telephone. However on this occasion I decided to see how my request for an interview would be received. I began by asking if this was a convenient time to call and proceeded

to explain the purpose of my call. An appointment for an interview was made immediately and a few days later I recieved a telephone call inviting me to attend an introductory course for new staff. At the end of the interview several names of managers within other societies were suggested to me. When I had decided upon the second society I again telephoned for an interview, using the first managers name as a contact. For the next eight societies selected, my initial contact was by letter. [Copies of letters sent can be found in appendix 3.] Follow up telephone calls were not required since every letter recived a prompt reply. Every organisation that was approached in the process of this research was willing to allow access for both head office interviews and the case studies within their branches.

Only two problems arose. A letter requesting a short interview and a synopsis of the proposed research [appendix 4] were sent to an assistant general manger of the national society which had been selected as the first case study. The interview was granted, but a very aggressive and dismissive manager demanded to be told exactly what it was I wanted in "just one sentence since I'm always being bothered by people like you". Having apparently passed the test, the rest of the day was spent with him giving me considerable detail about the organisation and its approach to computerisation, a guided tour of head office and the computer installation and introductions to other senior management.

The second problem presented itself after access had been granted for the third case study. There had been a verbal agreement, in June, that branch interviews would start the following September (1985) but the written confirmation and the choice of branches had not arrived from the personnel manager by mid-September. Despite the fact that letters [see appendix 5] and telephone calls were not being returned and the data collection stage of the research was likely to run over schedule, the decision was made to persevere with this society. It would probably have been quicker to gain access to an alternative society but it would not have had the carefully selected characteristics of the original choice. So several polite reminders and eight long months later, the case study finally got under way.

The negotiations for access were relatively straightforward; the choice of specific branches was made by the societies themselves and adequately fulfilled my request for variety of location and size. No society placed constraints upon the way the research was done and in all cases they were promised feedback, bearing in mind the confidential nature of each interview. Barnes [1979] raises the question of confidentiality and the problems of communicating the results of the research to those who have contributed, since the interests and perspectives of the researcher and the sponsoring organisation may differ. Only one society asked to see my final report but knowing that my final thesis would not be in a form that would be of specific use to them I produced instead a report of the interviews that had been held in their branches which was primarily descriptive. The

second case study society did not ask for any feedback at all but a verbal report was given at a subsequent interview with the personnel manager. At the third society the feedback was also given verbally although an interest was expressed in seeing the final thesis. This was a valuable opportunity to ask further questions and to discuss some of the issues raised in the research. It is planned to send a synopsis of the thesis to all the societies that participated in this research.

Ethical considerations arise at all stages within research and this was especially true at the access stage. I did not wish to misrepresent the precise nature of the research and mention was made of my interest in gender issues in the research synopsis but this was not referred to specifically when the request for access was made. Since the Leeds Building Society had recently been investigated by the Equal Opportunities Commission [1985] and found guilty of both direct and indirect discrimination against women, I felt this might be a sensitive area. When referring to the Press one senior manager stressed that bad publicity was something that all societies took considerable steps to avoid. There were signs of a defensive attitude on this issue, since in two of the three case study societies it was they who raised the subject with me, by stating at an early stage that they were equal opportunity employers. It was not my specific intention to search for areas of discrimination and I felt that to emphasise the gender analysis might lead them to misconstrue the purpose of the research and risk my being refused access. In my verbal and written reportbacks

specific reference was made to the areas of gender differentiation that were found.

Case Study Interviews

The main instrument of data collection within the research design was the interview. A total of seventy seven interviews were held within nine building society branches and a further ten interviews were held that related to the three case study societies, seven in head offices, one with a staff association general secretary and two with the area representative of BIFU. There were a further eight interviews in the head offices of another seven societies. There were five in related institutions, two at the Building Societies Association, two at the research department of BIFU and one (over the telephone) with the assistant secretary of the CBSI (Chartered Building Societies Institute), making a total of one hundred.

Table 3. Number and Location of Interviews.

Case study branch interviews:	77
Interviews at head offices of case study societies:	7
Staff Association/Local BIFU representative:	3
Other Building Society head offices:	8
Building Societies Association/ BIFU/ CBSI	5

[See appendix 6 for complete list of interviewees.]

The length of the case study interviews varied considerably, ranging from about twenty five minutes to over three hours and averaging about forty five minutes. Head office interviews took a minimum of one and a half hours whilst other interviews were generally longer. Prior to the interviews in each branch, the manager was sent a brief letter explaining the purpose of the visit and the areas that the interviews would cover. [Appendix 7]. Although the management of each society had agreed to co-operate with the research, I explained to each branch manager that the staff within the branch could choose whether to participate or not. No one refused to be interviewed.

For each set of interviews a list of areas that were to be covered was drawn up [see Appendix 8] and to this extent the interviews were semi-structured. The style of interviewing itself was informal as the objective was to allow the respondent to talk freely about their work and themselves rather than to elicit a series of 'facts'. The only pattern established was that the opening question was always the same but from that point on the interview was allowed to continue as a conversation taking up points as they were raised by the interviewee and only introducing another area of questioning when the answer appeared complete and there were no further follow up questions.

Much has been written about the need for interviewer neutrality, the need to balance rapport with detachment and to gain the confidence of the interviewee. Yet the question of detachment has always been confused with that of

interviewer bias. It is assumed that unless the interviewer remains totally neutral and expresses no opinions of their own, they will influence the views of the respondent. This again appears to be based upon the assumption that the interviewee would tell the interviewer 'what they want to hear'. This is only likely to be the case in exceptional circumstances where the interviewee saw the interviewer as having much higher 'status' or some kind of influence which might directly affect them. Most of the 'rules' of interviewing do tend to assume that the interviewer has control and status and the interviewee does not. In such cases credibility and gaining the acceptance of the respondent is assumed to be based on projecting this 'professional' image.

There are many interviewing situations which do not follow this model and many more when this model, although possible, is not the most effective interview style. It is not possible to maintain a purely one-way process if an in-depth interview is the objective. In developing the interview into a true conversation it does not follow that the interviewer necessarily increases their contribution but merely the nature of it. Having developed this style over many years and used it when interviewing both men and women it is interesting to note that it is now discussed primarily in the context of women interviewing women. Oakley [1981] gives an excellent account of this style and why it is essential in many interview situations. As she says, there can be 'no intimacy without reciprocity'.

At the beginning of each interview the respondent was given a fairly full explanation of who I was, what the project was about, complete assurances about confidentiality and asked if they had any questions they wished to ask me. An element of trust needs to be established so that it is easier for the respondent to be honest about their true feelings. An essential part of gaining that confidence is to answer all their questions fully rather than to hedge them. To do otherwise as Oakley [1981] points out is to objectify your respondent, to use them as you would a document. This raised for me an ethical consideration as well as the purely practical one. My preference when interviewing was to answer any questions briefly and then once the 'interview' had finished, sometimes to raise them again with the respondent. In this I am frequently pre-empted by the respondents themselves who wish to discuss further some of the issues raised in the interview.

These considerations are particularly relevant when questions are being asked about people's experiences, which they may have had no opportunity before to discuss in those terms, with someone else. This is especially true for female respondents when they are talking about their experiences as working women. Just their awareness that they are talking to a fellow working woman or their realisation that their experiences are not just their own personal problem, are factors over which the interviewer can have no control. In circumstances like these, however non-interventionist the interviewer attempts to be the interviewees themselves experience a change, which usually

involves an increased awareness about the issues that have been raised.

Finch [1984] sees as an ethical problem the ease with which a woman researcher can elicit material from other women. She sees the need to create a sociology that articulates women's experiences of their lives, rather than merely creating data for oneself as a researcher. The possibility of such research being viewed as 'political' is accepted since all research is undertaken from one perspective or another and indeed it is preferable that the theoretical standpoint of the researcher be openly acknowledged.

Just as the areas of questioning were the same for both male and female respondents so too, as far as is possible, was the interview style. There are of course different problems when women interview men, especially when those men have 'status' as well. In fact the age and ethnicity of the interviewer will also have a bearing upon their reception by the interviewee but since 'being too young' is no longer a problem and my ethnicity appears acceptable these have not presented any problems for me!

In addressing the specific problems entailed when a woman interviews a man, especially if he has a senior position within an organisation, it might be assumed that, given the lower status of the interviewer and the fact of being female, the respondent will not feel threatened and will speak freely. This has not been my experience. Any interviewer without credibility will invariably be fairly

quickly dismissed by a man who is aware of his position, the need to present an efficient image and can only spare you a minute. Since there is little chance of winning the status game it becomes necessary at the beginning to establish credibility. This is best achieved by showing fairly quickly the extent of your knowledge about their organisation, their area of work or the industry as a whole so that you are taken seriously as a researcher and the fact of your gender becomes secondary. In this way it is more likely that the information that is required will be forthcoming.

Since this approach could be problematic with the very first interview where there was insufficient knowledge to achieve this credibility, an alternative approach was adopted. Before the interview was requested I emphasised that I was just beginning the research and had very little knowledge about the operations of a building society. This proved very effective since the manager took considerable trouble to explain the basics of building society work as well as to answer my questions.

A different style of interviewing is required in the case studies, where the question of status is less relevant, if you want men to talk openly about themselves, their job, the company and their families. Once again the reciprocal conversation becomes a prerequisite and it can be met with great success. The 'shared' experiences are not of course based on gender but they can be based on work experience. This style of interviewing is open for use by both male and

female researchers. The precise 'match' of interviewer and interviewee should depend upon the nature of the data sought since there are still many attitudes and feelings that a female respondent could only express to another woman and similarly one assumes a male respondent to another man.

The problem of interviewer bias is most likely to arise when there is more than one interviewer when, in anything other than a rigorously applied structured interview, their individual styles are bound to differ. The use of pilot interviews to identify leading, closed or ambiguous questions can also help to avoid possible bias. This is probably less relevant in an unstructured interview situation but one pilot interview was carried out with an acquaintance who was a building society cashier, to establish whether the range of categories adequately covered the areas of possible responses. It still became necessary during the first case study to add to and extend some of the categories.

Ninety per cent of the interviews were taped, technical problems prevented the taping of five per cent and practical problems the rest. In no case did the presence of the recorder appear to inhibit the respondent since assurances of confidentiality were emphasised. On only two occasions did people say that they would give additional answers if the tape player were switched off but several interviewees raised points at the end of the interview once the recorder had been switched off. I consider the taping of in-depth interviews to be essential since when transcribing these, it

is possible to add in parenthesis any distinctive changes of tone, pauses or laughs which can greatly assist the interpretation of what the respondent is saying. When trying to take notes in long hand of what is being said in an interview it is impossible to record everything and be accurate. While most attention is being focused on listening to the respondent, so that the most appropriate follow up questions can be asked, it is not easy to judge what to note and what to omit or how best to summarise.

Field Notes, Observation and Documentary Sources

Field notes were kept during each case study. These comprised of a description and plan of each branch layout and comments on what was observed. During the first case study I was assessing the value of observational data and I spent at least two hours each day watching the activity levels within the branch, at the front desk and in the back office as well as queue lengths and customer reactions. The considerable variety in the rhythm of the work over the whole day in the larger branches meant that if these observations were to become more than just impressions then a very considerable amount of time would need to be spent just in observation. I decided that I would occupy all the time available between interviews in observing the branch but that there would be little that could be gained from adding extra time for this.

The writing of notes and the recording of observations and ideas as they arose was ongoing throughout the research. However for four months, immediately prior to the first case study and during it, a very detailed fieldwork diary was kept and written in every day. This covered the most crucial period of the research process, the planning of the methodology, the initial interviews, access to the first case study, the planning of the study, access and initial analysis of background statistical data and the study itself. It also included all meetings seminars and other writing, as well as thoughts on theory. Once the pattern of the research had been established this was reduced to the keeping of file cards on which ideas and reminders etc. were noted as they occurred.

A large volume and wide range of documentary data had been assembled from many sources some of which was initially obtained in an opportunistic rather than a planned way. The main documentary source was the Building Society Association where data is stored on all societies both in an individual and summarised form. Unfortunately most of this pertains to the financial side of building society business but it was possible to disentangle and reassemble information on employment numbers, the branch head office split and part time work over a number of years.

Analysis

Any analysis must take account, as far as is possible, of the uniqueness of each interview and the richness of data obtained. One of the major problems with informal and semi-structured interviews is that they produce unstructured data which makes codification more difficult. The interview data was codified by grouping questions into general categories, based on the original semi-structured interview schedule. The supplementary questions which most adequately covered the range of answers recieved were given a separate coded numerical reference. Thus under the general heading of 'Training and Qualifications', which was the second category of questions on the schedule, there were three main sub-categories identified. The training that had been received while employed with the society became 2a, the qualifications that the society required at recruitment became 2b and the present level of qualifications of the interviewee became 2c.

The codified schedule was then used as the interview schedule for the second two case studies. The ascribed numerical code for each sub-category of topic areas could then be added to the typed copy of the interview during transcription, every time the respondent changed from one topic area to another. After transcription, two copies were made of the interviews one of which was cut into sections according to their major category and reassembled. In most interviews there were several very small pieces of paper that were sellotaped together to form the complete number of

references made to any one topic. These had been previously colour coded with lines drawn down the right hand column prior to cutting, to denote management, supervisory, part time, male and secretarial. Any unmarked interviews were therefore female, full time clerical workers.

Each respondent, in respect of both anonymity and coding, had been allocated a number code and a letter code which denoted their case study society. The code number for each respondent had been added to every section of the interview as it was cut up, so that it could be quickly located within the original interview should clarification be necessary. The interviews then were reassembled by category and summary file cards were made out for different categories of workers in each category of answers.

The file card summary system was continued for the subcategories within each main area of questions. There was a card made out for each main group of respondents, per question code, which referenced certain quotations from the interviews which could be used during the final analysis for illustration. Each of the three case studies was analysed separately. Certain quantitative information such as qualifications or years of service, could be aggregated and summarised across studies but the main analysis was a cross study comparison. Similar techniques were used for the other smaller categories of interview.

Some of the most difficult decisions that have to be made concern the way that the research is written up, since it is

not possible to include all the data collected and the same data can be presented in many different ways. The initial research problem and the theoretical perspective employed are the main guides both to the form that the analysis takes and to what is included in the final thesis.

Conclusion

The design and methodology that were devised for this study resulted in no major problems for the quality or quantity of data that was gathered during the research or for the scheduling of each stage of the process, so that completion within the required time constraints was possible. There were several aspects that with hindsight could have been improved upon, for example, when obvious follow up questions were not asked due to a lapse of attention or when requests for data on staff numbers, transaction rates and gender divisions were refused and this was accepted by me rather than being challenged. Certainly the opportunity to study research methodology prior to commencing this study was an invaluable experience which meant that this research was an opportunity to put theory into practice rather than a process of learning from mistakes. Each stage of the research process is a careful balancing act between the desirable and the possible. The ideal is always temptingly elusive but must remain constantly present to ensure that what is practicable is what we do and does not become an excuse for poor planning and design.

Chapter 4. Building Societies and Technology.

Introduction

The continuing rapid development of new technologies and the increasing participation of women at work are two major developments, the examination of which, is essential for an understanding the nature of work for the future. As was suggested in chapter 1, the building society industry provides a combination of features which makes it a key area in both of these developments. The changes which are occurring now in this sector could indicate the patterns for other industries in the future. This chapter will consider the development and use of technology over the building society movement as a whole but with special reference to that which is occurring in the large and medium sized societies. The following chapter will consider employment patterns within the sector and employment practices as they affect the staff.

Building societies have sustained high levels of business growth with related high reserves which means that their choice of policies have not been dominated by economic constraints. The use of technology has been widespread throughout the industry and within individual societies. Information technology is particularly appropriate in this sector because a very high percentage of the work involves information processing. At the interface between societies and the public, with front office terminals in most building

society branches, automatic teller machines exploding onto the scene and electronic money transmission systems under examination, building societies are at the forefront of new developments.

This chapter begins by looking very briefly at the background of the building society movement. It will consider the statutory position of building societies, their development and present situation based primarily on statistical data for the whole movement. The second part of the chapter is based on the findings of an interview survey with senior management, in ten of the top thirty societies, which account for over 90 per cent of the industry's assets and employment. The interviews concentrated on examining the policies, developments and plans of societies as they relate to their use of technology. They do not just look at the areas that statistics cannot reach but also begin to add explanation and understanding to the quantitative framework previously presented in the first part of the chapter. This process will be developed further when the data from the three case studies is presented in later chapters.

The Statutory Position

For an institution that holds half of the personal savings sector's liquid assets and with total assets in 1985 exceeding 120,757 million pounds, the Building Society movement in many ways has been the least integrated part of the finance sector. Unlike banking and insurance, building

societies are subject to specific rather than general legislation. They are in essence very simple organisations which collect savings from the public and lend money to home buyers, with very strict limits upon their total lending levels and, until the legislative changes in 1987, the extent to which they could extend their activities. Although many of these regulations were viewed by the industry as restrictive there are, equally, many tax benefits which are specific to building societies which make it difficult even for the banks to compete on mortgage provision. Building Societies pay corporation tax on their profits but at a reduced rate of 40% compared with 52% for most companies. In 1980 the Committee to Review the Functioning of Financial institutions recommended that this concession be abolished but this was not acted upon. [Wilson Report: 1980, para.700]

The 1962 Act of Parliament which previously governed Building Societies specified the mutual status of societies and laid down how they were to conduct their business. A building society's income is mainly in the form of interest on mortgage loans and interest received from its own investments. This income is used to finance the interest to investors, the tax on that interest, corporation tax and management expenses which includes staff salaries and the cost of premises. The mutual nature of building societies means that they exist for the benefit of their investing and borrowing members and that any surplus that they make is put into the reserves of the society. The size and influence of building societies today has meant that they bear very

little relation to the much smaller friendly societies that flourished in the eighteenth and nineteenth centuries. Whether they can still be regarded as truly mutual institutions has frequently been brought into question. This side of building society activity is not the concern of the present research but a discussion of the issues raised can be found in Barnes [1984].

In 1981 the Building Societies Association established a working group to examine existing legislation and to report on any changes required. The result was the formulation of a Building Societies Bill which became law in 1987. This legislation does not bear upon the present research directly and could not have influenced its design since the Association did not publish its proposals until February 1984. These proposals have subsequently been modified and added to, to form the final Bill. Although the Bill is designed to provide a completely new legal framework for building societies, most of the 104 clauses and 17 schedules are concerned with the legal position and financial side of the business. It is now possible, for example, for societies to compete more directly with the banks since they can now offer loans and cheque books. Indirectly the effect of the new legislation on the staff of building societies could be considerable. However, until each society decides its future policy on whether to broaden its activities or not, and the possibility of mergers with other financial institutions, any assessment of the effects upon staff can only be speculative.

The Development of Building Societies

Building societies are unique to Britain and their operations are purely domestic. Finance for the purchase of property tends, in other countries, to be handled by specialist savings banks. The first friendly society was set up in Birmingham in 1775 and by 1800 there were between twenty and fifty societies located predominantly in the Midlands, Lancashire and Yorkshire. These first societies consisted of groups of ten or twenty investors who contributed an amount of money each week and when enough had been collected it was used to buy land and build houses. As each house was completed it was allotted to a member of the society by ballot or auction. Once all the investors were housed the society was terminated.

In the early nineteenth century the first steps were taken towards the societies becoming savings institutions. In order to increase the pace of house building, investments were accepted from people who did not want a house but received interest instead. Those who were in effect borrowing money therefore had to be charged interest. Building societies were legally recognised in 1812 and the first Act of Parliament to regulate them came into effect in 1836. In 1845 the first permanent society was set up and the number of societies grew very rapidly so that by 1895 there were 3,642 societies.

As Boleat [1982] indicates, the pattern in the twentieth century has been one of continuing rapid growth in assets,

shareholders and borrowers but a decline in the total number of societies, due primarily to closures rather than mergers. By 1918 there were 1,336 societies and by 1950 only 835. Since 1950 the numbers have continued to decline but this has mainly been due to mergers, so that by 1981 there were 253 societies and by 1985 only 167. A clearer assessment of the spectacular growth of building societies over the last decade can be seen from the increase in the number of branches. In 1974 there were 3,009 and by 1985 this had more than doubled to 6,926.

The Building Society Movement Today

Building society business volume has continued to grow regardless of the state of the external economy. Even within small societies this growth has been outstanding when compared with the majority of business sectors. As noted in chapter one, based on an estimate of productivity combined with employment levels, Rajan [1985] estimates that business volume may have increased at an annual average of between eight and fifteen per cent between 1974 and 1983. Growth in total assets continues to average over eighteen per cent per annum. In 1974 the industries total assets were 20,094 million pounds, by 1985 these had risen to 120,757 million.

One notable feature of the building society movement is the huge variation in size between societies. Societies are classified within the industry according to their total assets, which in turn, govern their reserve ratio. Up until

1985 there had only been five societies in the top, A1 category, requiring on 1985 figures individual assets in excess of 6,000 million pounds each. [See Table 1.] The merger in 1985 of the Alliance and Leicester building societies, which were A2 societies in ninth and tenth position, made them the sixth society in this category. Each year the boundaries between the categories are raised on average by sixteen per cent, to account for inflation. Out of the present 167 societies, the six largest account for sixty two per cent of the industries total assets compared with the smallest ninety three societies which have less than two per cent.

Table 4. Asset Groups



(Source: Building Societies Association Fact Book 1986).

Since 1980 the building societies have been operating in an increasingly competitive market both between themselves and with the banks, and as a consequence marketing policies and advertising campaigns have become more aggressive. The societies' share of personal sector deposits had increased from thirty seven per cent in 1972 to forty six per cent in 1982 (Source: Central Statistical Office, Financial Statistics, Table 9.4.) This percentage has since fallen slightly. A new challenge to the societies has been the massive outflow of funds to the securities market which has occurred especially with the flotation of British Telecom,

the T.S.B. Bank and British Gas. At the same time the size of unit trust holdings in this country has increased from 108 million pounds in 1980 to 2,500 million in 1985. The Building Societies Association in their 1986 Fact Book note that the increase in competition has greatly reduced the role of the Association in influencing building society rates but they add that it is interesting that individual societies' mortgage rates are now much closer to each other than they were under the previous so called cartel arrangements.

During the period of the cartel arrangement, non-price competition predominated which encouraged the proliferation of branches that occurred during the 1970's. Since 1980 the rate of new branch openings has been declining. Increasing competitiveness has led many societies to be cost conscious and despite continuing growth and large reserves, a new branch must now be economically justified. Many societies are closing existing branches which have proved uneconomic although this usually involves the setting up of an agency in its stead.

In the absence of a measure of profitability, societies compare their performance with others in terms of total asset growth and their aggregate management expense ratio. In reality such comparisons require many qualifications, given different accounting procedures, widely differing marketing policies which affect their costs and the frequent occurrence of mergers. The management expense ratio is expressed as pence per hundred pounds of assets and for the

movement overall, this has declined for the third consecutive year. In 1982 it was 1.30 and in 1985 it was 1.14, indicating a continuing increase in 'efficiency'.

The rate of decline in the number of societies is increasing. At the end of 1981 there were 253 societies and in the four following years there were eighty five mergers, transfers or unions and only one closure. Mergers continue to be predominantly among the smaller societies with the most common pattern being the take over of small societies by medium sized societies. Large mergers like that between the Alliance and Leicester have so far been relatively rare. Since 1928 when the Halifax Permanent Benefit building society merged with the Halifax Equitable Benefit society there have been only 14 other mergers which have involved societies where each had more than 0.5 per cent of the industry's assets. Since 1980 there has only been one other such merger, that between the Anglia and the London and South of England in 1983. In 70 per cent of mergers since 1979 the smaller society has had assets of less than ten million pounds. [Building Societies Association Fact Book 1986.] Since these data were produced the Nationwide and the Anglia have proposed a merger, which would make it the largest merger ever. The new society would remain in the third position as the Nationwide is now but it would be closer in size to the top two societies.

The Building Societies Association tries to measure and compare the growth of societies from one year to another but this is not straightforward. On an individual level,

societies have different year ends, and mergers and transfers affect apparent growth figures. Mergers and differential growth rates also affect the number of societies each year, within each category, which makes comparisons between categories, year to year, problematic. For example in 1984 there were 20 societies in category B and in 1985 there were 23. The main source of data is the AR 11 form which contains predominantly financial information and which each building society is required by the 1962 Building Society Act to complete annually.

Computerisation Within the Building Society Industry

Whatever stage of computerisation has been reached within a society, whether it is very diverse or just a single application at head office, it will have some effect throughout the organisation. In the head offices of the majority of medium and large societies there is a wide range of computer applications many of which are well established and have resulted in new work systems. Many of the main applications, such as ledgers and accounts, have their parallels in other types of organisation. This study is focusing on branch automation because it is the main current technological innovation and one in which building societies are in the forefront. Throughout the industry front office terminals carry out broadly similar functions which facilitates comparisons between societies.

Branches are of particular importance not just because that is where the majority of building society staff work but also because it is at the point of service delivery. The provision of that service is problematic to organise, dependent as it is upon patterns of customer usage. The growth of business is increasing at a far higher rate than the increase in staff because of the emphasis societies are now putting on labour productivity and the use of microtechnology. The use of computers has undoubtedly increased the ability of some societies to cope with large volumes of work and has arguably therefore enhanced their growth rates. For many of the head office applications there are strong economic advantages in computerisation but for many of the more recent developments which affect branch work directly, the motivations of the societies for their introduction are more complex.

Computer technologies of a wide variety are being developed within building societies at a varying but very rapid rate, which makes it very difficult to give a precise picture for the whole movement. From a questionnaire sent to 151 societies, by the Building Societies Association in 1983 [Register of Building Societies Computers. 1984], it was established that ninety four societies (62%) had their own computer, forty three societies (28%) used bureau facilities, three societies had no computer and there were eleven non-responses. The users of bureau facilities were invariably the smaller societies and the continuing reduction in their numbers is related both to the numerous mergers in this group of societies and to the acquisition of

their own computer systems. As the relative cost of the technology declines and an increasing number of software packages become available for building society work, it becomes more economic for the smaller societies to buy their own computer. One assistant general manager interviewed, calculated that the cost of computer processing in his society had decreased 350 fold since 1967, i.e. from £7,000 to £20 per million bytes.

In all ninety four computer owning societies there was a central processing facility but there was no precise indication as to the current number of societies with branch automation. While the economics of head office computer systems are increasingly favourable this does not necessarily apply to the costs involved in automating the branches. The average cost to one society in 1983, of putting two to three terminals into a branch was £30,000.

The Register of Building Societies' Computers, gave a detailed list of the computer equipment in most societies, and from it, it can be established that in 1983 at least thirty seven societies had counter top terminals in operation within their branches. Although these primarily consisted of the larger societies, it did include four societies with assets of below 37 million pounds, which are D category societies. At the other extreme there were three A2 societies which at that time did not have counter top terminals but all have since installed them. There are difficulties in establishing the extent of back office or enquiry terminals within branches as these are listed merely

as 'terminals' and there is no indication as to whether they are located within branches or solely at head offices.

The Building Societies Association has attempted to obtain an assessment of the number of terminals in use within the industry categorised by supplier. They acknowledge the problems involved with individual definitions and incomplete data but gave the approximate number of units for 1983 as 16,370 and on the same basis for 1984 as 20,110 which is an increase of 23 per cent, in just twelve months. The Halifax alone had over 4,600 terminals in operation in 1985 and they were the first society to put counter top terminals into three hundred of their main agency offices.

By 1983 only one society had committed itself to automatic teller machines (ATM's). Most ATM's are sited outside branch offices and provide a service to the customer during and outside normal opening hours, with some offering a 24 hour service. The customer inserts a specially provided debit card into the terminal and by using a Personal Identity Number (PIN) can withdraw cash up to a fixed limit. Some ATM's allow the customer to deposit cash, pay bills and to obtain statements. Most societies were unable or reluctant to risk such a large investment for uncertain returns and at that time all discussions on shared systems, whereby several societies could join together and develop a single ATM system, had failed.

Whatever problems there had been were quickly overcome so that by 1984 two networks, called LINK and MATRIX, had been

established, each with several building society members. There were, by then, eight societies with ATM's planned or in operation. The growth of this new technology has been dramatic with many more ATM's planned by existing user societies and many new societies joining the two ATM networks. Between January 1984 and August 1985 one large society alone had increased its number of ATM's from 100 to 350. From the end of 1984 to the end of 1985 the numbers nationally had risen from 281 to 652. The LINK network includes other financial institutions like Citibank Savings, American Express and National Giro and currently has plans for over 800 ATM's. The MATRIX network consists of seven of the top ten societies and at the end of 1986 they had 450 ATM's in operation.

Only one society to date has introduced an electronic funds transfer at point of sale (EFTPOS) system. The Anglia are pioneering this type of technology and a pilot scheme went into operation in October 1985 in the Northampton area. The Anglia are also planning to introduce lobby banking, where ATM's are moved inside branches, before the end of 1986. This option is open to any society which has or is planning an ATM system. Most societies were not prepared to say if they were planning to install automated teller machines inside their branches. Since internal ATM's are more likely to be viewed by the staff as a direct threat to their jobs, such caution is understandable.

Branch Automation

Most mainframe computers were acquired by societies between the mid 1960's and the late 1970's, while the introduction of front office terminals began around 1978. Whilst front office terminals perform broadly the same functions there are several differences between the systems used in different societies; similarly with back office terminals. In many societies back office terminals can only be used for enquiries, giving detailed information on such things as customer accounts and balances. They are referred to as dumb terminals since they cannot be used to update files. Their main use is to speed up the transaction time, by removing the need to make a telephone call to head office to check the balance before every transaction.

Prior to the purchase of a mainframe much of the mortgage and investment paperwork was carried out in branches. Once a society had acquired a centralised system for processing data, the problem then became the transportation of transaction records from the branches to head office. This problem was particularly acute for the larger societies where there was a wide geographical spread. The first steps towards the full automation of branches was the installation of a back office terminal which enabled data to be transmitted directly from the branches to the mainframe.

The next stage was for all the information to be keyed in at the time that the transaction took place which required the terminal to be moved to the front counter. There are

broadly two types of front office system. The first is where there is a branch computer which stores all the days transactions on magnetic tapes and sends them overnight to the mainframe to update the accounts. These terminals can be fitted with a printer which can print the new balance in the customers passbook. The second type is a 'real-time' system which is connected directly to the mainframe and it updates the account and prints in the passbook as the transaction takes place. Each terminal can be connected individually to the mainframe or alternatively, all transmissions can go via a controller which is situated in each branch.

The decisions made in the choice of system depend on the relative weightings of convenience versus cost. Where each terminal is connected separately to the mainframe if one line goes down then the remainder of the terminals are still operable, if the line from the controller goes down then the whole branch is affected. Where there is a branch controller this also means that the number of terminals it can carry is limited and would involve the cost of a second controller if there was a need to exceed this limit. A real-time system incurs greater costs for what were, until recently, apparently few advantages. However, with the trend towards automatic teller machines and accounts which have a plastic card instead of a passbook, real time systems are a necessity. All ATM systems work on real time for security reasons and also because it is necessary to prevent the customer from going overdrawn. A more powerful central processor is required for a real time system to cope with

the simultaneous updating of hundreds or thousands of accounts at peak branch operating times. The largest societies have found that it is in the provision of this central processing capacity where they first meet technological limitations.

Other differences between systems occur in the mode of account number input, with some using a magnetic stripe on each passbook which is read by the computer instead of having the cashier type in the account number. If a magnetic stripe system is used then there must be a printer for each cashier since the passbook is held in the printer throughout the transaction. A possible disadvantage of this system is that any damage to the passbook may prevent the machine being able to read the number. In other systems there is sometimes only one printer between two terminals as the passbook is in the printer for a shorter period and the possibility of small delays is accepted. Where there are card only accounts there is a small calculator sized keyboard on the customer side of the counter for them to enter their account PIN number.

Further differences occur since each society designs its own operating system and often writes its own software. Some systems rely totally upon the computer to record and store transactions whilst other still write out and retain copy paper records within the branch. Many other variations are related to considerations of security. For example, some systems allow the cashier to cancel a previous instruction or override a programmed procedure whilst others do not.

All front office terminals will keep a detailed record of cash received and paid under each transaction and set it against the opening balance so that it can calculate the figure for the closing balance. On real time systems when a passbook is put into the printer interest is added automatically and standing orders are deducted without any cashier involvement so that the passbook is brought up to date in seconds. Terminals can also be used for the opening and closing of accounts and changes of address.

Survey of Ten of the Top Thirty Societies

It is clear from the preceeding data that within the building society sector the development of technology is increasing and widespread. What is less clear are the reasons for this development and the variety that exists between societies. This variety is manifest in the differences between the operating philosophies of the societies, the extent and type of technology introduced and the uses to which it is put.

The thirty largest societies account for over 90 per cent of the assets and employment within the building society industry. Even so, within this category, which includes the A societies and most of the B, there is considerable variation. For example the top fifteen societies have more than ten times the assets of the 'second' fifteen. There are also many differences between these societies which are not related to their size, such as their attitudes to growth

and mergers, their marketing policies and the approach to computerisation. As was described in chapter 3, ten societies were selected which covered the range of key variables and also highlighted the main contrasts between different types of society.[Appendix 1.]

The characteristics of the sample societies were therefore representative of the range found within the top thirty societies. Five of the ten selected were primarily local or regional societies and whereas the rest had a wide spread of branches, only three had a strong national coverage. The average growth in assets for the top thirty societies in 1985 was 17.6 per cent and half of this sample had growth rates in excess of that with two societies obtaining 27 per cent. In contrast, the lowest growth rate experienced was 8.2 per cent. Similarly half of the sample had management expenses in excess of the average for the top thirty which was 1.16 i.e. pence per hundred pounds of assets, with the range being from 0.64 to 1.52. Three of the societies had grown primarily through mergers whilst most of the others had experienced only one or two mergers and there was one society which had never merged.

All ten societies had a mainframe computer but only eight had front office terminals installed. Five societies had installed ATM's, four of which were members of shared networks.

Operating Philosophies

Despite the apparent similarity between building societies, there can be considerable differences between their operating philosophies. The most obvious difference is between the large national society and the much smaller local society. Those societies in the A1 category are the only truly national societies in that they are well represented throughout the country. Many medium sized societies and those in the A2 category are widely dispersed nationally but do not necessarily have the same level of representation. Most medium to small societies remain primarily local societies despite the effects of mergers which make some of the areas they cover centred on two or more regions. A societies' policies may be related either to their present circumstances or to the type of society that they aspire to become.

A local society generally gears its products to the small investor and tries to consolidate its position in its locale. Its growth rate can be affected by the relative prosperity of the area it covers and its success in providing the type of service it feels is required. Other societies of a similar size can be quite different, focusing their products and marketing effort on the large investor and opening branches only in the more prosperous areas of the country. As one DP manger said:

"We don't want to compete with the big boys and push up our management expenses...we seek to maximise our, brackets, profits. We are not interested in the person with a pound who wants to open an account...the lower our number of transactions, the lower our operating costs."

Two societies with this philosophy had experienced particularly high growth rates. By targeting specific markets the smaller society can reduce its operating costs.

National societies have to operate on a broader front and offer a complete range of products. Even within the top six societies there is a wide range of sizes and the objective is at best to do as well as the society immediately above and at least to maintain their league position. It is the societies which fall somewhere between these two, in size, where the desire for growth seems at its highest. As one manager said:

"It was generally felt that we were neither one thing nor another from the size point of view. We weren't a small society but we weren't big enough to be a big society and so we looked for an equal partner as it were, so we could move up the league table."

Another manager of a similarly placed society said:

"Because we regard ourselves as national and because there are some areas where we are not very well represented, we know we must get bigger, which, yes, if you study it almost inevitably will mean mergers."

In five of these societies their particularly distinctive approaches were attributed to the influence of a single individual, usually the chief executive or the chairman. These did not include the three largest societies where size would probably prevent one person from having such a dominant influence.

Several managers said that until the mid 1970's and early 1980's most societies managed to succeed without the usual business practices of, for example, corporate plans, targets

and conscious marketing strategies. With the increase in competition, especially, things have changed quite dramatically. One assistant general manger of a national society referred to his society as a sleeping giant that had just awakened, he said:

"Two or three years ago we didn't compete but over the last two or three years we have changed our top management and we are determined to grow faster than the rest and any use of technology to knock the competition is fair game. That is our attitude now, it wasn't in the past."

It was also generally believed that for societies to be able to expand their business activities after the 1987 Act, and to be able to compete more widely within the finance sector they would need to be larger and stronger. This has been another factor which has contributed towards an increase in the number and size of mergers.

The Decision to Merge

A common assumption made by many societies is that they need to be big to be able to survive but there are notable exceptions to this philosophy. Managers from all societies, whether they had had a lot of mergers or not, readily listed all the problems and disadvantages caused by merging. The main 'advantage' was given simply as a need to be bigger, with the assumption that this in itself would make them more competitive and bring greater benefits.

Of the ten societies surveyed, one was the largest society never to have merged, and three others felt that the disadvantages outweighed any advantages and were firmly

against merging as a means of growth. Another three had merged once or twice in their history but usually for reasons besides growth. For example, two societies were the result of mergers between two local societies which covered the same region and two societies which said they only took over very small societies to give them branches in areas where they had none, as this was more economic than opening a large number of new branches. The remaining three societies had a definite policy which encouraged mergers, with one having merged over thirty times since 1974. This society has subsequently merged with another society from within the sample group and with the latest proposed merger the sample group of ten societies in 1985 would be just eight by 1987.

The main disadvantages of mergers given were firstly the cost, especially where it involved the changing of one society's computer equipment. There is also the time that it takes to realign all manual and computer systems. As one assistant general manager said:

"The two mergers we had in fact cost us very dearly. I reckon by the time we had had those two we were at least three years behind the field. When you merge, no matter how much good will there is between the executives and the managers it takes a long time to get agreement on basic things. We ended up doing what seemed absolutely stupid... we wasted a lot of effort going in the wrong direction that was counter productive in order to give a public image to this new society."

The computer manager of a society that had only just merged said:

"The merger was difficult enough technology wise as it was, to start with they wanted to stay with their equipment and we wanted to stay with ours. We still have two mainframes for the two societies, they use two different systems at the moment. We are two societies separated by a common computer (sic). It would have been

more difficult if we had both been much further down the line."

The extent to which the increasing sophistication of computer technologies will hinder the rate of mergers can only be speculated upon. A merger between two of the largest societies was called off during negotiations. The reason that was given by the society that backed out was the incompatibility of the computer systems. A senior manager from the other society believed that this was an excuse rather than the real reason. He would not elaborate.

Several comments made by the manager from the society that had merged over thirty times give some insight into their policy and the problems caused:

"Our chief executive of the last ten years is a growth man, he is pro mergers. Some societies were similar in size but none were bigger. Our executive have always kept the top management positions. Executives from other societies have come in at the same level as before. This has raised some problems.....mergers have left us top heavy with senior management.With all our mergers we have had lots of administrative centres to close down, some were made into branches. The majority of staff went along with the package but some were made redundant. We promised no redundancies but it is not easy redeploying people.Our management expenses are higher than the norm, last year they were 1.79 (the average is 1.16) so we made a conscious effort to get them down. The two biggest areas of cost are premises and staff. We are using more part timers, they are not entitled to the same benefits as full timers, we also pay them less. This is where some of the cost has been clawed back."

The largest costs to a society may be premises and staff but it would appear to be amongst the non-managerial staff where costs are being primarily reduced, despite the fact that there seems little to be gained from being top heavy with senior management.

During a merger in another society the staff association had been strongly opposed. Their main fear was that there would be redundancies as duplicated branches were eliminated. A no redundancy guarantee did result but the internal conflicts were such that the staff association itself resigned en masse. Unionisation is very weak in this industry and what power they have tried to wield has usually been focused on mergers. This is seen as the most urgent problem facing staff at this time and has contributed to little or no attention having been paid directly to the effects that computerisation might have on the staff. The influence of staff associations and unions in this sector will be discussed in the following chapter.

Why Computerise?

In the two largest societies it was the pressure of increasing business that led to computerisation. Other factors govern the extent to which it is used. One assistant general manager with responsibility for computerisation within his society said:

"Our sole mission in life is to increase the use of technology, it is not to be concerned with the staff. Our objective in the corporate plan is to maximise the use of technology and if we put forward stronger arguments than the other guys do, then we win. Whether that is right or wrong. I draw an analogy with stating a defence in a court of law. The defence does not assist the prosecution. Our aim is to push technology. In terms of the problems we see, then staff costs are a major problem. They account for over 50 per cent of our management expenses and that's an increasing percentage."

Senior managers from both of these national societies stated that they believed that the customers demanded a better service and that if they did not get it they would go

elsewhere. Whilst most of the other senior computer managers interviewed mentioned the improved service that they could offer to the customers, it was usually a contributory rather than the main reason for the use of technology.

In asking managers what had prompted their decision to buy computers many were remarkably vague. Head office applications were acknowledged as being cost efficient since they enabled processes to be speeded up and resulted in a reduction in staff numbers. When it came to the decision on whether to put front office terminals into branches there was a greater variety of responses. With most managers stating that the expenditure could not be justified purely on economic grounds, the argument that the customer demands such improvements, could be seen to increase in importance. One manager was more forthright:

"You can prove cost effectiveness with a mainframe, that is exactly what was done. Comparing it with bureau costs, it would be easy. Once you get onto front office equipment that becomes a bit more difficult and I don't think you can cost justify it. There is improved service but who can quantify that? It was just a general feeling that we had to go that way."

Some saw the decision purely in competitive terms. As one manager said:

"We have fallen behind and we want to get ahead again because there is no point in just catching up. It is a marketing thing really."

There was considerable interest in what other societies were doing technologically and a certain amount of pride expressed if it was felt that in one application they could be considered to be the first or ahead of the rest.

Other managers presented clearer reasons which had contributed to their decisions. One felt that early computerisation had removed all control from the branches and that especially with the increase in competition and the need for branches to do more marketing, it was very important that this control was returned to the branch. Another said that their early venture into computerisation was the result of recruiting a senior manager from outside who had worked for a computer company. His early successes resulted in his own promotion and increased influence. In two societies where the level of computerisation was less than that of similar sized societies, one of the reasons given was opposition by the chief executive.

On a more practical level one society recognised that their branches were "getting too small" for the amount of business that they were doing and putting front office terminals in was possibly cheaper than opening up new branches near to existing ones. There were also considerable problems in getting hold of premises in the required locations. Another society that had experienced a large number of mergers found that coping with a variety of different systems produced many problems which had increased overheads and delays. An early move to front office terminals was seen as a way of streamlining all the systems.

There were two societies, both B category societies, which did not have front office terminals. Both questioned whether they could really justify the expenditure although

they were both assessing current equipment with a view to purchase. As one manager said:

"We cannot really justify the expenditure.....but it would give us the future growth that we require at branches. We do expect that there will be savings that we can quantify. Longer term we could expect that the savings will be in staff. We intend to increase the amount of work that the existing complement of staff are able to undertake."

The other society focused on high level, low activity accounts. Their relatively low transaction rate meant that they were not experiencing the same sort of pressures at branch level as were other societies of their size which had a high number of low level, high activity accounts. Their D.P. manager explained why they had no terminals but were now considering them:

"It was not a simple decision. We are not of the size of the Halifax, for example, where one branch has fifteen or twenty staff. Our average branch has got three or four people. You cannot run a branch on less than three people so even if you put new technology in you cannot save even a person. As the branches get bigger then you can see staff savings and also make the job more efficient. Or you need not employ more people as business increases which is the way it goes in practice. Having said that, the cost of putting new technology in is quite colossal and you could probably employ as many people as you used to; you could afford them with the money saved from not putting the technology in."

He added that the number of customers that they might have lost because they did not have front office terminals would be minimal and that their going would make little difference to them and it certainly was not sufficient to justify the expenditure. This certainly contradicts what other societies' senior managers gave as their reasons for developing front office technology; that it was an improved service and without it they would lose customers. He felt that the main reason customers came to them was because they offered competitive rates. Since his society had one of the

highest growth rates in the industry, without having merged, he was confident that their policies were successful.

Uses and Effects of Technology

There were many differences in the equipment and systems which each of the societies operated. Only the two largest societies and just one B grade society had terminals in all their branches. The remaining three B grade societies had terminals in most of their branches but they felt that at the present time it was far less economical to automate the smaller branches. This meant that their systems had to be designed to cope with both manual and automated inputs. The remaining two A grade societies were planning to put terminals in all their branches. At one of these societies a recent merger was given as the reason why they were behind most other societies in the use of front office terminals. The other society was just completing replacing all their existing terminals following a merger which had occurred two years earlier. They also added that they had been one of the first societies to put terminals in and that with the frequent improvements made by the manufacturers their previous terminals had been out of date.

Several computer managers mentioned the problem of equipment becoming rapidly superseded by faster, more efficient, more versatile or cheaper alternatives. With such a major capital investment there is an expected 'lifetime' for the terminals. Given the growth rate of many societies and especially when there is a merger, it can prove impossible

to obtain extra terminals of the sort already in use. One of the sample societies had had to obtain second hand terminals from a society that had just merged in order to be able to extend its terminal system. Other societies change their equipment because they can see that newer equipment can offer them the greater versatility that they require in order to enable them to diversify in the future. The replacement of a mainframe usually occurs when its processing capacity has been reached. In most of the societies spoken to this has led to the old mainframe being used on a back up site some distance from the main computer centre. As societies become more dependent upon computers this duplication is seen as essential, "as a disaster contingency".

Only two of the societies with front office terminals had not got real time updating. Both expressed the opinion that real-time was a "waste of money" but neither had plans to introduce ATM's. One society which targeted high level accounts had a very low transaction rate which meant that they did not see the need to offer an ATM service to their customers. The other society felt that on their own ATM's could not be cost justified but that if the technology was to develop further into EFTPOS then they might reconsider. Five of the ten societies surveyed either had ATM's or were in the process of putting them in. Two belonged to the LINK network, two to the MATRIX network and one had its own system. This latter, the largest society in the sample, believed that ATM's and the longer opening hours that they gave, were essential, given the competition for customers

and funds, that existed between the banks and the societies. No society claimed that ATM's offered a more cost effective method of delivering their services to the customer.

The other societies were less specific about their reasons for putting in ATM's. One manager said:

"That is what we need to deal with a new environment, ATM's and authorising plastic cards".

Another saw it as a way of getting into retail outlets, while a third one said it was simply to offer a new service to its members. The other society that had introduced ATM's had also introduced a local EFTPOS system. Their policy on new technology differed from that of most societies, as they were prepared to pioneer new developments. They were very reluctant to talk about their motives and long term plans but they did feel that the risks involved in pioneering this technology would mean that ultimately they would have the knowledge and experience to influence its future development nationally and beyond the building society sector.

In most societies the introduction of mainframes had led to more work being centralised at head offices but as the technology that is being introduced into the branches becomes more sophisticated a process of decentralisation is occurring. In one head office this resulted in their mortgage applications department being reduced from 135 staff to just 35, while the volume of work had doubled. As the branches become responsible for a greater percentage of the work then decisions and processes can be speeded up. One manager said it had resulted in fewer errors being made.

The computers did faster more accurate calculations and the staff were also more careful as they were now responsible for subsequent stages of the process. Another manager said that since the use of terminals had dramatically reduced the work load within branches it was possible to introduce extra work without increasing the staff levels.

Only two societies were not pursuing a policy of decentralisation. They were both local societies with a high degree of geographical concentration. One society admitted that it was not sure which way it would go while the other said their policy was that the main function of their branches would continue to be the collection and giving out of money to customers with other functions remaining centralised at head office.

Conclusion

The building society industry has been accustomed to high levels of growth and has been able to maintain these even when the wider economy has been in recession. This level of success plus the fact that the type of work that societies do is very well suited to the use of information technology has resulted in the rapid development of technology throughout the industry. The data from the interviews with senior managers from ten societies shows that within this general trend, there is considerable variation between societies. This variation exists in the level of and types of technology in use and the reasons for its introduction.

There is a high degree of competitiveness to be ahead in the development of technology. It is not clear to what degree this is seen as essential for the provision of building society services. In the sense that most investments cannot be cost justified it seems likely that they would not have been made if the surplus funds had not been available. To the extent that the cost is justified by saying that such systems will be essential in the future, is self fulfilling inasmuch as they are helping to create that future. There is the common assumption, that the only way that building societies are going to 'survive' as equal competitors with other institutions within the finance sector, is to be in the forefront of technological developments.

The effect of the increasing use of technology on total staff numbers has not been obvious given the continuing rapid growth in business within this sector. Each stage of the development of technology, from back office to front office to A.T.M's has involved a relative reduction in the number of staff required and it is not until these later stages are reached that the true impact of technology on staff numbers will be felt. Most societies believe that besides the advantages in efficiency and speed of operations, there are ultimately large savings to be made from reducing the number of staff.

There are other more immediate effects that are being felt by the staff of building societies which are related to the use of technology. These will be considered in the next and subsequent chapters.

Chapter 5. Building Societies and Employment.

Introduction

Building societies have a high profile in the public mind as regards their influence on mortgage rates and the provision of their services but awareness of the industry as an *employment* sector is, by comparison, very low. This is reflected in the lack, until very recently, of any literature specifically focusing on building society staff. This chapter aims to present a background analysis of the employment patterns and employment practices for the whole movement which forms the context for the case study material which is presented in the following chapters. Many of the issues which are raised only briefly in this chapter can be addressed more fully in the light of the case study data. This chapter draws upon existing literature and quantitative data from several sources which includes individual societies and the Building Societies Association. Other data were gathered and analysed direct from the AR 11's which every society completes annually. Interviews [see appendix 6] were also held within the personnel functions of five societies and there were interviews with full time staff association and union officials and lay officers. More general information was obtained from the interviews with senior managers in ten of the top thirty societies which, although primarily concerned with technology, also included some questions on employment practices.

Gender differentiation within employment and the continuing development of new technologies, as well as their future employment implications are well illustrated within the building society movement. The building society sector has always been an area of expanding employment but the use of technology combined with a very high percentage of women employees, the level of part time working rising rapidly and reductions in branch expansion, mean that this is less likely in the future. The major concern of the present research is to examine the changes that are occurring in the nature of the work and the job opportunities offered, especially as they relate to patterns of gender differentiation.

Computerisation and Employment Levels

It is probable that continuing computerisation will have an effect upon total employment levels. Rajan's [1984] analysis of employment prospects within the industry covered the period from 1978 to 1981, with a projection to 1987. He quotes an example of one head office mainframe installation, the result of which was that up to twenty per cent of the head office based clerical staff became surplus to requirements. Yet he concludes by saying that there are no obvious changes that reveal the adverse impact of new technology, on employment, because the rapid expansion of branch networks had led to an overall increase in jobs. Given the present situation where the rate of new branch openings is also declining and recent technological

developments are having a direct impact upon branch office work, any future projections are likely to be far less optimistic.

Since one measure of efficiency taken by societies is the management expenses ratio, many societies introduce policies specifically designed to reduce the ratio. This emphasis puts the focus onto its major components which are staff and branch costs. An assessment of future employment levels was not one of the objectives of the present study but it remains an important consequence of the impact of technology within this sector. Any future assessment will, however, be complicated by the expected diversification within the industry following the 1987 legislation. [See the discussion at the beginning of chapter 4.]

The significance of the ways that technology is changing the nature of building society work, the composition of its staff and the prospects of its employees has not been generally recognised. In his report, Rajan makes the assumption that the main factor of importance in these changes is relative costs, in this instance, branch economics.

"...the automation of the front and back office accounting functions has diverted the emphasis from full time tellers to generalist part timers who combine cashier duties with other routine clerical functions... The functional enlargement and the compositional shift have, in turn, improved the branch economics by reducing the overheads. As a first approximation, therefore, it is reasonable to suggest that the *improvement* has assisted the industry's programme of branch expansion".[p.91.] (My italics.)

The implication of this is that cutting costs are in themselves a good thing with no consideration for the effect

upon the staff. The process Rajan describes would suggest that a measure of deskilling has occurred as well as a reduction in pay levels through the use of part time staff. Such changes have implications for employment patterns in general. Also contained in Rajan's assessment is the assumption that there is a connection between the reduction of branch costs and branch expansion. First, there is the fact that most of the branch expansion occurred prior to any sizeable reductions in branch costs and second, as has been seen, branch networks are extended for other and more specific reasons. The two are not directly connected as can be seen from the present trend of reducing branch costs and the rapid decline in the opening of new branches.

Employment Patterns

All the problems which beset the collection and comparison of financial data, for each grade of society, apply equally to available employment data. These problems are further compounded by the fact that much of this data has only recently begun to be collected. Most of this data had been assembled by the Building Societies Association but often in an ad hoc manner rather than on a regular basis. Davies [1981] in his regional economic survey of building societies and their branches was critical of the lack of clear employment statistics pertaining to this sector, especially as relates to the percentage of women employed. In the Census of Employment, building societies are categorised under "other financial institutions" despite the recognition

of their importance in the economy. He also points out that if harmonisation with the E.E.C. were to occur building society data would get lost in an even larger grouping. Due to government cuts the Chief Registrar's office, since 1980, have had to combine their hitherto separate annual reports on building societies with those of friendly societies, independent and provident societies and industrial assurance.

Data on employment patterns for each category of society are summarised annually, by the Building Societies Association. The AR 11 which every society must complete each year, contains information on the total numbers of full and part time staff for both branches and chief offices. Data on the numbers of male and female workers have been obtained directly from each society since 1979 but only the total numbers per category of society, are available. Employment summaries by category which give a breakdown of the numbers of head office and branch staff, the numbers of part time and full time workers as well as the male/female split per asset group, were drawn up for the first time in 1984.

The first year for which data on the total employment level for the industry is available, is 1969, when the figure was 24,000. By 1985 the total had risen to over 65,000 (see Table 5) which is an average increase of seven per cent a year. Since 1978 however the rate of increase has been declining and between 1981 and 1985 averaged just 4 per cent per annum. Not included in these figures is the additional employment which is generated by the 24,000 plus agencies

which operate. The disparity in size between societies is again reflected in the distribution of employees, with the top six societies having over 65 per cent of the industry total and the top thirty societies over 90 per cent.

Branches

Between 1984 and 1985 the number of building society branches increased by 111 to a total of 6,926, which is less than a fifth of the increase that occurred between 1979 and 1980. Since numbers at head offices are growing more slowly than those for branches, an increasing percentage of employees are now employed within the branch networks. Almost threequarters of staff are employed in branches giving an overall average of 6.8 per branch. The average number of staff per branch is also increasing but part of this increase can be accounted for by the growing numbers of part time staff. This total average disguises the considerable variation that exists in branch size between and within categories of society.

The average for the A1 category of societies is 9.5, with the largest two societies having an average of 13.4 staff per branch. In A2 societies the average is 5.4, for B societies it is 4.4 and for C just 3.9. These averages disguise further variations. In some societies most of their branches are of a similar size, whereas in others there is greater variety with a system of larger main branches each with a number of smaller branches attached. The size of individual branches is significant in relation

to the type of work that it does, its relative autonomy from head office, the organisation of that work and the use of part timers as well as the relative costs involved in branch automation.

Most of the larger societies have a manager in every branch but in some of the medium sized societies one manager may control two or three smaller branches within one area. This is more likely to occur in societies which operate a system of local or sub branches where they do not offer the full range of services that are given at the main branches. Only one very large society was opening new branches in any significant numbers but these were primarily local or sub-branches and this was still at a much reduced rate compared with previous years. Between 1984 and 1985 they opened 33 branches compared with 58 during each of the previous two years. Another very large society by contrast had actually closed 161 branches over the last four years. The other three national societies between 1981 and 1984 opened on average 10 new branches each per annum, which dropped to just seven each from 1984 to 1985. The rate of increase in the medium sized societies was smaller with many replacing full branches with agencies. All the societies in the top thirty except for one, have large numbers of agencies which operate on a commission basis. The major expansion in agency networks is occurring within the larger societies with several medium sized societies having reduced their total number of agencies over the last four years.

Table 5. Total Numbers of Men and Women Employed in Building Societies 1979-1985.

YEAR	MEN	%	WOMEN	%	TOTAL
1979	15,570	34.7	29,327	65.3	44,897
1980	16,304	33.9	31,740	66.1	48,044
1981	16,875	33.0	34,263	67.0	51,138
1982	17,053	33.4	34,024	66.6	51,077
1983	18,117	32.2	38,228	67.8	56,345
1984	17,830	28.3	45,156	71.7	62,986
1985	18,677	28.6	46,727	71.4	65,404

Gender Divisions

In 1979 65 per cent of all building society staff were female and by 1985 this had risen to over 71 per cent, (see Table 5) which is considerably higher than the national average of 44.5 per cent. Despite this high level of feminisation women are still heavily concentrated in the lowest grades where routine clerical work predominates.

Stone [1984] found that in the then top five building societies there was a total of only forty five women branch managers. In 1984 these five societies operated 2,749 branches and employed 31,356 people, which would mean that only 1.6 per cent of branch managers were women. The percentage will in fact be very slightly higher than this since not every branch has a manager but it remains an extremely low percentage. In these five societies 28 per cent of assistant managers were women. Taking the 1984 figures, out of the top five societies the Woolwich had the highest percentage of women managers and assistant managers with 2.8 per cent and 51 per cent respectively. The Leeds came next with 2.5 per cent and 28 per cent. This is in marked contrast with the Nationwide where in that year there were no women managers and only 9.6 per cent of assistant managers were women.

Craig et al's [1986] survey of payment structures and women's employment in smaller firms included a sample of twenty building societies which covered the whole range of sizes of society. They found that in all of these societies

over 75 per cent of cashiers were female. In seventeen societies it was over 90 per cent and in ten (50%) of these it was 100 per cent. At the senior clerk level in seventeen societies over 50 per cent were women. Only seventeen of these societies employed people at the assistant branch manager level and of these in six there were no women at this level. Fourteen of the societies (70%) had no women managers at all and of the remaining six, five had less than 10 per cent. These figures reflect a very high level of gender segregation between clerical and managerial work within this sector.

Access to data on the number of women at all levels within building societies is problematic. The personnel manager of one large society, who was interviewed, was unwilling to give a complete breakdown of male and female staff by grade. Figures were given only for grades four, five and six which were seen as the first supervisory level and where men and women were fairly evenly represented. He added:

"We have not got any information on the numbers of women in higher management. To be seen to be fair we always put the right person into the job. We don't care if they are male or female, it is almost discriminatory to try to look at this and distinguish."

Davies [1981] found a similar reluctance in his survey of building societies. There were 70 societies that were willing to give full details of their total employment in head offices and branches, for full and part time staff, but only 52 would supply further details regarding the numbers of male and female staff. He adds:

"However, since societies in general were most helpful in supplying all sorts of other information, then the coyness regarding supplying information on the relative numbers of men and women, implied something more than the burden of

the task itself in explaining the unusual and considerable resistance from a minority of even large societies." [p.111.]

In many medium and smaller societies, where there is in some cases no staff grading system, the pattern is overwhelmingly one of female clerk/cashiers and male managers. In one such medium sized society, which had sixty branches, all clerical and cashiering staff within the branches were female and all the managers were male with the exception of just three. A senior manager in this society said:

"There are more women in the assistant managers role than there are managers, that may be because that role is a more administrative role and they are very much better at looking after the office and they can serve at the desk and look after the diaries. ...We have not got any female departmental managers at head office. No society can say now that it does not want women managers and it will not promote women although it might think it. I think it is wrong that you cannot say it if you think it; you are taking away the freedom to choose."

Another society of similar size had a reputation within the industry for promoting women into management positions and they had several women managers in both their branches and at head office. In fact while all of these women were referred to as branch managers, their actual titles were office managers and in other societies their level of responsibility would have been held by lower graded staff. There was only one woman manager in an out of town branch who could be said to be performing the full range of branch managerial tasks. The remainder of women managers were located in branches in close proximity to head office where they had limited duties which related more closely to those of an assistant manager or senior cashier. This one example

shows how misleading it can be to rely on statistics alone when trying to build up a picture of the position of women in employment.

Titles and responsibilities varied considerably between and within branches as regards the roles of branch manager, assistant managers, development managers and office managers, which makes comparisons between societies problematic. In large societies the branch manager of a small branch, for example, might be on a lower grade than the assistant manager of a large office. The role taken by the branch manager varied between societies. In some societies the branch manager is responsible for the development work, which involves going out into the business community, making contacts and finding new business. In other societies the assistant manager or development representatives, located within a branch or working directly from head office, will perform this role; in others, it is shared. Even within a single society the number and titles of branch managerial staff will vary between branches depending upon the size and location of that branch. It is where the branch managerial role includes business development that women are seldom to be found.

In one local society two of their three development managers in the town where the head office was based, were women but this was a lower graded job than full branch manager. This was certainly not the pattern for any of the other societies. As a female personnel manager of another society said:

"Basically there aren't many women who really truly want a development role. The women that we have got are happy with the administration side, they enjoy the admin. and they wouldn't enjoy the development side."

Other managers (male) questioned whether a woman development manager would be acceptable to the clients, as the job involved some socialising and, for example, taking clients out to lunch.

These findings raise more questions than they answer and the case study data that is presented in the following chapters will be used to address all of these issues in much greater depth.

Recruitment and Promotion

In most societies the majority of managers were promoted from within, with the assistant managers position being the usual training ground. This was the case both for societies that preferred to promote at all levels from within and, for the majority, where there were separate recruitment systems for branch staff and branch management. Given the very large difference between the numbers of women managers and assistant managers, it is clear that the latter is the ceiling in terms of promotion for most women employees.

The Equal Opportunities Commission began a formal investigation of the Leeds Building Society in July 1979 after a complaint that they were excluding women from their management trainee scheme. Their report, published in

February 1985, found that unlawful acts of discrimination, direct and indirect, had been committed by the society, in refusing women interviews:

"The Commission has found that the Society has discriminated directly against women applicants for Management Trainee posts by refusing them interviews on the grounds of their sex and, where interviews were granted, by interviewing them in a different and less favourable way than men, and by refusing them employment as Management Trainees on the grounds of their sex".[p.2]

They noted the distribution of women between the staffing grades where only nineteen of the nine hundred and sixteen female staff were at the grade of chief clerk or above, and added that the society might have discriminated against women in all clerical and administrative grades.

They also found that the application of the mobility requirement had a disproportionate impact on women. There were many jobs which had a mobility clause in the contract but where in practice the employees were not required to be mobile. In another society the personnel manager confirmed this by saying:

"We have a clause in the contract which says that a member of staff must be mobile but actually in practise we don't exercise it too many times."

The importance of the mobility requirement is not so much that it is a real barrier to womens progress as that it is presented as such by managers at recruitment. There is the assumption made by managers that women will not move for their job, which prevents them from ever considering or encouraging possible women candidates.

None of the societies where interviews took place routinely moved managers without any reference to the individual

themselves. In the majority of societies, most vacancies are advertised internally and prospective appointees can decide for themselves whether to apply, taking into account the necessity for a move weighed against their desire for more rapid progress. In just one society in the sample, vacancies were not always advertised and managers were approached directly and asked if they would like a certain move but they were assured that their refusal to move would not damage their future prospects.

Many regional and local societies are concentrated on one or two areas and this means that staff can more easily move between branches without necessarily having to move house. With fewer new branches opening and promotion rates in all societies having slowed down considerably there are correspondingly fewer moves which need to be made. Men and women who join a building society with a career in mind are aware of the mobility clause beyond a certain grade and one must assume are willing and able to comply with it. What a mobility clause in a contract actually means needs to be understood by any prospective candidates rather than just being presented as a barrier. The assumption that appears to be made, that it is only women who are unable or unwilling to move, is examined in the light of the case study data in chapter seven.

Societies varied as to the number of different recruitment levels they had. One large society, until recently, had a single recruitment level for branch staff, with all new full time staff undergoing standard training and being potential

career staff. They had recently had one intake of graduates onto a management training scheme but this was presented as experimental. Most societies had a separate recruitment system for branch managers and assistant managers or had a separate management training scheme. If they operated a separate scheme for trainee managers the qualifications required were usually two 'A' levels or a degree. One medium sized society in the sample had no qualification requirements and no specific training programme for its assistant and branch managers, most of whom were recruited externally and yet it still preferred its female clerical staff to have 'O' levels. At two societies the personnel managers said that it was not really necessary for trainees to have a degree as two 'A' levels were all that was required for them to study for their professional exams but there were so many potential candidates that a degree was specified.

The qualifications required by cashiers differed only slightly between societies. Although most societies preferred applicants to have at least four 'O' levels, in some societies this was often waived and in other societies women with six or more 'O' levels and with one or more 'A' levels were often recruited. In one society the personnel manager said that they were actually reducing the qualifications required by cashiers since the use of front office terminals had greatly simplified the job. Some societies would take school leavers whilst other preferred a slightly older candidate to retain the confidence of the customer. For full time posts cashiering skills were not

specified since all societies provided training. By contrast for part time posts it was often seen as essential that the candidate had previous experience within a bank or a building society as part time staff were seldom sent on courses and received the minimum of training.

The one area where there was unanimity was the emphasis placed upon appearance and personality. All the societies were keen to promote the 'friendly' image which they felt distinguished them from the banks. Such traits along with an ability to deal with the public are clearly seen to be female qualities. In this way the strong gendering of the cashiering position is maintained. Such skills, which are assumed to be inherent in the employee, are therefore recognised but not rewarded. Equally no society required their cashiers to have previous experience of working with computer terminals. As one personnel manager said:

"We want cashiers that are pleasant in appearance, pleasant to talk to and that does not necessarily come with a background in computers. It's best to recruit for the social aspects and teach them the rest. That's the business we are in, to maintain satisfied customers."

Similarly with part time cashiers, since all societies specifically recruited married women with children, both cashiering roles are very strongly 'gendered'.

The personnel manager of one of the case study societies believed that promotional opportunities were improving for women. He added:

"Our attitudes here have changed in both directions over the last eight or nine years. We really do not mind from a business point of view who we recruit and we have, for example, several male cashiers. At one time men did not present themselves for cashiering jobs but we think that is changing. Colleges around here are training more equal

numbers of men in office skills than before. There are more applications coming now from male candidates to do what have traditionally been female jobs. If he is going to progress then fine, but it is not actually a precondition, as it were."

The evidence from this societies branches, presented in chapters 7 and 8, shows this view to be somewhat idealised.

This phenomenon was not one that was observed in any other society in the sample. The extent to which such a trend is likely would depend as much on the willingness of the societies to employ men in non-career positions, given the level to which this might raise wages and expectations, as on the availability of men to fill them. In this case it may have been related to the fact that this society was located in an area of particularly high unemployment. Most managers explained the predominance of female cashiers as being representative of those who applied for the jobs. Since advertisements cannot specify the sex of the required applicants, the very low level of male applicants can possibly be explained by the fact that the majority of adverts, observed in one local paper over a period of several months, stated that typing skills were preferred. This is despite the fact that typing skills are not required to operate a terminal and most cashiers are seldom required to use a typewriter. The presence of male cashiers in a branch was most likely to occur in the larger societies where a single recruitment system still predominated and in societies which operated a management training scheme which involved a limited time at the counter to gain 'experience' of cashiering work.

Promotion opportunities have declined with the reduction in the numbers of new branch openings and the large numbers of relatively young managers already in branch management positions. The increasing numbers of management trainees being recruited externally has also helped to reduce promotion prospects for existing members of staff. With the resulting increase in competition for jobs there has been a growing interest in professional qualifications. This trend has been further enhanced since it was also considered important by some societies that they present a more professional image in an increasingly competitive finance market. Most societies preferred their potential branch managers to be studying for their professional qualifications. Only one society said it was essential but there were three medium sized societies where there was very little encouragement given to their staff to take professional qualifications.

The professional and examining body for the industry is the Chartered Building Societies Institute. Their Associateship Examination leads to Corporate Membership and designatory initials ACBSI. Some societies will also recognise the Chartered Secretaries qualification. Both these professional qualifications require entrants to have two 'A' levels or an equivalent and take a minimum of four years studying, part time. Boddy [1980] maintains that most fellows and associates of the CBSI achieved their status before the introduction of qualifying examinations. For other members of staff there is the Certificate in Building Society Practice, which again is run by the CBSI, and is

designed to give cashiering staff "a sound basis of knowledge". This course is usually taken over a period of two years. If very high grades are obtained in these examinations candidates can qualify for entrance to the higher level CBSI examinations. For all of these qualifications most societies will give their staff time off and help with fees, if they are successful.

In 1970 the ACBSI qualification was gained by just thirty nine building society staff and by 1985 this figure had risen to three hundred and fifty nine. In 1970 all thirty nine candidates were male but in 1975 the qualification was gained by one woman and in 1978 by three women. There was some reluctance on the part of the CBSI to divulge this information. The Assistant Secretary said that there was no breakdown available, relating to the gender of the students or the successful candidates. A subsequent telephone call to the Institute elicited the above information from a secretary. Figures quoted by Crompton and Sanderson [1986] also from the CBSI concur with the figure given for 1975 but suggest that in 1983 14% of successful candidates were women. The data that I was given shows that in 1983 out of a total of three hundred and forty one successful candidates twenty three (7%) were women, in 1984 thirty two women (12%) and in 1985 fifty five women (15%) were successful. This trend is encouraging, if it continues, but it has yet to be reflected in the percentages of women managers.

There seems little danger of the stereotypical female cashier and male manager coming under serious threat in the

near future despite the EOC's findings at the Leeds Building Society. Within the societies surveyed, awareness of the issues surrounding equal opportunities was remarkably low to the extent that it was invariably judged as a non-issue. Even those managers who were aware of what one called the 'incongruity' of the gender imbalance within their societies, strongly defended their positions in terms of the status quo. As a female personnel manager in one medium sized society said:

"Most women I don't think, ever think they are going to get beyond a certain level, they don't have either the aspiration or the motivation. ... There's very few women above supervisory level. It is not a problem of the employers but of the individual and their own situation."

There is no recognition that any of the systems and structures within building societies might in themselves be directly or indirectly discriminatory. The onus for change is placed totally on women themselves.

Despite the fact that progress appears minimal, there has been some acknowledgement of equal opportunities issues within the larger societies. Stone relates the example of the Abbey National who:

"...called in the Industrial Society to discover if major obstacles were impeding the progress of women in the society. The Industrial Society concluded that there were none; it was just that women failed to make use of available opportunities." [1984:p7.]

There was no analysis of the impediments to women's progress within the society itself but merely a reinforcement of existing assumptions and stereotypes which were obviously common to both the building society and the Industrial Society. In fact, similar attitudes exist throughout the finance sector, see Ashburner [1988].

The flux of change which is occurring in the building society industry, of which technological developments are just one factor, are resulting in major changes within their structures and systems. The question usually addressed is, to what extent can women, utilising the increasing awareness of equality issues, take advantage of these changes to challenge the status quo and to establish new patterns of work? This presupposes an element of power and awareness on the part of the women concerned. It might be more pertinent to examine to what extent and how the new systems which are emerging are continuing, reducing or increasing the barriers to women's progress.

Part Time Employment

Part of the increase in the level of women's employment can be accounted for by the continuing and very rapid increase in the use of part time workers. The following figures are for all employees and include both head offices and branches. The percentage of part time staff in branches was usually higher than that in head offices. In 1970 only 4 per cent of employees worked part time, in 1979 it was 10.6 per cent and by 1985 it was 19.1 per cent. Between 1984 and 1985 full time staff increased by 2.7 per cent, but part time staff increased by 9.2 per cent. When branch staff alone are considered the increase in part time staff, over the same twelve months, is 13.4 per cent. In 1985, across the industry, 73 per cent of building society staff worked in branches and of these 23.4 per cent were part time.

There are considerable variations both within and between categories of society in relation to the use of part time workers. The average percentage of part time staff for each category increases as the societies get smaller; with 16 per cent in A1 societies, 26.1 per cent in A2, 34 per cent in B and 40.8 per cent in C societies. When comparing 1984 and 1985 figures it can be seen that the highest percentage increase in part time staff was in the A1 category, which comprises the six largest societies.

Within A and B category societies the percentage of part time branch employees per society, ranges from 8 per cent to 59.1 per cent. On average the top thirty societies have 21.9 per cent of branch staff working part time. The sample of ten societies [see appendix 1] covered a range from one where just 8 per cent of branch staff were part time to another where it was 55.5 per cent. Regardless of the variation in use of part time staff between societies, the distribution of women in the hierarchy remains broadly the same.

Six of these ten societies had a deliberate policy of increasing the numbers of part time workers and only one had a policy which actually stated a preference for full time staff. This was the society where only 8% of staff were part time and this was the level that was seen as necessary for covering business peaks. Most societies have always employed some part time cashiers as this has always been the easiest way of coping with peaks of business during the day. This might indicate that any use of part timers above an 8

to 10% level is due to factors other than the need for flexibility. For a few societies the increasing use of part time staff has been a more recent move. In one large society, for example, this trend only began about seven years ago. Since then the percentage of part time staff in virtually all societies has risen at an increasing rate.

In three societies senior managers were quite open that this policy was adopted because it reduced costs:

"Employing part timers is an easy way of keeping your costs down while still providing a full service."

(Computer manager: A2 Society)

"Yes there has been an increase, it has been our policy. ..it is cheaper to employ part timers, it does have that knock on effect. The cost considerations do weigh with everybody and lots of part timers will improve your cost position."

(Personnel manager: B Society)

"The two biggest areas of cost are premises and staff. We have increased our staff but are using more part timers. This gives a different reading on the management cost side since part timers are not entitled to the same benefits as full timers. We also pay them less."

(Personnel Manager: B Society)

There was some evidence that this change was linked with computerisation. As another manager explained, prior to the introduction of terminals in branches, part timers were used to a lesser degree and merely as a response to business peaks. Since the introduction of terminals cashiers could be trained very quickly and they were fully operational within two weeks, whereas previously it had taken between two and six months. This had made it more feasible to employ larger numbers of part timers.

The majority of societies did not send their part time cashiers on courses, partly because the staff that were recruited invariably had previous cashiering experience. One training manager did say that part timers presented specific training problems for societies in that they were often not available for full time courses, especially if this meant travelling away from home. Since the introduction of front office terminals the need for training had been seen to be reduced. In one large A1 society the week long cashiers training course that was designed for full time cashiers had stopped being run following the introduction of front office terminals. All training now occurred within the branch. In this society the percentage of part time cashiers had doubled over the last five years.

Even though cashiers now needed less training, problems still existed in the training of part time staff and new problems were caused by the increase in their numbers. The training manager from one medium sized society where over 50 per cent of their branch staff were part time, explained one of the major contradictions that the use of part timers highlights:

"As a trainer I deplore the use of part timers. It's a problem getting your hands on them, they have families and commitments and to get them on a two day training course with an overnight stay is practically impossible. The problem is that part timers are dealing with the same customers in the same environment and they are not as well trained as our full timers. They *should* have the same skills and background knowledge. It is putting the service element at risk, that is why I do not like it. From an accountancy point of view it cuts overheads but is the customer getting the best deal? But with such a large turnover we cannot afford to spend money on people who do not stay long. Another problem with the terminals is that the cashiers need to be trained in both the terminal and the manual system in case the computers go down. Service is of paramount importance. We cannot afford to have

customers standing about while we recover the system. Part timers are only trained in one system, the terminals."

The comments of a personnel manager from another society were similar:

"We do not expect to train our part timers as well as the others, if you wanted to make them like the full timers then you would have a real problem. If you are honest about it they are not a substitute for a full time cashier."

These comments suggest that although each society stressed that the introduction of front office terminals enabled them to offer a 'better' service to the customers, when it came to spending money on training and using full time more highly trained staff, the commitment to service was put secondary to that of cutting costs. One reason given for not training part time staff was the high turnover in part time staff. Yet in both the case study societies where there were significant numbers of part time staff, their average length of service was longer than that for the full time cashiering staff.

A senior manager in another society highlighted a further possible contradiction in the growing use of part time staff:

"We are increasing our numbers of part timers as they can cover peaks in the day, week and year and reduce your costs because you are not paying people to sit around for hours idle. The problem is with people at head office with this move towards decentralisation. They are saying that we can get the branches to do this, this and this because they are sitting around for so many hours with nothing to do. So at some point they are going to have to come to a compromise and make part timers full time or increase the full time staff to cope with the extra work."

The trend towards decentralisation by providing more work at the branches would remove the need for extra part time staff

to cover for peak business times, since there would be sufficient work, such as data entry to the computer, usually a head office function, to keep them busy during the rest of the day. The increase in the numbers of part time workers would appear to be occurring as part of a conscious cost cutting policy among societies rather than as a consequence of the needs of changing work systems.

Payment Structures

It was decided at the outset of the research that direct questions would not be asked in relation to salaries and rates of pay. This was because such information may have been viewed as sensitive both by individuals and societies and may have inhibited responses to other questions and damaged rapport. Also a large number of non responses would have reduced the value of any data that had been gathered. Such data would have been of interest but was not essential for the main purpose of the research. Background data was available on general payment levels and some interviewees volunteered such information when they saw their pay level as an issue.

It was established that A category societies tended to have higher rates of pay than the B category societies. The salary levels of cashiers in the sixteen B societies was obtained for January 1984 which showed that there was a considerable difference between societies when their salary minimums and maximums were compared. In one society which

had just had a salary review the minimum wage was £2441 per annum. Of the other societies, the highest minimum wage on offer was £4059. The maximum for senior cashiers showed a similar wide range with one society offering just £4404 and another £6162. With most B societies being local or regional, these differences might reflect local conditions more than other factors.

Craig et al's [1986] investigation of the payment structures of smaller firms which examined the impact of the use of male and female labour on payment structures, included an assessment of the building society industry. They believed that the most important dividing line in pay and employment practices was that between men and women. The gender of a worker affected not only the allocation of workers to jobs but also the grading and pay of jobs, and the organisation of work and working time arrangements. Smaller firms were less likely to have formalised systems and more likely to be free of any "local policing" by unions or employers associations which would result in greater management discretion. Their survey covered twenty building societies and they found that there was more diversity in payment systems between building societies of different sizes than in any other of the six industries surveyed:

"Some small societies still retained the traditional informal payment system whereby pay was determined by such factors as previous earnings, and pay increases were 'merit' related. Some had very anomalous pay structures, with the most experienced staff quite low paid because of low recruitment wages. Most, however, were moving towards a job grading structure and an annual pay rise with or without a merit element. .. Some of the clearest examples of the impact of discretionary pay arose in the context of senior female administrators and managers in small and medium sized building societies, few of whom were paid salaries much above the range of clerical workers'

salaries. Some executives admitted that when the seniors left they would be replaced by externally trained managerial staff. In practice their replacements would have less experience of building society work but would have to be paid higher salaries."[p.54].

The two main findings across the study were that pay levels, irrespective of skill, were for most women below 200 pence per hour compared with most men who were paid at above 200 pence per hour. Secondly that almost all part time workers were paid at an hourly rate which was less than that offered to full time workers. They found that part time work was used to minimise labour costs and not to increase labour supplies and that pay differentials between full and part time workers arose mainly in large building societies as the part timers were either excluded from merit and seniority payments or from promotion to higher grades within the same broad job areas. The diversity in payment systems, it was found, was clearly related to union organisation which in most of the large societies meant an independent staff association. They compiled an index of earnings where the earnings of staff in societies with no collective bargaining or no trade union was rated as 100. When compared with societies that had collective bargaining there was a clear advantage for each category of staff, with cashiers rated at 107, senior cashiers at 114 and the maximum salary for cashiers at 131.

Staff Representation

Trade union organisation within the building society sector overall is very weak. Within the top thirty societies, BIFU (Banking, Insurance and Finance Union) is only recognised in two medium sized societies, with the main means of staff representation in the other societies being the staff association. According to figures by Swabe and Price [1984] in 1982 there were only twenty three societies with staff associations throughout the whole industry and only thirteen of these had certificates of independence. These included the two societies that have subsequently recognised BIFU. To establish their independence a staff association must first register as a trade union and then it must prove to the certification officer that it is totally independent of the employer.

The smaller staff associations have joined together to form the Federation of Building Societies Staff Associations which produces information, and offers research and professional negotiating services. The larger staff associations provide their own industrial relations services and therefore most do not join the Federation. Thus there is no group which represents building society staff on an industry-wide basis. Equally, there is no employers association. The Building Society Association does not perform a formal industrial relations role although it does conduct wage surveys and will give advice to societies on pay, if asked.

Of the five largest societies the Leeds Permanent Building Society is the only society with no collective representation for its staff. Staff association members within the three largest societies numbered 16,466 in 1980, far exceeding the combined total of 12,849 members in all other staff associations. Although there is no formal structure, staff association officials from the four largest societies do meet on an informal basis. Despite their relative size there are very few full time officials employed by these associations and all except one employs external consultants for the purpose of negotiations.

The formation of staff associations began in the industry in the mid 1970's following the 1974 Trade Union Act which laid down that employers had to recognise a trade union if it was voted for by the majority of the staff. There were seven staff associations in 1974 but as Swabe and Price point out these were confined to the smaller societies and, as the Commission on Industrial Relations [1974] concluded, these staff associations were not comparable to outside trade unions in terms of either independence or effectiveness. The formation of the majority of associations in the late 1970's followed a period of pay restraint and a growing trend in other white collar areas towards unionisation. By recognising a staff association a society could effectively prevent the possible incursion of an external trade union. The nature of the industry, its relative isolation and the usually small size of most societies all contributed towards this inward looking philosophy. There is no other sector in which staff associations have become so predominant.

Out of the twenty three staff associations surveyed by Swabe and Price, there was a membership density ranging from 57 per cent to 86 per cent with sixteen societies having more than 70 per cent of their staff in their association. The two largest societies where BIFU was recognised had similar levels of membership. Once established, both forms of staff representation attract a large majority of the staff as members.

Swabe and Price found that societies do check informally on the pay and benefit levels offered by other societies and most will pay 'the going rate'. They do add that critics of staff associations would argue that the societies need to pay reasonably to avoid the danger of transfer of allegiance to an outside union. Yet as Craig et al [1986] discovered the existence of staff representation did in fact increase wages. However, Swabe and Price believe that the most effective associations are as good as an outside union since they discuss a wide range of issues besides pay, which include, work loads, manning levels, promotion criteria and redundancy agreements and achieve similar outcomes. Although they do add that the extent to which these are negotiable rather than just consultative is often open to argument. However, no example was found in any society covered by this study where there had been any negotiations over the introduction or use of new technology.

It is questionable whether the range of issues that is discussed can be seen as a measure of how effective staff associations are. There are problems in trying to assess

effectiveness, not the least of which is the lack of an external trade union in any large society with which to compare the larger staff associations. Other problems include a general suspicion of trade unions by both employers and employees combined with a general lack of awareness of how they operate. There was also a general lack of awareness of wider issues such as those related to the use of new technology and equal opportunities. It is in areas such as these that an external trade union with its wider perspective and greater access to information could prove to be more effective than an internal staff association which reflects only those issues which are raised by the members.

The survey of ten societies comprised of five societies which had independent staff associations, two with society controlled staff associations, two which had recognised BIFU and one with no staff representation at all. The main function of staff representation was seen to be the negotiation of salary levels. As the personnel manager of one large society which had an independent staff association, said:

"The staff association came into being in 1979 when our salary levels were not as competitive as they might have been ..the staff were rather disgruntled at that time but with the formation of the staff association we formulated a much fairer salary and grading system and I think really in the main that is all the staff wanted."

Senior managers from three of the larger societies surveyed were of the opinion that their staff associations (all independent) had never caused any problems for the societies. As one assistant general manager said:

"I do not think that the staff association is strong enough to stop the society deciding that the staff should work Saturdays and Sundays. I don't think they will have much say in it, the society will probably get away with just doing it."

The personnel manager of one of the two societies where BIFU had been recognised said that he preferred dealing with the union to the previous staff association. As he said:

"I am much happier with a union, they are much easier to deal with. It really is better, if you make a decision or make an agreement it sticks with a union. With a staff association you don't know where you are...They are very unprofessional. The other thing with a union is that they have got a much broader view of the industry and the way things are going. If you have to talk to them, they are more realistic."

The extent to which unions or staff associations can raise issues such as the use of technology and equal opportunities, is not just a question of how effective they are in the negotiation of pay and conditions but a question of whether technology or gender are seen as issues at all. Some of the larger staff associations do have new technology sub committees but what little evidence there is suggests that their main purpose is to receive comments from the staff as regards any problems they have in the use of the technology that has already been implemented. As one data processing manager explained:

"There is a new technology subcommittee where things are discussed such as the effects of the VDU screens on eyes, the siting of VDU screens and such like."

There is no discussion on new technology in the majority of staff associations. One data processing manager said:

"The staff association has never asked for any information on new technology or asked any questions about it. There was just the data entry department, when we changed from paper tape machines to VDUs and one of the husbands of one of the ladies, who has now left, was a shop steward in

another place said that they ought to get money for going onto new types of technology. She threatened to withdraw her labour if I didn't agree to it. I did not agree to it and she stopped a little while and then left." (He was laughing.)

So even where new technology is discussed there is never any involvement of the association at any stage of the decision making process.

It was confirmed by both the computer managers and the regional BIFU representative concerned, that the union had not been involved at any stage with the development and implementation of new technologies within the two societies where BIFU was recognised. It was the case that BIFU was fully aware of the wider issues around the use of technology but that it was not seen as appropriate to raise them at this time. In the first society this was primarily because their use of technology was not very far advanced and in the second because they had only recently been recognised by the society and the previous staff association had never discussed the use of technology with management. In both cases it was explained that there were other issues which took priority. Talking about building societies in general, a BIFU regional organiser identified the key area of concern of most building society staff as the increasing number of mergers and the possibility of redundancies. In terms of maintaining good relations with management there was the conscious policy of not raising too many issues at any one time. Equally if there was no awareness or pressure from the staff, whether about the effects of new technology on their jobs or the issues surrounding equal opportunities, it

would not be seen as a credible issue by management if the union representative tried to raise it.

This situation shows the need for an education and awareness raising programme which might be introduced by a union. Within staff associations, being totally internal to a single organisation and with very few full time staff, the level of awareness amongst the staff representatives themselves is likely to be much narrower. Some comments made by the full time General Secretary of a building society staff association, illustrate the problem.

"We do not have a new technology committee, we have a systems and equipment committee and we have no overall concern with new technology as such. As an individual it worries me but it does not worry the staff, that's the problem. There is no way that a staff association can be anti technology since the number of staff is still growing. .. We've got an agreement which says that in the event of the society having too many staff there is a formula and they talk about early retirement, voluntary redundancy and at the end of the day then there is forced redundancy and the terms are set out. When we pushed that around as a piece of paper and were all set for agreement, the members did not see that as being an issue at all."

The problem appears worse in relation to general awareness about the issues surrounding the gender divisions of building society work and equal opportunities within the organisation. As the same General Secretary said:

"Not every one wants to end up a manager, there are those whose idea of a career is to do a senior clerical job and the society survives really based on this backbone of senior clerical staff. .. They (the society) are concentrating more and more on part time staff. They do tend to favour married women with children because it is true that they do not want a career, I mean I'm not being sexist. At that point in time somebody in their early thirties, married with two young children and a husband, a home and a lawn to cut and so on, is interested in a job which produces money and which doesn't have responsibility. I mean, that isn't sexist, that is a fact of life."

These attitudes were voiced by a person who is responsible for representing the interests of a staff, 70 per cent of whom are women and who may be in a position to influence prevailing attitudes on gender discrimination and gender divisions in this particular organisation. The ideology behind these assumptions is that women's primary role is in the family. The willingness with which such stereotypes are used as a rationalisation for either inaction or justification of present structures typifies the attitudes that strongly prevail throughout the building society industry.

Although the BIFU representative showed a great deal of awareness of equal opportunity issues he was met by the same problem, as with technology issues, of these not being recognised by the workforce with the result that they were not raised with management.

Generalisations about building society staff being as anti-union and inward looking as their managements, may still be valid for large sectors of the workforce but are no longer universally true. Over 70 per cent of union and staff association members are women and whereas women are traditionally supposed to be more difficult to organise, the BIFU representative said that he had found a greater level of pro-union feeling among women employees than amongst the men. Another factor is one identified by Swabe and Price:

"Whilst the bulk of the members in all the associations comes from the clerical grades and is largely female, the associations are dominated in their executive and policy making bodies and principal officer posts by males who hold junior management positions." [1984:p.200].

It is the acquiescence of most workers in the building society industry which distinguishes it from other groups of employees even when compared with other parts of the finance sector. In at least two societies new members of staff are required to sign a contract of employment that specifies weekend working. In one society they are discussing the feasibility of introducing shift working. The hope was expressed that by the time the societies need this level of flexibility from their staff a significant proportion of them will already be bound to it by their contracts.

In the final analysis it would appear that staff associations only gain for their staff what the managements let them. No one interviewed could envisage any circumstances that would result in a majority vote for industrial action. Without this sanction two of the societies surveyed had had to back down on their pay claims when their societies refusal to go to arbitration, had left industrial action as the only step open to them. When this occurs it splits the association's membership and puts the association itself at risk.

Whatever the weaknesses of staff associations and unions in this sector, their existence does ensure some benefits for the staff and is thus preferable to what is still seen as a viable alternative and that is, no staff representation at all. As Craig et al [1986] show not only do societies with staff associations or unions offer higher salary levels but they are also more likely to have defined promotion and

grading systems which can prevent the occurrence of the more blatant forms of inequality.

Conclusion

It is clear that the increasing use of new technology will have an impact both on the quality and the quantity of employment within this sector. The use of technology has probably hastened the existing decline in the expansion of branch networks. It has also undoubtedly enhanced the ability of societies to grow and remain competitive, however, it is not the technology itself but the way that it is used that decides the extent of its impact. The introduction of front office terminals has reduced the level of training required for this aspect of branch office work and this has been taken as an opportunity to employ cheaper part time cashiers. The effect upon the work organisation of the branches and the effect on the full time members of staff cannot be ascertained from these trends and will be more closely examined in the following chapters.

Building societies are in the business of providing a service and this is always stressed by them as being of primary importance. The evidence presented in this chapter, especially as it relates to the increasing use of part time staff, would suggest that at present the objective of most societies is to reduce costs even if this means putting the service element at risk.

It is the existing gender divisions within this sector and the persistence of outmoded assumptions and stereotypes of the 'typical' female employee that form the context within which change is occurring. With fewer than 2% of managers being women there is a need to examine the recruitment and promotion procedures within building societies more closely. It is clear that statistical estimates of the numbers of women at each level within societies do not give a true picture of the nature of the jobs that they are actually performing.

There appears to be little motivation for change coming from within the industry itself. The staff associations and unions are relatively weak and in the main do not see new technology or gender as issues of concern.

The data from the three case studies will be presented to try to answer some of the questions that have been raised by this chapter. The labour process, employment structures and the prevailing attitudes that combine to create such a strongly gender-divided workforce and how this inter-relates with the developing use of technology, will be examined.

Chapter 6. Branch Work Organisation and Technology.

Introduction

The effects of the use of technology on the organisation of work within building society branches will be examined in this chapter. The data for this and subsequent chapters are based on case studies which were carried out within nine branches, three from each of three societies, during 1984 and 1985. The survey of ten societies, which has been presented in chapters 4 and 5, has established the main variables as, the type and level of technology in use, the size of society, the distribution of branches, marketing strategy, extent of decentralisation and type of staff representation. Other differences between the societies included recruitment policies, attitudes towards mergers, size of branches and level of gender segregation. The case study societies were selected to provide contrasts in terms of these characteristics. [See appendix 2.]

Each society is considered separately, in relation to the effects that technological changes have had on the roles of the managers and branch staff. Building up from the least to the most computerised, this means that society C is considered first, followed by society B and then society A. Not only do they differ in the level and use of technology within their branches but they also differ in the range and type of work that is done at branch level. In society A with its emphasis on decentralisation and its extensive use

of technology the case study data offers the most comprehensive account of how technology is being integrated into branch work organisation and how it is changing jobs at all levels. In society B the implications of the use of technology in many respects correspond with those found in society A but have not developed to the same extent given this societies high level of centralisation. Society C utilises technology in its branches to a far lesser extent and offers a view of what could be considered as a more 'traditional ' branch office.

There was a total of 77 interviews carried out in the nine case study branches [Appendix 6], 37 in society A, 25 in society B and 15 in society C. See Table 6. Prior to each analysis there is a brief description of each society which recaps on the data presented in earlier chapters. Given the differences in the level of technology and the differences in work organisation found in each society, the factors which influence how the impact of technology is felt can be identified. This is important because it shows that the use of technology, in itself, is not the determining factor.

Table 6. Case Study Interviews

Society A:

	Grade	Branch A1:	Branch A2:	Branch A3
Manager	11	1 (M)	1 (M)	-
Ass Mgr	7	1 (F)	1 (M)	-
Chief Clerk	6	1 (M)	1 (M)	-
Local Br Mgr	4	-	-	1 (F)
Clerks	3B	3 (2M, 1F)	1 (F)	-
"	3A	1 (M)	-	-
"	2	2 (1M, 1F)	2 (F)	-
"	1	2 (F)	4 (F)	2 (F)
Typists	3A	2 (F)	1 (F)	-
"	1	-	1 (F)	-
Part time	-	3 (F)	4 (F)	1 (F)
(Secondment	10	1 (F)	-	-)
Total: 37		(17)	(16)	(4)

Society B:

	Grade	Branch B1	Branch B2	Branch B3
Branch Manager		1 (F)	-	1 (M)
Office Manager		-	1 (F)	-
Senior Cashier		1 (F)	-	-
Cashier	C	2 (1M, 1F)	1 (F)	1 (F)
"	B	4 (F)	2 (F)	-
"	A	2 (1M, 1F)	2 (F)	-
Part time		3 (F)	1 (F)	2 (F)
Mgmt Trainee		-	1 (M)	-
Total: 25		(13)	(8)	(4)

Society C:

	Branch C1	Branch C2	Branch C3
Branch Manager	1 (M)	1 (M)	1 (M)
Ass. Mgr	2 (M)	1 (F)	-
Cashiers	2 (F)	3 (F)	2 (F)
Part time	1 (F)	1 (F)	-
Total: 15	(6)	(6)	(3)

Work Organisation and the use of Technology within Branches

Society C

Building society C is a B2 society and is in the top thirty largest societies. Its assets are just over £570 million and it employs 500 staff and has sixty branches. Over the last six years it has experienced an extremely high rate of growth, with an average annual increase of 31 per cent. This society is located within a small town, has only seven branches within a twelve mile radius of its head office and does not consider itself to be a local society. It is fairly unusual in that it has no agencies. The society's present policy is firmly against merging although it did experience one merger some years ago.

They have been slower than most societies their size in the development of computerised systems and do not have a front office terminal system. Firstly, this has been because the policy of this society has been to attract large investments and to discourage the small investor giving them high value, low activity accounts. The resultant low level of transaction rates means that no branch is under any pressure from high customer use. Secondly, the first terminal system that was introduced had to be withdrawn after it failed to operate successfully due to a very high error rate. The reasons given for this were, insufficient training, no-one felt 'responsible' for it and the inter-relationship of the system with other areas had led to friction. The managers

were said to have not taken it seriously and been too conservative in their attitudes.

With the introduction of a new back office terminal system it was hoped that all these problems had been overcome. Most branches have a back office terminal which is used to obtain information on accounts and there are proposals being currently considered on the introduction of front office terminals. They have no plans to introduce ATM's (automated teller machines) or to join any networks.

Limiting the number of products and targeting just one sector of the market greatly reduces administrative costs when compared with societies offering a wider range of services. This policy has influenced several other features of this society. They have only a relatively small number of branches but these are widely dispersed throughout the UK, with branches from Scotland to Devon. They only open new branches in what they refer to as 'the more affluent areas'. As there is no system of local or sub-branches, every branch has a branch manager regardless of its size and although branches are graded as regards their level of business, each manager has the same level of authority and independence. Administrative work is centralised at head office but in most other respects the branch managers are allowed considerable autonomy. The average number of staff per branch is five and there is no central policy on the use of part timers with the level in each branch being left to the discretion of each manager. The use of part timers has

actually declined from 22.1 per cent in 1982 to 14.1 per cent in 1985.

The policy of this society is for separate recruitment of branch staff and branch management. They do not operate a management trainee scheme but recruit direct to the assistant or branch management level. Although internal promotion for branch staff has been relatively rare in the past this and other personnel policies are currently under review. There are no minimum qualifications set for management appointments but branch staff are required to have at least four 'O' levels. External recruitment to management positions is one hundred per cent male and there were no women managers at head office. In this society there is no staff representation. Employees are expected to channel their communications through their managers and the payment system is organised on an individual basis.

Of the three branches studied in society C, two were located in major cities and one in a large and very prosperous town. The two city branches (C1 and C2) were considered large for this society and each had six members of staff. The town branch (C3) had been established for less than three years and had just three members of staff. [See appendix 6.] In all of these branches customer use was spasmodic but never busy enough for queues to form and there were seldom more than two cashiers at the counter at any one time.

Branch Organisation

There was a branch manager at each of these branches, with two assistant branch managers at C1 branch, one at C2 and none at C3, the town branch. There was no set policy regarding which of the management staff was responsible for business development so the work of administration and development was shared between the manager and assistant managers. At C1 branch the manager took responsibility for running the branch while the development work was done by two assistant managers who spent about 75 per cent of their time on it. The level of development work had increased greatly over the previous twelve months. At C2 branch there had been a recent change of manager and whereas the previous manager had allowed the assistant manager (female) to share the development work the new manager would not.

Each branch was graded according to the level of business that it did but the managers themselves were not graded and their salaries, for example, were not related to the size of their branch but negotiated on an individual basis. Staffing requirements were decided by the branch manager and related to their perceived need. Branch managers were responsible for the recruitment of cashiers and the personnel department for management. If staff were aware of a vacancy they could request a transfer but jobs were not always advertised internally.

At C1 branch there were two full time and one part time cashiers, while at C2 branch there were three full time and

one part time cashiers. At C3 branch there were two full time cashiers. The system of grading for the cashiering staff is totally individualised so that generalisations are impossible. The grades range from 1 to 4 but jobs within the branch are not designated to any particular grade of cashier. In C3 branch, for example, both cashiers were grade 1 and they did exactly the same range of duties as the cashiers at the other branches each of which had at least one grade 4 cashier. The payment systems to cashiering staff were again very individualised with merit rises and grade increases being totally at the discretion of the branch manager. The system of work organisation within the branches was usually that one cashier took the main responsibility for the investment side of the business and the other cashier for the mortgages but for the majority of the work they would all do "something of everything".

The gender composition of the staff was typical of most societies with all the branch managers and two of the three assistant managers being male and all the cashiering staff being female. The one female assistant manager at C2 branch had recently been promoted from managers assistant. The main difference between the two positions being that assistant managers had cars and did development work and that managers assistants did not. One cashier said that it seemed as though the managers assistant role had been devised so that women could be promoted to take over some of the managers administrative duties to leave them more time for development work.

Branch Work and Use of Technology

Counter transactions are still processed manually in society C. Most branches now have a back office computer which will give the cashier information on customer accounts but it is not possible to input information via the terminal, so details of all branch transactions are sent through the post to head office each day. The counterwork itself therefore generates most of the paper work that occupies the cashiers when they are not serving customers. Other work includes processing of mortgages and typing of correspondence. If plans for front office terminals go ahead it is envisaged that this would enable other work that is at present done at head office to be handled by the branches.

Branch Management

Business development was an increasingly important aspect of the society's work and was seen to be the result of the greater competitiveness between societies. This was identified as the main source of change in the manager's role. One manager was concerned that such changes might reduce the very high level of autonomy that managers in this society enjoyed. As another manager said;

"The society's policy as regards the managers is that they give us a manual, they give us a branch and they give us a staff; it is virtually like a franchise."

The one thing that no manager received was formal training.

As one branch manager said:

"If we had a new manager join then the training there is much more informal, my word for it is unprofessional. He comes to head office for a two or three week period and

works in the various departments and he does it very much on his own."

The managers saw it as their responsibility to maintain the 'profitability' of their branches. There were no targets set for them by head office and each manager compared the performance of their branch by reference to a 'league table' that was produced by the society, monthly. It was not uncommon for branch managers to have 'bets' with fellow managers on the relative positions of their branches each month. Branches were listed according to their current level of business and against this was offset branch costs to produce a profit figure.

Only one manager expressed any reservations about this style of management:

"Going out to meet professional people I find a bit traumatic. It was very much a case of finding your own feet, finding your own way. My function here is to generate business through professional people and how I go about doing that is up to me. I get no interference whatsoever, unless and until such time that they think we are not doing sufficient business."

None of the managers or assistant managers felt that the use of computerised systems had had any direct effect upon their job. They were all aware of the benefits to the cashiers job by giving them faster access to all types of account information. None of the branch managers had yet learnt how to use the terminal. One in fact said that he hoped he would never have to. He added:

"I was in control of most aspects of what I was doing and suddenly I was in the position of not being able to handle something that everybody else could. Actually it does not particularly matter all that much because I very rarely have to use it. The more complex things then the girls

can do it anyway. I do think that girls perhaps take to that sort of thing easier than men."

This manager went on to describe how the number of changes in the society were affecting him:

"The increased competition amongst societies, the fact that we have grown so quickly, computerisation and the changes in the methods by which we do things has suddenly meant that I'm not as confident as I was three or four years ago which is odd because here I am with twice the experience and to some extent I'm not as on top of the job as I was three years ago."

Cashiers

All of the cashiers were involved in counter work, the related paper work, balancing the tills, dealing with the post, telephone calls, filing and typing. One cashier took primary responsibility for the processing of mortgage applications. Whether a cashier was allowed to carry out the mortgage interviews was at the discretion of the manager. Most tasks could involve a need for information from a customers account. The back office terminals were generally welcomed because they allowed access to account information without the need to telephone head office.

One cashier was more cautious and said that she did not like to rely on the computer too much as there was a danger that it might "take us over". She was recalling the problems that had been caused when the first computer terminal system had been introduced into the branches when there were a large number of errors and it had been off-line for days at a time. This had caused a large number of complaints from

customers because for much of this time the mainframe at head office had also been down.

As counter transactions are recorded manually and sent to head office for input to the computer, delays of up to three days can occur. Problems can occur when customers come in and expect a recent transaction, a standing order or a bank credit to appear on their balance and it does not. Delays in updating accounts are greater towards the month end. There are however very few customer complaints about the time it takes for an individual transaction at the counter. This could be because their pattern of low customer usage means there are seldom queues and the customers are accustomed to the manual system.

All of the cashiers had found the procedures on the terminal very easy to learn. One cashier from each branch had one days training and had then trained the other cashiers in their branch. They were all aware that head office were now investigating the feasibility of introducing front office terminals and this idea was generally welcomed. If, as has been planned, some head office work is decentralised to the branches this would help maintain a variety of work. It was the variety of branch work that had been appreciated most by the cashiers.

Society B

Building Society B is a B1 society and is in the top twenty societies by asset size. It has assets of over £840 million and it employs 530 staff and has fifty seven branches. Over the last six years its average annual increase in assets has been 19.9 per cent, which has been slightly inflated by the effects of its recent merger. Its head office is in a city in a primarily industrial area. It is a local society with 56 per cent of its branches being located within a twelve mile radius of head office. It also has twenty six agency outlets most of which are within the same area. The present society is the result of a recent merger between two local societies which covered the same geographical area. It has since unsuccessfully tried to merge with another local society and for the future other mergers remain a possibility.

This society purchased its first computer in the late sixties but unlike most other societies instead of computerising their ledgers and head office functions first they began by computerising their investment accounts, followed shortly after by the mortgage accounts. From this developed their front office real time system which was introduced in the late 1970's ahead of most other societies of their size. As their DP manager said,

"We are doing it the opposite way round to a lot of other societies, and we are looking at what we are going to do with back office terminals, now."

They are currently developing their ATM system as part of the LINK group.

The policy of this society is to offer a good local service. It aims its services and products at the small investor and operates a wage earner scheme whereby local companies are encouraged to pay wages straight into building society accounts. The result is that the society has a very high transaction rate and it is the resultant pressure on the branches which prompted the early move to front office terminals as an alternative to expanding the branch network. Given the geographical concentration, it has remained a very centralised society despite the level of front office technology. Over one third of branches provide just a counter service, with all other functions carried out at head office. Only main branch managers can make decisions on mortgages up to a certain level, depending on the seniority of the manager and the size of the branch. In the small city branch B3, the limit was £40,000. Above this level head office approval is required. The average number of staff per branch is six but as there are a few very large branches, most branches have fewer staff than this.

This society operates a dual recruitment system for full time branch staff, as either cashiers or management trainees. The majority of appointments to branch management, about 80 per cent, are made from the ranks of the management trainees. This system was brought in because it was seen as preferable to recruiting from the branches. Candidates for the management trainee scheme need to have two 'A' levels but have more usually been graduates.

Thirty three branches have full branch managers of which four are women, with some managers having more than one branch. The seventeen branches in the city where the head office is located have lower status office managers, of whom fourteen of the seventeen are women. This gives the impression that this society has more women managers than other societies. The numbers of part time staff in the branches has increased from 17.5 per cent in 1982 to 29.3 per cent by 1985. In 1985 the society recognised BIFU (Banking, Insurance and Finance Union) after their staff association ceased operation. It is only one of two societies in the top twenty that have an external trade union to represent its staff.

The three branches studied in society B were markedly different from each other. The largest, B1, was located in the shopping centre of a small town just six miles from head office and had thirteen staff. It was a very busy branch and even with seven terminal positions there were frequently short queues but these were usually very quickly dealt with. The second branch, B2, was a local branch, located in the city about half a mile from head office and it had seven staff and six terminal positions. A management trainee had been assigned to this branch for one month as part of his training programme. All seventeen city branches were treated as local branches and were run from head office. This branch was very busy, despite the proximity of the very large in house branch at head office. The third branch, B3, was located in a city thirty one miles from head office and was very small by comparison, with just four staff. This

branch appeared to do very little over the counter business in comparison with the other two branches.

Branch Organisation

The managers of the two out of town branches, B1 and B3, were graded as full branch managers with responsibility for business development. The city branch, B2, was run by an office manager who had no development role and had no mandate to authorise mortgages. The development role within the city was carried out by three development managers who worked from head office. In none of these branches were there any other staff graded as management. The title of senior cashier was given to the person who generally supervised the cashiers and stood in for the office manager. The cashiering staff had three grades, grade A was a training grade which was held for between twelve and eighteen months, grade B was the grade for the majority of cashiers and grade C was for those who were given extra administrative duties. There was a limit to the number of C grades within each branch.

The manager of B1 branch also had responsibility for a smaller branch four miles away and both of these branches were run on a day to day basis by senior cashiers. The smaller branch sent all of its mortgage work to the main branch and was very similar in status to the city branches. There were a considerable number of anomalies between the branches as regards the titles and responsibilities of individual members of staff. The duties of the senior

cashier in B1 branch corresponded with those of the office manager in B2 branch. In B2 branch all the mortgage interviews and progressing of applications was carried out by the office managers whereas in B1 branch this was done by a grade C cashier. As most of the administrative work of B2 branch was centralised at head office, there was a minimum left for the manager to do and very little besides counter work for the cashiers. At B1 branch with its higher level of autonomy, all the cashiers, even the lowest, grade A's, were given the opportunity to do back office work, which was shared on a rota basis.

The manager of B3 branch was responsible for two branches and although this role also included development work, both branches were visited on a daily basis. In B3 branch there was a senior cashier and two part time cashiers. Despite having the same level of autonomy as the other main branch, the low levels of business produced little administrative work and the cashiers did just counter work.

The gender composition of the staff within these branches was fairly typical within this society. The office manager and the majority of the cashiering staff were female. There were in total seventeen female and two male cashiers. The management trainee was male. He was the only management trainee within the society at that time. Of the two branch managers interviewed one was male and the other female.

Branch Work and Use of Technology

Society B began the introduction of technology into its branches with the installation of front office rather than back office terminals. Procedures not related to the main areas of counter work, such as mortgage application processing, have not been computerised. All three branches have the same level of technology. The effects of the introduction of the terminals can be seen to differ between branches depending upon whether they are a main or local branch. The front office terminals are connected to the mainframe computer on a real time basis and each account is updated automatically as the transaction occurs. This has removed the need for associated manual ledger keeping and the writing and sending of forms and data to head office.

Branch Managers, Office Managers and Senior Cashiers

The main tasks of the branch manager were business development, overall responsibility for the running of the branch and the recruitment, training and assessment of their staff. They had very little direct contact with the computer and neither of them felt that it had had any effect on their jobs. They were given targets for investments and mortgages but neither described their job as pressurised although one manager regularly took work home.

One manager felt that the reliability of computer systems would remove the need for a supervisory level whereas the other manager thought that with the great reduction in the

amount of work to be done by the cashiers it would reduce the number of low level jobs and increase the responsibility of the managers. The main change which they had seen in their role was the increasing emphasis on business development but they recognised that the number of changes within branch systems were increasing.

The office manager in B2 branch was not involved in the recruitment of staff. Her main responsibility, as with the senior cashier interviewed, was the day to day running of the branch. The computers had reduced the amount of paper work that was required and had made the job of cashiering and the training of cashiers easier. They especially welcomed the reduction in the number of errors and the speed with which the days transactions could be balanced at the end of each day. Both mentioned that they had had several mechanical problems with their terminals but that repairs were usually carried out very quickly. The senior cashier was concerned that the staff had problems coping with the manual system when the terminals went down and had devised a system for regularly testing the staff's knowledge of these procedures.

Branch Staff

All of the cashiers said that each transaction was quicker, there was less opportunity for errors and they welcomed the automatic balancing each night. When the tills were balanced manually it could take up to an hour to trace any error and the cashier would have to stay behind until the

the till balanced. The society still ran its two day cashier training course which was generally agreed to be very good. All agreed that operating the terminal was very easy. As one cashier said:

"It's just so easy, everything is on your screen, you just have to punch things in and remember to read your screen."

Two cashiers who had had experience of terminals in other building societies did comment that the system in this society involved more writing that was usually necessary since they had to list all the cheques manually and they still had to write out the withdrawal slip by hand whereas other systems printed these along with the passbooks.

More generally the main criticism of the system concerned its inflexibility. If data had been keyed in and then, for example, customers changed their minds about the amount or the method of payment, it was not possible to cancel and begin again and a lengthy procedure of completing forms and getting signatures to verify the error was required. With the use of the magnetic stripe system for the reading of the account number there could be problems if the passbooks became bent or scratched and the machine could not read the stripe. It was said that certain terminals were prone to mechanical errors.

Several cashiers commented on the way that the terminals had affected their jobs:

"It makes you lazy because you are not having to think, whereas you did before. Now you just put the book in and the machine does everything for you."

"With the machine now there is no problem, it is just like a conveyor belt, before, you had to use your brain all the time."

There was however a difference between the comments made by the staff in the large main branch, B1, and the city branch, B2. In B1 branch all the cashiers were involved in some back office work besides their counter work and they expressed their views as an awareness of how reliant they were on the computer:

"It is more efficient, unless we have a breakdown and then we all panic."

"You are used to relying on it and quite often when it comes to using your head that's when you fall down. You feel such a fool if you get something wrong."

"Your brain goes lazy there is no two ways about it. To go back to the manual system, we dread it. We take the machines for granted and we are so lost if we go off line."

In B2 branch attitudes were more frequently expressed of actual dislike of the computer system both in terms of the system itself and the way it affected their work. Here are comments from four of the five full time cashiers at that branch, three of whom had 'A' levels:

"I prefer the manual system because you are doing different things and not just putting the book in, working the terminal and taking the book out again. ... Here I only do cashiering and I don't really like it, I find it very boring."

"The manual system was more interesting. Now we just push a button and it does most of it for you, but there is just not as much for us to do. You tend to be doing the same thing over and over again. The job is very boring and I am not happy here as the work is not very satisfying."

"The problem here is that there is nothing to do except cashiering. We just sit at the counter."

"It is just routine, everything is done for you. The machine is so efficient you don't really have to know anything. The office manager deals with all the interviews and the paperwork and if we are asked any questions by customers we have to refer them to the manager and there is no satisfaction at all in that. It

is so boring, if there are no customers we just sit there passing the time away talking."

It would seem that when cashiering is the only job within a branch, the level to which it has been deskilled has led to high levels of job dissatisfaction. Such feelings were not expressed in the main branch where the cashiers could also get involved in other areas of work.

Society A

Building Society A has assets of over £20,000 million, it employs over 12,000 staff and has over 600 branches and 2,000 agencies, distributed nationally. The society's objective is to maintain its present growth rate and position in the top six. Over the last six years its average annual growth rate has been 18.2 per cent, which is slightly higher than the industry average. Although it has merged with smaller societies in the past its present policy is not to favour mergers. It is among the most technologically advanced of all societies having a mainframe computer by the late sixties and back office branch terminals by 1972. Work on the front office terminal system began in 1980 and was complete by 1982. The process of automation continues as more systems are put onto the computer, the most recent being mortgage administration. They are also introducing a Viewdata system which has links to other financial institutions and which can obtain, for example, instant quotes from similarly equipped insurance companies. They operate a real time system which facilitated their early introduction of ATM's, of which they installed the first national system.

Their policy is to offer a comprehensive range of services which are aimed at all sectors of the market. Marketing and staff services operate on a regional basis, but administratively there is a high level of decentralisation with, for example, main branches handling most of their own mortgage administration and each branch manager having their

own mandate for the approval of mortgages. As a consequence the majority of work at the branches comprises of back office tasks as opposed to front office which is primarily serving on the counter. There is an average of sixteen staff per branch compared with an industry average of just seven. This average is also the 'norm' for the great majority of main branches. A few major city branches have up to one hundred staff but this is counter balanced by local branches where there are usually only three or four staff. The main function of a local or sub-branch is to provide a counter service to the public and most of their administrative tasks are carried out at the main branch to which they are linked.

There have been recent changes in their single entry recruitment system. The new system means that those with career potential are identified at recruitment and promotion opportunities are no longer open to all staff as they were formerly. Despite this 'open' system only 2% of managers were women. The minimum qualifications required remain at four 'O' levels but those deciding upon a career either require two 'A' levels or be studying towards an equivalent qualification. The society is also 'experimenting' with its first management trainee scheme for graduates, which is at present based at head office. In 1985 20.5 per cent of branch staff worked part time which is almost double the 1980 figure of 12.5 per cent. Since 1979 there has been an independent staff association within the society with staff membership at almost 90 per cent, which puts it among the

top one hundred trade unions in terms of size. These issues are addressed in more depth in chapters 7 and 8.

Of the three branches studied in society A two were main branches and the third, A3, was a local branch. A1 branch was located in the commercial sector of a large city and A2 in a suburban shopping area, and both had sixteen members of staff. A1 branch had a temporary member of staff on secondment from Staff Office awaiting an appointment as a branch manager. A2 branch was responsible for A3 branch, a local branch in a new housing development several miles away, where there were four staff employed.

The two main branches had different patterns of customer use. At A1 branch customer flow was uneven with just an occasional customer throughout the day but very large numbers during the midday period. There were four terminals in this branch of which only one or two were in use for most of the day. At midday all were in operation but queues still formed. A2 branch had a fairly steady flow of customers throughout the day but there were five terminals in operation in this branch and queues rarely formed. The only quiet period was when the other shops were on half day closing. The pattern in A3 branch was very similar to this.

Branch Organisation

In the main branches the branch managers were on grade 11 and had overall responsibility for the running of the branch and sole responsibility for business development which meant

that the managers were out of the office for the majority of the day. The day to day running of the branch was the responsibility of the assistant managers on grade 7. Part of their role was to supervise the staff and in both branches this task was shared with the chief clerk on grade 6. The back office work of each branch was divided into investment and mortgage work and the chief clerk took responsibility for one of these and the assistant manager the other, on an alternating basis. This was both to ensure that all aspects of the work remained familiar to them and to give the chief clerk wider work experience.

The work organisation for the remainder of the staff differed between these two branches. A1 branch had higher graded staff than A2 [appendix 6]. Each branch was allowed three staff at the newly created 3B career grade but there was only person of this seniority at A2 branch. Those on grade 3A were staff who had previously been on grade 3 but were either not seen as career staff, for example the two typists, or were waiting for a grade 3B position to become vacant. One objective of this change was to give grade 3B staff more responsibilities. All the staff were rotated between sections to give them maximum work experience.

At A1 branch there were seven staff on grades 1 and 2, four full time staff and three part time cashiers. Grade 1 was seen as a training grade for full timers who after one year's experience and the successful completion of their training plan, automatically moved to grade 2. Since this branch had a relatively low level of counter work most of

the full time staff worked primarily on their back office duties with the lower grade staff spending the most time at the counter. When there were no customers they would continue their back office work but go to the counter immediately a customer walked in. Cashiering, except in one or two very large branches has always been just one of a range of jobs performed by branch staff. Only part time staff were employed solely as cashiers. This deployment of staff ensured that full time staff were never inactive. If the branch was quiet when the part time cashiers were at the counter most tried to find other jobs, such as replenishing stationery supplies at the counter.

At A2 branch there had been only two grade three members of staff and as one of these was a typist only one person was eligible to be appointed to grade 3B instead of three. With the relatively high level of counter work the four full time grade 1 staff worked about half their time on the counter and half on back office work. The other two full time clerks were grade 2 and did less counter work and were responsible for mortgage applications. At this branch there were two typists and four part time cashiers.

This was a rapidly growing branch and the pressure of work meant that overtime was worked on a regular basis. Although this was not compulsory most staff worked it voluntarily although many would have preferred not to. Two of the part time cashiers were recent appointments. The premises themselves were very confined. It would be difficult to say to what extent the pressures within this branch were

exacerbated by the high percentage of relatively new staff, the numbers engaged in training that entailed day release and the need to send relief staff to their local branch as required. This latter factor was a fairly common occurrence since the local branch manager was the area representative for the staff association and was entitled to frequent absences.

At the local branch, A3, the 'local branch manager' was not in fact on a managerial grade, this position being only a supervisory grade 4 post. There were two other full time and one part time members of staff. The full timers were grade 1 and worked primarily on the counter whereas the part timer was an ex-local branch manager who had previously been full time on grade 5 but had moved to part time work on a lower grade. When the local branch manager was absent it was the part time member of staff took over responsibility for the branch.

The gender composition of the staff was unsurprising with five of the six staff on grade 6 and above being male. [See appendix 6]. Of the twenty members of staff on grades 1 and 2 only one was male.

Branch Work and Use of Technology

In society A, a wide range of tasks are performed at branch level, most of which in other societies would be performed at head office. A senior manager from another society said that most of society A's branches were like 'mini-building

societies'. What this also means is that many of the duties which are performed by the branch managers and assistant or office managers of other societies are often performed by clerks in society A, often with less than two years experience. Although the organisation of work at each branch varied to suit individual patterns of customer use, the work procedures themselves were standardised and closely followed. The nature of the work required accuracy and security, so that checking procedures were important responsibilities of the the assistant manager and chief clerk. Internal auditors inspected every branch annually to check all procedures and records.

All jobs within the branch have been affected by the use of computers but it is not possible to give a clear 'before' and 'after' picture because the changes have occurred gradually since the installation of the first mainframe. The majority of the changes and the most significant ones have occurred since the introduction of terminals into the branches. Much of the routine work of completing transaction sheets, record keeping, entering summary sheets to ledgers and balancing each till at the end of each day had been removed by the use of computer terminals. The front office terminals updated the customer account at the time of each transaction and automatically balanced at the close of business. All branches had a back office terminal which was used to send data to head office, such as the transactions which occurred in the six agencies which were linked to the main branch.

Branch Managers

Branch managers seldom need to use a computer terminal directly but the use of computer systems has had a significant impact upon their jobs. Their primary task is to make and maintain external business contacts with professional people such as solicitors, estate agents and accountants who are likely to be a source of future business. Although they leave the day to day running of the branch to the assistant manager they are responsible for ensuring that it is being run properly.

Most of the information that comes from head office on a daily or monthly basis comes in the form of a computer print out. The manager is kept up to date on the mortgage quota position, the level of investment balances and what the individual growth percentages are for each area of business. Other memos and information that used to come by post are now sent via the terminals. If the interest rates were to rise, for example, they could be informed immediately and even the mortgage application form that requires their approval is produced by the computer. All of these developments have been welcomed by the managers. The greatest benefits of the computerised systems they believed were the faster more accurate and efficient service that their staff could offer. The staff made fewer mistakes, presentation in passbooks was better and security was tighter. It had also meant that they could increase business without increases in staff numbers.

Both managers acknowledged that the computer was now essential for the way that the business had developed but both had several reservations as regarded their own job. Branch managers were accustomed to high levels of autonomy. As long as they followed the correct procedures, they were able to organise and run their branches however they wanted. With such a wide range of information being sent directly to the mainframe, from the branch computer, it had enabled senior management to have an up to date picture of exactly how each branch was performing. This they saw as resulting in head office attempting to exert more control at branch level. As one manager said:

"A couple of years back we only had monthly mortgage quotas. Within the last two or three years they have introduced investment targets. It is a softly softly approach, we have inflow targets for two years and then we get gross receipts targets. Now its a whole book, targets for gross receipts, inflow, the number of accounts, new accounts within each category and then next year we are in for budgetary control. Then branch expenses, salaries, maintenance, cleaning and travelling expenses will be more tightly controlled. There are many things that the manager a few years back did not have to contend with such as the marketing plan. He would know his area without having to write it all down and have standards set. You can question the accuracy of some of the standards. This means that the job is getting more complex and there is a loss of autonomy."

Some increased pressure on managers was judged to be a good thing as it made them reassess their priorities which was seen as necessary in an increasingly competitive market. It was the reduction in control that the imposition of targets implied, that they felt had resulted in a reduced level of responsibility and a decline in their role and status. The desire for a higher level of control was not dependent upon the existence of computer systems but has been greatly facilitated by them.

It appeared that the managers were using the term 'responsibility' in a different way to senior management. A communication from the chief executive of the society stressed how the branch managers were "the strength of our operation" and how the manager had *more* responsibility now for putting the corporate plan in to action. The manager is becoming responsible for having to meet more and more targets but the responsibility for being in control of the setting of those targets has been removed from them. This they were feeling as an increase in the pressures upon them. The pressure of responsibility for running a branch 'successfully' has always been part of the managers role but when they decided on their own priorities they were more in control, the job was more challenging and therefore more 'enjoyable'. As the nature of their responsibilities had changed so had the nature of the pressure.

The other factor that was seen to be adding to the pressure that they were under was the large number of changes that were occurring within the branch systems. As one manager said:

"Over the last couple of years there have been an incredible number of changes. I think the society suffers in the short term because so much time is spent getting to grips with the new procedures, instead of going out and getting the business in. Keeping up to date with all these changes is a problem as it often means branch reorganisation and staff training. It makes it very difficult to get a stable system."

The consensus though was that they were becoming accustomed to this state of constant change as they could not see it ceasing. It was seen as important to have competent and

committed staff who could respond well to change and the difficulties it caused.

Head office no longer relied on the managers branch report for an accurate picture of branch performance. When a branch manager felt that extra terminals or extra staff were required it was up to them to present a convincing case to head office. The fact that head office already had all the statistics related to that branch was seen as a possible disadvantage since they may be given undue emphasis; as one manager said, behind every figure there is a story. In two other areas the computer had been seen to involve extra work. If targets were not being met the manager had to give an explanation. When the data concerning the branch was accumulated by the computer and sent back to the branch, it was not presented in a format which could be used by the manager. It was seen as an unnecessary waste of time to have to reassemble this data in a way in which it could be used.

Assistant Managers and Chief Clerks

The assistant managers were responsible for the running of the branch and in a branch of sufficient size are assisted by a chief clerk. The assistant manager is also responsible for branch security, the computer entry procedure each morning, issuing signed cheques, reading and distributing the post in the morning and signing it in the evening. They are also responsible for the training of all branch staff,

carrying out some customer interviews when necessary and dealing with the ATM.

The chief clerks take responsibility for the cash held at the branch, for ensuring that daily and monthly returns are sent to head office and for the checking of others' work. Like the managers they only use the computer directly for checking accounts. The computer systems have meant that there are fewer errors for them to have to locate and rectify, they can respond to queries more quickly and it takes them less time to train the cashiers. All the systems in general have been simplified and some routine work like the updating of ledgers has been removed completely.

One side effect of the use of the front office terminals was that a check could be kept on the cashiers from their machine rolls. They could see who had been working and when and how long they were taking over each transaction. It was stressed that this information was useful in showing patterns of customer use or for identifying any problems a cashier might be having and rectifying them, rather than as a direct control of cashiers' work. Nevertheless they were still looked at at the end of each day.

Other changes were less welcomed. Although many routine jobs had been eliminated by the computer, what was described as the most boring routine job, not only remained but had increased. A considerable amount of checking had to be done for audit and security purposes which therefore could not be done by computer. Figures, balances, accounts and reports

have to be checked before information is sent out and the computer printouts which come back, also have to be checked and cross checked with other data. As the business has grown the computers have been seen to reduce the amount of clerical work but pro rata to have greatly increased the supervisory role of checking. This increase in work has greatly contributed towards the extra pressure that all of these staff saw themselves as being under.

The rate of change and the number of changes was again put forward as a contributory factor in the increased pressure. One of the interviewees had themselves been asked to relinquish their position and had moved from an assistant managers position to a grade 3 clerk. They had since worked their way back up into a higher grade but felt that the reason for their problems had been that the job that they had initially been employed to do had changed so much that they had become unable to cope. When the auditors and inspectors visited the branch, it is the work of the assistant manager and the chief clerk that comes under scrutiny and a bad inspection report was known to reduce their chances of promotion.

There were several comments made about the way that the computer was affecting the nature of the work being done. As one assistant manager commented:

"There is no doubt that there is a lot of interesting work being removed by the computer, that is work that gives people satisfaction. There is not the same sense of satisfaction in checking and initialling a computer printout, especially as it is 99.9 per cent correct, compared with having done something yourself and balanced

it. In many ways the computer has left us with more routine and less involved work."

Another comment was similar:

"There are jobs that I preferred with the manual system. In some cases I would prefer to write out the information because when it is keyed in, only some of the information is needed and the computer 'assumes' the rest and if this is not right then it has to be changed. It is as if it has taken away from you the overall control that you had before and I feel that the interest of the job has gone. You were more involved with the job but now the computer does it for you. Any job that the computer takes over you are having to think how it thinks as opposed to the way you were thinking before."

The staff in supervisory positions had the advantage of having worked for several years with the manual systems prior to their computerisation and were therefore in many ways better able to comment on the changes that had occurred, than were most of the clerical staff.

Extra pressure was also being put on the supervisory role because the branch staff who only had experience of the computer system did not know the systems well enough to be able to cope with customer queries. This factor was mentioned by all respondents; as one chief clerk said:

"In a very short time the cashiers become totally dependent upon the computer. If it goes down, especially, when they think they have to do some mental calculation they go to pieces and find themselves totally incapable of carrying out the simplest of transactions. They have forgotten the basic accounting principles that relate to their work."

This would appear to be a case of both degradation of work and the direct deskilling of the worker. Fortunately the computer did not go off line very frequently so that it seldom became a major inconvenience.

Cashiering and Clerical Staff

The development of computer systems has had a more direct effect on the work of the clerks and cashiers within the branch. The back office administrative work uses computer printouts from the data that has been input via the back office terminal and the counter terminals the previous day. It is several years since the manual system operated and the increase in workload since makes it impossible to draw any direct comparisons except for the general observation that "it saves an awful lot of time!".

The mortgage applications procedure which was computerised quite recently has replaced the need to fill out forms and initiate communications to head office and solicitors, the opening of an account and the issuing of a cheque to just keying in all the relevant data to the computer. All calculations are done by the computer and it also automatically opens the account, issues the cheque and produces the necessary letters. If the property inspection and the references can be promptly checked an offer can be made within two days of the application being made. The completion procedure within the office has, by one estimate, been reduced from twenty five minutes to ten. The most frequent comment was just how much the computer had simplified the back office work. As one clerk commented:

"It makes the job much quicker. You can do it really without thinking too much, you do not have to look things up as it works everything out for you. All the further advances are computerised, it even prints the letters and everything up for you."

The front office work has been transformed by the use of counter top terminals. One measure of the extent to which counter work had been 'simplified' or deskilled was that the society had now stopped running its week long cashier training course. On the manual system most cashiers took a minimum of three weeks formal and on the job training before they were allowed to serve at the counter by themselves. To gain an understanding of all the procedures was estimated to take two to three months. Now there is no formal training and new cashiers are able to learn how to use the terminal within two or three days. The only members of staff who spend all of their time at the counter are the part time cashiers. They are no longer expected to be able to answer all customer enquiries and these are usually referred to a more senior member of staff. The large increase in the numbers of part time staff has been made possible by the deskilling of the cashiering role that has occurred with the use of counter terminals. The ease of operation was commented on by everyone. As two part time cashiers said:

"Once we had them I think we only had half a days training and that was it...you had someone with you for half a day, then you were on your own. In fact once you have learnt the messages I no longer look at the screen. If you put a wrong number in it bleeps at you."

"When I came back to work everything was completely different but it did not take long to learn because it is just button pressing."

The majority of the staff who worked primarily with the terminals had not worked with the previous manual system and they based their preference for the computer system on their knowledge of the procedures that had to be followed if the computers went down, when all transactions had to be entered onto counter sheets. The job was largely accepted for what

it was but nevertheless several full time clerk/cashiers made comments such as:

"I prefer the computerised system but to be honest it does dull the brain."

"It can get monotonous because it is just the same old thing."

"I would not enjoy being a full time cashier. It would be too boring. I'd feel my brain was going dead if I was sitting at the counter all day."

Those members of staff with no experience of the manual system were less likely to express any preferences but several did describe their dependence upon the computer, which was a problem also identified by management. As three cashiers said:

"You are very dependent upon them, when they go down that is when it causes problems especially with new people. If they go down they just cannot cope, they get frightened if they have to cope without it."

"I'm lost without the computer."

"I just couldn't do the job without the computer."

This was a very similar picture to that which had emerged in society B. In society A there was a clearer difference between the reactions of the part time and the full time staff. The part timers described how simple the terminals were to use but were far less critical of them in terms of job satisfaction, than were the full time cashiers. This may be related to differences in the expectations that workers relate to the nature of full time and part time work, or simply to the fact that fewer part time staff had had experience of manual systems.

The most common cause of complaint among the staff was the increase in the pressure of work. This work intensification

was felt by all members of staff but most especially by those involved in the back office work. Although most jobs took far less time to do, the pressure seemed greater because there was a greatly increased workload:

"There is frustration at times because of pressure more than anything, you are having to cope with three things at once."

"We have to do overtime to get the work done here, even when everybody is in because we are so busy. There is never any clearing up of the pressure."

At the counter the pressure was felt in a different way. When the front office terminals had just been installed this office held the record for the most customers served by a single cashier in one day, which stood then at one hundred. Now it is quite common for a cashier to serve one hundred and sixty people in one day. Although some cashiers would take an opportunity to talk to the customers, most cashiers felt that the transaction time was so quick now that it had reduced the opportunity for this. As three cashiers said:

"We used to get know the customers really well whereas now you're sort of, you're like a machine, you don't get much time to talk to them."

"It's wrong when people say the computer gives you extra time to talk to the customer, it doesn't. It depends on the length of the queue."

"We get less time to talk to the customer because of pressure of work."

The desire of societies for a 'friendly' image, the need for cashiers with 'personality' and the new emphasis on marketing at every level would appear to run contrary to the pattern of work intensification that is occurring with the new controls on staff levels.

Conclusion

There are several conclusions that can be drawn from the case study data. The development of computer systems had greatly improved the speed and efficiency of the service that was offered to the public. The elimination of errors was particularly welcomed since attempting to find the source of errors on a manual system was particularly laborious. For a society the size of society A to continue its present growth rate computerised systems become a necessity. For society B with its high level of counter transactions the use of front office terminals was a viable alternative to the provision of more branches. In society C with its more narrowly focused marketing strategy and consequent low levels of transactions there has not been the same need for front office terminals. This has not impeded the growth rate of this society which has consistently been higher than that of most other societies. During 1984 the total number of transactions dealt with by society A was almost 95 million, whereas by comparison in society C it was only 840,000. When this figure is divided by the number of branch staff it shows that society A handles three times more transactions per branch employee than does society C.

In all three societies there has been documented several areas where the staff are critical of the changes that are occurring to their jobs. Since these arise at the same time as the development of computerisation the two processes are invariably linked. It is clear that many procedures have been simplified and shortened by the use of computerised

systems and this can be seen as the deskilling of that particular task. This has been highlighted by the cessation of the cashiers training course in one society and the comments of cashiers from all societies that it only took a few hours to become competent on the terminal. In terms of any definition of skill, whether it is the skill required by the job or control over the work process there has clearly been deskilling. The objective competence or level of skill of the workers themselves may not be immediately removed but without practice they decline. With the degradation of work the cashiers *feel* as though they have been deskilled.

Given the nature of branch office work where clerks are expected to perform a wide range of duties, as in society A for example, the staff themselves only feel that they have been deskilled if they are confined to an individual and segmented task. This is a similar finding to that of Child et al [1984] in banking, where full time cashiers expressed dissatisfaction with their role and the technology accompanying it because they had lost the variety of work they had done before. They also complained that technology had made the job routine and boring. In building societies this has occurred with the separation of cashiering duties from back office work which is occurring with the increasing use of part time staff for counter work. In branches such as the local city branch in society B, where there is very little back office work, the full time staff felt the full impact of the deskilled work and it was here that the strongest comments of dissatisfaction were expressed. Such

policies are not the direct result of computerisation but of management decisions taken for other reasons such as the desire to cut costs by using part time staff or the decision on how far to decentralise tasks to the branches. In the case of part time staff, computerisation has merely facilitated a system of work organisation that had not previously been possible or thought of as necessary.

Certainly with the removal of much of the lengthy routine work which was required by most of the procedures prior to computerisation, there should be the opportunity to develop jobs which combine a greater variety of interesting work. Thus the degrading of the work need not be accompanied by the deskilling of the workers if they are given the opportunity to acquire new and additional skills. In society A, prior to computerisation, all branch staff were trained in all jobs and were thus highly skilled and this allowed for considerable flexibility in work organisation. The use of new technology has increased the segregation of branch work. With the introduction of the new grading system, this process will continue as full time cashiers are no longer to be trained in all aspects of branch work. They will be recruited solely for cashiering duties and to work on the computerised back office tasks.

In society B, which is more typical of most societies, there has never been the same opportunities for branch staff to become so highly skilled since less back office work was done in the branches and there was a stronger demarcation between cashiering and other tasks which were often done by

management. In these societies the conservatism of organisations which has been identified by Child et al [1987] is observable. The introduction of new technology increases the potential for significant organisational change and yet the tendency is to retain the old structures. In society B this has resulted in the deskilling of the counter role rather than its enhancement by the introduction of more work to the branch.

At present the back office work in most societies has not been computerised and therefore such opportunities still exist. The trend is, however, for all work within branches to be computerised which may result in the degradation of most tasks. In highly centralised societies with front office terminals or where there are large numbers of local branches which perform limited duties, staff have never been offered a wide variety of work. This will increase the opportunity societies have to introduce more flexibility into the branch labour process by having all staff able to perform most tasks. It will not however increase the skill level of the staff, a large number of unskilled tasks is not a replacement for skill.

The computer does not just remove routine work, it can also increase the level of other tasks which are considered boring. In society A, for example, the security requirements for extensive checking procedures which by their very nature offer little job satisfaction, not only remain but have grown with the growth in the level of work that computerisation has made possible. This task need not

be limited to just two members of staff. It is not computers which increase or decrease the level of satisfying work but the way that the work itself is organised.

Another apparent 'effect' of computerisation is the intensification of work and the loss of control. The increased pressure that was being felt in society A, by both staff and management, as a result of increased workloads can only logically be related to decisions on the required level of staffing.

Equally it is difficult to see how the loss of control felt by the branch managers in society A is an inevitable consequence of improved data availability at head office. Improved data availability makes it possible and easier for decisions on targets to be taken at higher levels, it does not require it. They could equally be used to increase the autonomy of managers. What the computerised systems have done is to increase the range of choices open to senior management on the way that the work and the workforce are organised. The decisions that are actually taken reflect current management strategies and the management philosophy of the organisation.

Despite the trend towards decentralisation of work to the branches the policy of society A has been to move decision making and control upwards. Senior management are utilising technology to reduce their dependency upon their workforce by removing the personal levels of skill and discretion that are required by each job. What remains of that job whether

cashiering or managerial, becomes different in nature to the jobs as they were before computerisation.

The increasingly competitive environment that building societies find themselves in has meant that all societies now say that they must develop an increasing emphasis on marketing. This is seen as being as important for the counter staff as for branch management. It has already been seen how the intensification of work will reduce such opportunities for the counter staff. What is less clear is whether societies have realised that this contradiction exists.

This leaves several questions unanswered. Most importantly, why does management choose to utilise computer technology in the way that they do and why do they select the forms of work organisation that they do? The choices considered, and the choices made can only be fully understood when the gendered nature of the workforce is taken into account. Changes are occurring within the societies from a variety of factors, the increasing use of technology is just one of them. The following two chapters will consider the interrelationship between these changes and see how the precise form of work organisation that emerges is related to patterns of gender differentiation.

Introduction

The patterns of work organisation within building society branches cannot be understood without a gender analysis of the labour process involved. An understanding of how the use of technology inter-relates with this process is also dependent upon such an analysis. The changes in the labour process described in the last chapter are not explicable in terms of the effects of computerisation, alone. As has been argued the requirement for change was brought about by many factors which include the increasing competitiveness within the market and the emphasis on growth of the societies themselves. The precise form that the changes take, equally, are not dependent upon the technology being used but upon other factors related to the management strategies of the societies. This chapter shows how the resultant policies are both shaped by and themselves shape the gendered nature of work organisation within branches.

The employment patterns of women within the building society industry were outlined in chapter 5. The indisputable facts are that although women comprise 71 per cent of all employees, less than 2 per cent of managers are women. Craig's [1986] data which was based on a sample of twenty societies reinforces this picture by showing that in half of them there were no male cashiers and in 70 per cent, there were no women managers. In only one of the case study

societies were there no male cashiers and all three had some women managers, as noted in chapter 6. Figures for the percentage of women branch managers were invariably higher than the overall percentage because of the almost total lack of women in head office management positions. In society B there was a large number of local branches being run by office managers who were not in fact on a management grade but were merely supervisory. Since all of these branches were concentrated within a single city this gave the impression that the majority of this societies managers were women. One reason for selecting society B had been its apparently anomolous position.

The basic weakness of statistical data and comparative figures lies in the problem of defining what each society classifies as management. This confusion can equally arise within a single society as was found in society B. In chapter 5, using figures for the top five societies, it was suggested that the ceiling for most women was at the assistant manager level. It is clear from the case studies that the percentage of women at this level can vary enormously, since in society A, 25 per cent of assistant managers were women but in society C only 3 per cent were, while society B had virtually no positions for assistant managers in its branches. There is no doubt that a career barrier exists, but it is necessary to identify where it exists and how it is maintained to be able to understand present patterns of work organisation.

The increasing numbers of women employees in building societies is only partially explained by the growth in the number of part time workers. It is also related to the growing use of new technology. This factor plus the rate at which change is occurring, has led to the emergence of new patterns of working. Taken in conjunction with equal opportunities legislation it might suggest that in this highly feminised industry, women have a good opportunity to challenge the status quo. This however makes the assumption that women are in a position of power and have a high enough level of awareness, to make this challenge. The lack of progress of women through the hierarchies of these societies suggests otherwise.

What needs to be examined then are the precise changes that societies are making in their systems and structures. This will both help to explain why the introduction of new technology is related to the changes which are occurring, without being the direct cause, and will highlight the process whereby existing patterns of gender divisions are reconstituted in new forms. What also needs to be examined is the persistence of the ideology which continues to restrict women to support roles. This ideology finds expression in the structures and policies of the recruitment and promotion systems of societies. It is these systems and processes that will be addressed, with the use of case study data, in this present chapter. The following chapter will look at the role of part time work and consider whether any forces for change can be identified within the industry.

Recruitment

The variety of recruitment systems found within building societies can be broadly grouped into three main types. An example of each type can be found within each of the case study societies. These are examined in turn starting with the multi-entry system of society C which is typical of most medium societies. Society B has a management trainee system which more societies are now introducing, whilst society A still retains, in theory, a single entry system.

Multi-Entry Recruitment: Society C

Most building societies have separate recruitment systems for cashiers and management and the system that operates in society C is typical of many medium and small societies. It is the responsibility of the branch manager to advertise for and interview prospective cashiers and the responsibility of the personnel function to recruit at the management level. In this society 100 per cent of recruitment at cashier level is female and 100 per cent of external recruitment at management level is male. In this less than subtle way the gender divisions that exist within the society are established. All male managers were recruited at either the assistant or branch manager level. There had only ever been three women branch managers in this society. One had been promoted from within, another had been inherited through a merger and the third was a clear case of nepotism. All had obtained their positions in circumstances which were unique on each occasion and not through the operation of the

existing recruitment processes. It is therefore less likely that other women will find their promotion prospects enhanced by the existence of other women managers.

This rigid segregation of work reflected the attitudes of management at both head office and in the branches. One senior manager of the society has already been quoted as saying:

"No society can say now that it does not want women managers and it will not promote women, although it might think it."

If management recruitment is all male, then cashier recruitment remains all female. As one branch manager said:

"The last vacancy we had for a cashier we had twenty girls and one fellow apply. When this chap applied I was amazed. I'd got conditioned to the thought that we'd get a girl, I've never thought otherwise actually. To head office I said we needed a replacement girl and the term girl would be used. It really shocked me when this chap came along."

Another branch manager in this society said that it was "understandable" that women should be cashiers and men should be managers:

"A woman taking a job, the structure of the society is such that it is less likely that it will be a career position. It is often an extra income and the husband's job would be the career position...So unless it is such that she has the career position and the husband is a typist somewhere, it would tend to be that way."

The role of both cashier and branch manager have thus become strongly gendered. The existence in other societies of male cashiers and female managers merely illustrates the obvious, that there is nothing intrinsic to either job that requires such gendering. The only purpose served is the maintenance of the status quo whereby men retain access to the more

rewarding positions whilst women are limited to the lower paid routine clerical work. What is most notable about the situation within society C in particular is that such attitudes are also held by some of the women employees and invariably the assumptions upon which they are based remain unquestioned. As one cashier explained:

"We do not get too many male cashiers, it's not a job that men want to do because it is a woman's job being a building society cashier."

On the subject of women assistant managers, another cashier said:

"I don't think women ought to, as someone else like a gentleman might want the job who could do it for the rest of their lives. I don't think really a lady ought to do the development, it's more of a man's job to me really."

Most managers when asked about the lack of male cashiers or the absence of female managers said that it was something that they had never really thought about. Similar reactions to that noted above, of surprise at an application from a man for a cashiering post, were expressed by several managers. The absence of female managers was usually attributed to reasons similar to those expressed by this branch manager:

"We only have two or three lady assistant branch managers in the society. It's probably due to the fact that there have only been two or three who have ever wanted to do it. I can't see why females cannot get to the top, I think it is just a lack of motivation on the part of the females."

Other managers did express views that suggested that they felt that women were better suited to cashiering and administrative work than men. This also reflects the 'caring' role that is commonly ascribed to women:

"...they are very much better at looking after the office and they can serve at the desk and look after the diaries."

When talking about the use of computer terminals one branch manager said:

"I do think that girls perhaps take to that sort of thing easier than men. I've spoken to other branch managers and we have all felt just a bit perhaps that their hands move over the keyboards just a little bit more easily than mens."

Although not always so openly expressed, similar attitudes and assumptions existed within all the case study societies. This is what makes it very difficult for management to look beyond the stereotype of women as routine clerical workers whose primary involvement is with the home. Since the recruiters are primarily men they take on the role of 'gatekeepers' who control and regulate the activities that restrict opportunities for women.

Part of the explanation for the almost complete segregation of women's and men's work within this society lay in the cult of 'individualism' that existed and the lack of formal structures. There was no form of staff representation in this society, there was no staff appraisal system, no promotion system, no graded payment systems in operation and job vacancies were not always advertised. All three branch managers interviewed had taken their first job in building society work by word of mouth recommendation. There were no minimum educational requirements for management recruits although they preferred their cashiers to have at least four 'O' levels. There was no training at all for managers, they were put into their branch and expected to carry out their

job with virtually no interference from head office. As one branch manager said:

"I didn't pick building societies I just met somebody in a pub. Someone I knew from my old town was a manager and he arranged an interview with the boss for me and I was offered a job there and then much to my surprise. It was very much a case of finding your own feet and finding your own way....you had branch manuals. I get no interference whatsoever. Basically they look at a chap and they think, well, here's the keys to your office, here's the keys to your car, go out and do it how you feel it should be done."

The female assistant branch manager had been recruited six years earlier as a managers assistant. Her experiences are illuminating:

"I knew Mr R. at my other job; he is now a general manager at head office and he said if ever you want to leave, let me know and we'll see if we can get you into the society. So I telephoned him and...I had ambition then, ambition to be a manager. He said he thought I'd be ideal as an assistant manager and so I popped along for an interview with Mr. M. (chief executive), who said yes you can join the society but not as assistant manager but as manager's assistant. Assistant managers have cars. I was promised that I would be considered as a branch manager after about a year. I did the same work as an assistant manager, if I had been a man they would have made me an assistant manager, because I was female I was a manager's assistant. Well five years ago we did not have any female assistant managers, no female managers of any sort. After nine months I applied to be a manager and was told that as I wasn't an assistant manager I had not got the right experience. I did get very irked. I said that they had not got a single female manager at head office or at a branch and I said I'm sure we could take you to the sex discrimination court and he went purple in the face and told me I was totally wrong. The only reason they hadn't got any female managers was because no-one wanted to be a manager and if they did they were not good enough. .. I knew the male managers he was taking on then had no building society experience and no qualifications, but that blotted my copybook. I was too outspoken and about a month later he promoted the lady who was at this branch as assistant manager to be the manager at S. It was to prove a point because when I next saw him he said, 'See, you are wrong'. I applied for several posts and never got an interview and then I applied to head office as deputy manager of audit department and was offered the job but with the title of senior assistant. That was so annoying, so I haven't got any ambition left now. I'm hoping I'll be able to go to another building society who are more

fair. I couldn't take up my complaints officially, I'd be sacked." (She has since left.)

With no recognisable personnel policy and no regard for the letter or the spirit of equal opportunities legislation the power of the dominant ideology which was totally patriarchal in nature, permeated the labour process throughout the whole society.

The recruitment and operating philosophy of this society was recognised by most employees to be totally dominated by the chief executive. It therefore seems very probable that any changes which might occur in the recruitment policy and the gender division of labour in this society are more likely to be affected by his imminent retirement than by other factors such as the anticipated introduction of front office technology into the branches. On a return visit to the personnel function of this society following the chief executives retirement some changes were being made. A training manager had been recruited and other personnel policies were "under review".

Management Trainee Recruitment: Society B

Many societies of all sizes operate a management trainee recruitment system rather than recruiting people straight into a management position. In this society about 40 per cent of branch and office managers began as cashiers and the remaining 60 per cent came in as management trainees but the personnel manager said that now about 80 per cent of new appointments were management trainees. He added:

"With recruiting at management level we have had our bad experiences, the problem of fitting someone into the culture, into the organisation, we tend to find it easier to develop an up and coming person within the organisation. Five years ago we were happy to recruit from outside. A few years ago we found ourselves light of senior cashier material and we were conscious of having to buy managers in. We have a double approach now so we get the best of both worlds, some will be management trainees and others who we have developed. We are now seeking a mixture of people, those who can take, for example, the building society certificate and can then go on to take the professional exams."

In reality this has meant that almost all the main branch managers have been male management trainees and most of the lower grade female office managers are ex-cashiers.

Management trainees are usually taken on singly and the profile of the ideal recruit is mid twenties, with good 'A' levels or a degree and ideally, with some business experience. The one management trainee with the society at that time was male and fitted this profile. He explained the management training process:

"The management training programme is geared to an individual, there are certain things that I have got to go through. I should be able to run a branch by the time I have finished and I will be taking the professional exams. I don't know how long the training period is for, it is difficult to say, I think it is about five months. I see it as a sort of conversion course. I have to go through various branches to give me experience of different

aspects of building society life. The reason I am at this branch at the moment is that they have a lot of people walking in through the door. I will be going to various head office departments over the next three months, to give me what the society feels I need to understand the total running of the society so that I will be able to run a branch properly. In my interviews they said that in the past they have taken on a number of people at a similar sort of level and had a certain amount of failure rate, people that have not made the grade. It is very expensive in training and they have spent a lot of time and effort organising things already."

The minimum educational requirement for cashiers is four or five 'O' levels although as the personnel manager said there were looking for a 'mixture' of people and so cashiers were recruited who had 'A' levels and equivalent qualifications. At the same branch where the management trainee was gaining his cashiering experience there were five full time female cashiers, two of whom had an 'A' level qualification and another who had seven 'O' levels and the BEC national certificate. This was recognised by the building societies professional body, the CBSI (Chartered Building Societies Institute) as an equivalent to 'A' levels and made the holder eligible for entry to the professional qualification of the ACBSI. In line with the society's policy, all of these cashiers had been encouraged to take the building society certificate of practice. This certificate has been designed to give cashiers a good grounding in building society business. If a top grade was obtained in three of the four exams then they had been told they would be eligible to take the professional exams.

The two women who each had one 'A' level, had thought of resitting their second 'A' level but had been told by the society to do the building society certificate.

"I've got one 'A' level and when I first started last year I thought I could get back into the swing of 'A' levels, it is not too late to do it, but at the interview all she was going on about was this home study course and I thought well at least it is something. It takes two years to pass the four exams but you still need nine points so if you don't get A's it's no good and nothing was said about that. That is another thing, the lack of encouragement, there is no encouragement to do exams at all. I could finish this certificate and stay a cashier whereas someone like M. (management trainee) comes in and all the managers at head office are men. When I came here for interview, I was working for the council, I took a drop in money and everything, they made it sound so roseey, so I thought, great it will be really good. One cashier has just left on maternity leave, she has 'A' levels and had been in this branch seven years. They do not let you know what the opportunities are. One of the reasons I came here was to further myself, I didn't come here just to cashier. This work is so soul destroying, there is nothing to do, everything is centralised round head office. .. I have applied to train as a nurse, I am just waiting for a reply."

The second woman had been working as a cashier in this society for almost nine years and her experience was similar.

"I have got seven 'O' levels and one 'A' level, the private secretaries certificate and the London Chamber of Commerce Advanced English and the RSA Advanced English. I was told at college they were equivalent to 'A' levels. I first thought I'd do more 'A' levels but everybody at work was doing the certificate. I'd rather have done something for me, this certificate is not widely recognised. The job is very boring, I would not say that I am happy here, I am looking for another job but I shall bide my time and go when the time is right. Another girl from this branch left a couple of years ago, she had three 'A' levels and she had seen an ad in the paper for management trainees so she 'phoned up the personnel department and they said they would get in touch with her and that was the last she heard. Which I don't think is very fair. We do have a lot of women managers but they have been here fifteen to twenty years to get up to that level; there has only been one female management trainee that I know of. They don't seem interested in your qualifications as long as you are doing the job you were employed to do."

The third cashier had not been told that she was already eligible to begin the professional exams.

"I have got seven 'O' levels and I went to college to do the BEC National Diploma in Business Studies, which does not seem to mean a thing here. I am doing the certificate of building society practice. I had wanted to do the CBSI exams and my last manager told us all to do the certificate, she said I would find it easier to do having the BEC. I did say I wanted to do the CBSI. I have been to college for two years full time and I have been here two and a half years and I have only just come off the training grade. Another girl started here three months ago, she is younger than me and just has CSE's and she has come in on a thousand more than me. .. It is true that the majority of managers are women but when you find out how long they have had to wait to get to that position, between thirteen and twenty five years. I don't want to wait twenty five years. The problem with this job is that there is nothing to do except cashiering, there is no back office paper work. .. I was reasonably motivated when I first started but I am now so disillusioned, I am now looking for another job. I would probably like another society but not as a cashier. What made me think was when they brought M. (management trainee) in and I thought, well what chance do any of us stand to move up within the society if they are going to bring in highly qualified people from outside every time they want a manager. The last management trainee we had was useless, we were all pulling our hair out with him, he couldn't do the counter work and in the end they found him a job at head office and yet he is still on a big managerial salary. The barrier is really leaving the society and thinking, could I have made something of it, but I don't see the point of staying."

There is a very obvious contrast in the treatment experienced by the management trainee and other highly qualified staff who would appear to fulfill the society's requirement for management potential from within the society. These particular cashiers have been highlighted because of their qualifications but their experiences are not unique. It is difficult to escape the conclusion that male cashiers with the same level of qualifications would not have had the same experience. A male cashier at another branch who only had four 'O' levels, had failed to obtain the required points on his certificate of practice exams and yet he had been told by the society that the CBSI would

allow people to sit the exams after they have been employed for a certain number of years.

The society had little regard for the training and development of its female cashiers since so many well qualified staff were working in a city branch where the use of front office terminals and the centralisation of work at head office had reduced their jobs to just cashiering. They had all said how boring the work now was and several had commented that even 'O' levels were unnecessary for their jobs. The personnel manager himself had said that since the terminals had come in they were waiving even the 'O' level requirements because an ability to get on with the public was more important than academic qualifications. At the main B1 branch with its wider range of work, none of the staff had qualifications at 'A' level or equivalent.

The personnel manager said it was the lack of senior cashier material in the society that led them to recruit management trainees. Having had access to only a very small number of staff this does not seem to be an entirely accurate picture. The overwhelming majority of main branch managers were male and with very few male cashiers the only way to maintain this system would be for the external recruitment of male management trainees. Women are viewed only as cashiering staff regardless of their qualifications and if they are to become managers it is only as office managers and after a considerable number of years. The office manager in the city branch for example had worked for the society for thirteen years before she was made office manager.

Single Entry Recruitment: Society A

Building society A has until very recently operated a single recruitment system where in theory at least all recruits, given sufficient ability and application could progress up the career ladder. In practice, given the pyramidal structure of the organisation, this has never been the case. The requirement of such a system is that most recruits either leave or remain in the lower grades. Such a pattern fits easily with assumptions about women as poor career prospects and with the organisation's need for a large pool of labour from which only a minority are selected to fill career posts. With the larger societies greater sensitivity to equal opportunities legislation, following the EOC's condemnation of the Leeds Building Society, the direct discrimination of the past which sustained this system has developed into more subtle forms of indirect discrimination.

In the recent changes, progression to grade 3 which used to be dependent only on the number of years service and completion of a training programme, is now only possible for career staff. Grade 1 continues to be a training grade but grade 2 will now be the ceiling for the majority of clerical workers. To distinguish the career grade during the transition period, new A and B categories have been introduced, with B being the career grade. The objective is to relieve the pressure on an increasingly blocked promotion system. At recruitment it is to be established whether the individual is interested in a career or whether they will remain an A category employee and be limited to clerical

work. By preventing the majority of staff from reaching grade 3 it aims to reduce the expectations of most staff of ever having a career while at the same time opening up a career path for those individuals who wish to get on but are being frustrated at the moment by apparently poor prospects.

It is clear that the division between career and non career staff at recruitment, will be along gender lines. The attitude of one male member of staff is typical:

"There is a bottle neck in promotion here, and the new grade B is to try to relieve that, to stop those getting promoted who are not too bothered, like some of the girls do. Perhaps they are going to leave eventually and have children, they say they want a career and they get promotion but they only want a better salary and they stay in that lower management position and hold other people up."

This apparent 'problem' of a promotion system that is enabling women to progress, but only to the lower levels of management, is being 'solved' by changing the recruitment procedure. At recruitment it will be established whether the individual is interested in a clerical job, which in itself can be presented as varied and challenging, or whether they want a career. As one manager explained:

"Whereas before we have recruited every full time member of staff as career staff that will not happen in the future.. Careers can mean a number of different things to different people and somebody might be quite happy coming in and having a career as a cashier."

What is required by the society of their career staff is explained at recruitment i.e. a long term commitment, the advisability of becoming professionally qualified and the probability of having to move for the job. It is clear that these could be presented as an encouragement to those viewed as career potential and as a discouragement to those who do

not align themselves with this typically 'male' profile of a career.

The implication of this change becomes clearer with a gender analysis of individuals experiences of work. It is of interest to consider those women who had reached higher grades within the three branches studied. There were three female staff who had reached grades 4, 7 and 10, a local branch manager, an assistant manager and a woman on secondment. There were two female staff on grade 3B and three typists who were on grade 3A. When they had joined the society seven of these eight said that they had not expected to have a career. As the assistant manager said:

"I did not think of it as a career really, when I started, it just sort of developed. At that time it was just a case of a job, none of the women who worked with me were career minded and women were not sent on any training courses... At the time you maybe want to do more...I think you become stagnant if you remain in a job too long."

And, as another explained:

"I didn't have any great ambition, but over the years obviously as I went on I got promoted...I liked the job as local branch manager."

Without an 'expectation' of promotion, a process of 'gradualism' occurs over a long period of time, whereby women become aware that they can achieve more and progress. This process is dependent upon these women not 'fitting in' with management's assumptions about women's employment patterns. These are women who either did not marry or have a family when it was assumed that they would. The concept of gradualism applies equally to the attitude of management as they gradually became aware that, with their accumulated

experience and knowledge, these particular female members of staff might actually be suitable for promotion. This process is thus more dependent upon time than upon an expectation that women should be promoted. These women would not have put themselves forward as career staff at recruitment and in fact under the new system they would not have the required qualifications, and so it is almost certain that none of them would have reached higher than grade 2, regardless of the number of years worked.

One woman who had joined the society in 1976 and who was well qualified with 'A' levels and a teaching qualification had expressed her desire for a career at recruitment. After ten years, which was the time it took most male members of staff to reach branch management (grade 10 and above), she was only on grade 4. She recounted her experiences:

"When I was recruited I was told that if I wanted a career this was the place. After a couple of years I felt that that was such a lie. I felt really bitter, that I'd been told that at the time and then spent two years sitting at a counter. I doubt I'd have been two years on the counter if I'd been a man, with my qualifications. Men never did sit there as long. It was a large branch and if you were on the counter you did not learn anything else about what was going on. I found it very frustrating and it was deadly boring as well."

She had recently been told that her chances of future promotion were very limited because she was not taking the professional exams. She had accepted this despite the fact that men were still being promoted who were not professionally qualified.

A major factor in single entry recruitment is differential selection on the basis of qualifications. Entry to the

Building Society professional examinations requires candidates to have two 'A' levels or an equivalent. In this society, of the thirty seven branch staff interviewed only three of the twenty eight female employees had obtained this level of qualifications whereas all nine of the male staff had. Several of the female cashiers in this society (and in society B) had abandoned 'A' level courses to take on their present job and none of them had been made aware at recruitment of the possibility of becoming professionally qualified or the need for 'A' levels. This differed from the experiences of male employees who, at recruitment, were all very clear about their career prospects:

"So taking the job on in the first place or very soon after taking it on I knew what the requirements would be for a career. There is nothing to stop me going to the manager and saying, I am now ready for a move."

It is clear that despite the theoretical equality of all staff recruited at the single level, the male recruits were expected and encouraged to make a career with the society and the females were not. What the new system of single entry recruitment does is to formalise the system which already existed informally. It is likely to have the additional effect of preventing women reaching supervisory and lower management positions because, as the personnel manager made clear, no one will be promoted even to cashier grade 3, in the future, unless they have the potential to go much further.

Having considered recruitment, the promotion systems of the three societies will now be discussed.

Promotion

In all societies there are several grades through which branch staff can move to more senior roles before promotion into management becomes a possibility. So when looking at the operation of systems of promotion all these stages need to be considered and not just the move into management. What must be considered is how the promotion systems are controlled and how the experience that is necessary for promotion is obtained. It is important to ascertain the effects of any changes which are occurring in societies' promotion systems and precisely what are the barriers to women's promotion.

The one factor that overshadowed recruitment procedures also overshadows the issue of promotion and that is the ideology which prevails that sees the present patterns of employment as acceptable and therefore not requiring change. All the case study societies professed to be equal opportunity employers. As a personnel manager with society A said:

"With equal opportunities we have been involved in establishing a full picture of our workforce. All the new recruitment procedures that have been introduced have been with those in mind. .. You are employed, you do a good job but if you do want to go further then you as an individual have got to meet these requirements. (Mobility and professional qualifications etc.) We do not consider them discriminatory in any way. The resignations tend to peak for females at seven, eight and nine years. We have not got any information on the numbers of women in higher management, to be seen to be fair we always put the right person into the job, we don't care if they are male or female, it is almost discriminatory to try to look at this and distinguish."

This is because they have never questioned the basic assumptions upon which their societies' policies and systems

are based and that is that women's primary interest is in the home. The most common stereotype is of women as routine clerical workers who are drawn to this type of work because of the availability of part time work once they have had their families. This made it difficult for managers to believe women who said they wanted a career since that did not fit in with their image of women's lives. Women may be recognised as excellent workers but seldom as good career potential.

Differential Selection

In multi-entry systems where there was a specific management trainee entry point and in single entry recruitment systems where there was a differential selection on the basis of qualifications, there is an observable pattern of men having higher qualifications than women at recruitment. This has undoubtedly been a factor in the justification for the promotion of male ahead of female members of staff. Where qualifications are largely disregarded, as in societies like case study C, this has not enhanced the ability of branch staff to be promoted to management because of the operation of two separate gender based systems of recruitment. Although the trend is towards more staff becoming professionally qualified this is still not a prerequisite in most societies and only required in other societies for longer term progress. Even those societies that preferred their managers to be qualified still said that the primary factor in promotion was ability.

Mobility

Besides the inbuilt inequalities that exist at recruitment there are other features of promotion systems which can only be understood in terms of gender differences. In chapter 5 an assessment of the importance of the requirement for staff to be geographically mobile concluded that the existence of mobility clauses themselves were presented as a barrier for women employees, without any realistic assessment of how they operated. Personnel and branch managers rarely questioned the assumption that the great majority of women were unable or unwilling to move for their job. This reduces women's chances of even being considered for promotion. In many societies the need for mobility is very limited and those who hope to pursue a career, whether male or female, are aware of this requirement. Similarly both women and men may be unwilling or unable to move because of family commitments. The case studies showed that generalisations on this subject were not possible.

In society C with no grading structure for managers, the level of individual mobility was a matter of personal choice. Any manager could apply for any branch if it became available. As one said:

"It is a very fair system with us, if you want to go for a branch as a career development or even if you see it as moving to somewhere you would prefer to live, you would apply if you wanted to and you would or wouldn't get it. If you do not want to move you do not have to. The problem of that system is the logjamming effect, the south coast or Torquay may be a logical next move but the people there may not want to move."

In society B the problem of mobility did not arise to the same extent given the heavy concentration of branches within a single area but again no one was expected to move and people would only apply for branches which entailed a move, if they wanted to. In society A, a national society, for promotion to chief cashier and each stage thereafter, the individual had to move branches. It then became a choice between taking promotion at every opportunity and accepting the possibility of frequent house moves or waiting for vacancies within the surrounding area.

The other factor is the willingness of individuals to move. Even those staff with a mobility clause in their contracts were not always willing to move. Both branch managers in society A had moved house but both said their attitude would be different when their children started secondary education. The female assistant branch manager was in the process of moving house following the move to her present branch. Yet the male assistant manager and both chief clerks said that they would be very reluctant to move house. Two said they would but only for a significant promotion. One chief clerk said:

"I'm looking for an assistant managers position and I would prefer it to be in this region because I have to move branches. The thought of having to move house worries me. Having never moved at all I have some reservations about it. It's nice to feel settled. I've got a son of fourteen months and the in-laws are around and they have got the opportunity to appreciate him at this stage. A lot of the friends I've got go back years....If I thought I was going to move there would be no point in spending any more money on the house, it is very unsettling."

Those clerical staff, whether male or female, who had joined the society for a career, were aware of the mobility

requirement and were willing to move. There were four female cashiers who were quite definite that they would move for a promotion. This comment was typical:

"I've got a boyfriend who I've been going out with for years and I've spoken to him a few times on this, that if ever I had to move with my job, whether he would consider moving with me. I'm the one who wants a career and he's got his job and he's happy with it. I think where ever we went in the country he'd be able to get a job. If we are still together he said he'd be willing to move with me."

In society B the female office manager, who was single, said moving house would present no problems for her. The female branch manager in the out of town branch said:

"Moving for the job would not restrict me, I have a son at school, which would be a consideration but no more than it would be for a man considering his family. My husband is unemployed but even when he is in work he is not in a career structure, so we could move."

The male manager at the other main branch, however, said that promotion prospects were poor in all societies and he was quite happy where he was:

"In societies now no-one is going anywhere very fast, it has not particularly upset me as my family are in this area and I have no great desire to go zipping round the country purely seeking out posts that will suit me for a couple or three years."

All three of the branch managers in society C had moved house for their jobs. The three assistant managers are those most likely to have to move if they were to become branch managers. The female assistant manager was prepared to move house for a promotion but the two male assistant managers were unwilling to move. One said:

"It's a very interesting point, I'm glad you raised it actually. I basically could not move away due to a number of circumstances. My wife works for instance and has a very good job and I think she would be a little bit upset if I put my job before hers."

The other assistant manager was more circumspect:

"I've discussed this both at my interview and at head office and with my wife and we really would prefer to stay within a fifty mile radius of this town, so that reduces the number of branches I could go for to about twenty three. It is a case of waiting for a manager from those branches to move on."

For the majority of clerical staff who do not wish to pursue a career the question of mobility does not apply. There is no claim that these case study branches are totally representative but if a generalisation had to be made, it would be that the men exhibited a greater reluctance to move house than did the women. The assumption that it is just women for whom mobility is problematic, certainly is not borne out by the evidence.

Work Experience

Another assumption that is made by managers concerns women's suitability for certain types of work. Within all societies there is a growing emphasis on business development which involves contact with business and professional clients. It is in this area that women are seldom found and yet within all societies it is part of the management role. The second issue raised here is that business development is considered as essential experience for any subsequent promotion, thus creating a Catch-22 situation. The attitude that women are not suited to this type of work is not just limited to male managers, a female personnel manager was quoted in chapter 5 as saying that "women would not enjoy the development side."

Within the case studies, only one woman expressed similar views. She said:

"From what I've heard not many women get on well with outside development work."

This may well reflect the perceived wisdom of the male managers but it does not accurately reflect the experience of three women within this study who had, albeit very limited in two cases, development experience.

In society A business development was the responsibility of the branch managers alone so that there was no female member of staff interviewed who had any experience of this type of work. In society C the female assistant branch manager had been allowed to do some development work with her previous manager but her present manager would not let her continue with it. She recounted her experiences:

"I joined the society as a managers assistant and found that they did exactly the same work as an assistant manager but they did not get a car as they did not do development work. There were no men managers assistants. When I asked about the possibilities for promotion and I was told that I couldn't be promoted because I needed experience on the development side. I said to them, 'You told me I had to be a managers assistant so how am I supposed to get that experience?' I waited five years before I was made assistant manager. I used to do the calling on professional contacts but this manager felt he should do the calling and I should sit in the office. You should do both really because you need the development experience to be a manager and I am losing out now."

Another female cashier within this society had done some development work for a short period when her branch did not have an assistant manager. When asked about the reaction of the professional contacts that she had called on she said:

"No problem whatsoever. There were no reactions because they come in here anyway. The only difference is that you are seeing them on their territory as opposed to seeing you here. I don't think we have ever had anybody that's

been a little bit taken aback. We go out at lunchtimes with solicitors, it depends on the solicitor. Some of the older ones still tend to see it as different to going out with one of the lads. If you make arrangements to meet for lunch with one of the older solicitors they will meet you just for a drink and not in the usual pub. They could be looking over their shoulder and wondering if anyone had seen them with me. It does not stop me doing my job so it does not create any problems in that respect."

In society B the development work was the responsibility of main branch managers or special development managers. The female manager of the large out of town branch spent a large proportion of her time doing development work. She had been with the society for eighteen years and after nine years applied to be a trainee manager. One year after completion of her training she was made manager of a small branch where there was no development work. After four years she applied for a larger branch but was turned down:

"I passed the first interviews but head office executive were a bit concerned as to whether I would be able to develop a town from scratch. At the time you feel, well how on earth am I going to get the experience if they don't let me. Then a year or so later I was just offered this job. They asked me to take over this job and my existing job. So they got rid of a branch manager. There is no other out of town branch manager who is a woman, for a long time I was the only one with a car. We don't have women in our main development areas, I've not got the solicitors and accountants here. I have adapted to what this area needs, we need to get involved locally and give a good service. .. I am more involved in the community, that is why I am involved in organising the local fun run. Perhaps men are more high flyers and would not be bothered with the fun run, it's too much like hard work."

On her involvement with professional people she said:

"You make yourself known to a lot of people. You must make sure that people are aware of your products and I'm in a lot of organisations, the Chamber of Commerce for instance and different supper clubs where you meet professionals. .. You always get this kind of joke that women get in because of curiosity. If curiosity gets me in the door then curiosity is great. There are a few disadvantages as a lot of contacts are amongst men who play golf or snooker together. I said to one of my professional contacts that I would love to go and have a game of snooker and he said right we'll go, and it was

great. He was amazed that I could actually get the balls in the pockets, I mean I was amazed that I could as well. I went a few times; all you get is a reputation for the fact that she is game for doing things, but you are still not treated the same. I will attempt to do things that blokes do but I don't push it. They would not take me seriously and I'm not into being male anyway. I win because I offer a good service, I do a lot more than perhaps a male counterpart would do."

From these few examples it seems clear that the women who had been given the opportunity to do development work had met with no special problems. What the final example showed was that being successful did not mean doing the job the same way as a man would. This manager had developed the job in her own individual way and had tried to add something to the job by developing business within the whole community and not just among professional people.

Although it was generally assumed that male managers would have no problems with the development role, two did admit to some reservations about it. As one branch manager in society C said:

"My function here is to generate business through professional people and how I go about doing that is up to me. Going out to meet professional people, I find this a bit more traumatic, compared to when I was an engineer."

In both society B and society C examples were given by managers and staff of previous managers who could not handle the development role and as a result had been moved to jobs at head office.

No examples could be found of predominantly 'female' jobs which were considered to be essential experience before promotion could be offered. All-female jobs such as typing

had very low ceilings in terms of career paths. The anomaly is reinforced by examples of building society managers who have been recruited into their jobs without any previous building society experience. In society C in particular most managers never got involved in branch work simply because they were not familiar with it. As one cashier said:

"A lot of the managers just have not got a clue and they are directly responsible for the branch and they should know our job. The only time I go to the manager is if we are breaking the rules, then I am covered. He is directly responsible but if he does not know what I'm asking, it does create problems."

At another branch the manager said:

"The girls are far more au fait on the counter than I am. They can deal with the computer better than I can. Mrs W can actually deal with mortgages better than I can. (Half laughs). You know it is the job ... computerisation has made it more complex...I don't know."

Promotion Patterns

The three case study societies illustrate three different approaches to promotion procedures but all with broadly the same outcome. In society C there was no recognised system of promotion. A cashier would begin on grade 1 and have birthday rises until the age of twenty five. It was possible upon the recommendation of her manager to have merit rises or grade increases. Since this was purely at the discretion of each manager and there was no guidance given from head office, no patterns of either grade distribution or promotion procedures was discernable. Promotion from cashiering grades to management was very rare and no examples were found in the case study respondents.

In society B the cashiers were able to gain a higher grading, again at the recommendation of their manager but also when vacancies occurred at higher grades for which they could apply. There was a system of annual assessments but some cashiers felt that these did not present them with an opportunity to discuss their future prospects. As one cashier said:

"We have annual assessments in October with the manager, (office manager) we don't have anything to do with the personnel department. They don't ask for your opinions on anything it is just an assessment of the work that you have been doing. They don't ask you how you feel about your job. If I asked my manager what I had to do to become a branch manager she would laugh or very kindly say that there is no chance."

The value of such sessions was heavily dependent upon the ability and willingness of the branch manager to take a genuine interest in their staff. The limited case study data suggested that this may be related to the level of training of individual managers. Whereas the main branch managers had usually undergone several training courses designed specifically for managers this was not the case for the office managers who held the same responsibilities towards their staff.

The promotion procedures experienced by several members of staff in the case study branches go some way towards explaining the discrepancies which had arisen between job titles and levels of responsibility. Many of the promotions involved the amalgamation of two jobs into one or the recruitment of personnel on a lower grade to carry out the duties previously held by someone on a higher grade. In all these cases the personnel involved were female. As noted

above, the promotion of the branch manager from a small local branch to a large main branch involved her in retaining responsibility for *both* branches and the reduction for the society of one branch manager. Also referred to in chapter 5 was the instance of a senior cashier in the large main branch who had the responsibility for running a branch which had twelve staff. Most of the branches which were run by office managers in the city were much smaller than this and there was little difference in the job responsibilities.

The recruitment and subsequent experiences of this senior cashier illustrate well the differences in attitude of the society to male and female staff. As she explained:

"At one time for this branch they wanted two people, one to do the investment side and one for the mortgages. They advertised and I was offered this job and they advertised for another senior cashier to come in but they could not find anybody. Instead, a gentleman, shall we say, that they could not find anywhere to put, ended up coming here as office manager. It came to light he hadn't a clue. He had worked at head office and he was a manager but he didn't know anything about how things were run. Eventually he had to start asking me things but when he left he was at a higher level than me but they expected me to step back into his shoes and do his job and stay on my old title. I said no, why should I? We thought that they would perhaps advertise for an office manager but they advertised for another senior cashier. I stuck to my guns, why should I have done the job on a lower grade than he was on? My title is crazy anyway because I don't cashier. Above the cashiers there should be either an office manager or an assistant manager. At other branches senior cashiers are cashiers who are in charge of the counter."

As it turned out the society did not recruit another senior cashier and this senior cashier is now doing the job of an office manager. The problem she had with an excessive workload was solved by employing a grade C cashier, instead of another senior cashier, who did no cashiery but was responsible for the mortgage account administration of the

branch. This is a job which is normally the responsibility of an office manager. There was a second, male, grade C cashier in this branch who had been there a number of years and his work remained primarily cashiering. Neither the manager nor the senior cashier believed that he was capable enough to do other work.

At the smaller city branch when the then senior cashier was made office manager the grade C cashier took on the responsibilities of the senior cashier but was not given that title or any increase in pay. As she said:

"I have worked for this society for eight and a half years now, and I have only just been upgraded to a grade C. We have not got a senior cashier in this branch at the moment and I have been doing the job now for eighteen months and I am still not senior cashier. I think a lot of it depends on how noisy you are but I'm not an extrovert person I just get on with my job because I think that is the most important thing. There is a lot of secrecy in the society and so you think that perhaps the position you are in is sort of general."

This strategy of reducing the levels at which responsibilities are held and of reducing the number of posts would have the result of reducing the costs of the society. In operation this strategy appears to be dependent upon the gendered nature of the workforce. Women were expected to take on extra responsibilities without any recognition and no examples could be found of this happening to male employees. In fact the opposite was likely to happen. In the example above, when a man had been appointed to a post which was advertised for a senior cashier, he was made office manager.

One factor common to all societies was the perceived increase in 'blockages' within promotion systems which was referred to in chapter 5. The branch expansion programmes of most societies was accompanied by the rapid promotion of many staff to management and a high influx of others into management positions. Not only has that rapid expansion now ceased but the existing managers are still relatively young and the promotion prospects beyond branch manager level have always been more restricted than those leading up to it. In societies with a separate management recruitment system like society C, this has merely resulted in a lower level of recruitment. Within other societies there are different features which serve to reinforce this trend. In society B, for example, the increasing use of management trainees to fill branch management vacancies was seen to be reducing the promotion prospects of those branch staff who had joined the society hoping for a career. In society A the presence of women in supervisory and lower management grades but not in senior ones was perceived by some male cashiers as presenting an extra blockage to their own promotion prospects.

Some reference has already been made to the changes to the recruitment and promotion system within society A which was designed to reduce the blockages in the system for career staff. It seems likely that the effect of these changes will be to further reduce the opportunities for women to progress through the grades. When the society operated a single entry system although it was theoretically possible for women to progress on equal terms with men this did not

occur. The female staff in the branches studied who had reached grades 3 and above were presented as having successfully made it through the grades. They are however far from 'successful' if compared with male staff. The time taken to reach any grade was, on average, twice as long for female as for male employees. The woman on grade 10 had taken twenty four years, whilst the two male managers on grade 11 averaged thirteen years. The female assistant manager on grade 7 had taken eighteen years whilst her male equivalent had taken just nine years. The female staff on grade 3 had been employed for an average of six years compared with just three for the male employees on that grade. As was said earlier, this process was more dependent upon the passing of time than upon an expectation that women should be promoted.

Equal opportunities legislation has meant that the direct discrimination of the past which maintained the male manager/female cashier split has had to be modified. The society has issued new guidelines to managers on the equal treatment of male and female employees. With a single entry system this may have resulted in increased numbers of women at management levels but the introduction of the new career grade goes a long way in countering that possibility. The evidence suggests that the polarisation of career and non-career staff will be along gender lines. Male employees have never been recruited on a non-career basis and it would be fairly safe to assume that the lowest two grades will be almost totally feminised. Theoretically there is no bar to women becoming career staff but the requirements of career

staff are such that given the different experience of work of men and women, it is unlikely that most women would be able or prepared to meet them.

Part of the new challenge that faces women who want a career within a building society is the increasing emphasis on professional qualifications. The extent to which women can take advantage of this by becoming professionally qualified themselves depends upon a number of 'if's'. If sufficient numbers of women are recruited who would qualify for the professional examinations, if they are given the encouragement and opportunity to take them, if the requirement for a continuous career pattern is modified and if they can find evidence that there is equality of opportunity if they are successful, then women may be able to begin to move towards a position of equality.

Women's experience of work and the barriers presented by their added responsibilities in the domestic sphere, have an influence upon their attitudes towards promotion and these same attitudes are likely to prevail when women are considering the possibilities of becoming professionally qualified. These issues will be addressed more fully in the following chapter but are raised in the next section which looks at the increasing role of professional qualifications.

Professional Qualifications

Several factors have already been mentioned that have contributed towards the increased blockages within promotion systems and the increasing importance of professional qualifications. Movement of personnel between societies is fairly common and has often been seen as an alternative to internal promotion. This has reduced the willingness of many staff to committing themselves to the required minimum of four years of intense study. One manager said that it took him at least six to eight hours a week to do the work required for the ACBSI. With increased competition for promotion, the holding of qualifications becomes an important measure of an individuals commitment to their careers. There is also the perceived need for building societies to present a more 'professional' image to the rest of the business world with the widening of their powers and their moves into other areas of the finance sector.

Until recently the main criteria for promotion have been experience and ability. Society C did not ask for any qualifications from their managers and many had none at all. Society B required 'A' levels for their management trainee scheme but invariably graduates were selected as there were so many suitable candidates applying. In society A the minimum requirement for all recruits remained at four 'O' levels but it has been the practice to recruit a percentage of cashiers with 'A' levels. This society has not formally introduced a graduate training programme but it has run one such scheme "as an experiment".

As outlined in chapter 5, the professional and examining body for the industry is the Chartered Building Societies Institute. In 1975 there were 106 successful candidates only one of whom was a woman. By 1983 the numbers obtaining this qualification had risen to 341, with 7 per cent being women and by 1985 15 per cent of successful candidates were women. It is too soon to say whether the percentages of qualified women will continue to increase and if they do, whether this is sufficient in itself to increase the numbers of women reaching management positions.

None of the staff interviewed in societies B and C were studying for the ACBSI and only the management trainee in society B had the intention of studying. The personnel manager in society C recognised that there was a growing trend towards professional qualifications but he saw this as something that would come in for the future rather than affecting the present staff or management. Of the fifteen branch staff interviewed only one was qualified to 'A' level standard and therefore able to begin these examinations. He was an assistant branch manager who did not intend to take the exams because he said this society did not push them and they were only necessary if you wanted to reach "the very top". At society B all the management trainees were now expected to become professionally qualified but as this was a very recent requirement it had affected very few people to date.

In society A it was stressed that anyone who wanted promotion should become professionally qualified. Given the

level of commitment required to obtain these qualifications, existing members of staff who had already begun to progress through the grades without being qualified were less likely to consider this as an option. For most of the female staff who did not have the 'A' levels or an equivalent, that was required to begin studying, this would mean a minimum of two extra years to try to gain the necessary qualifications for eligibility for the ACBSI. The prospect of a minimum of six years of continuous studying and the added risk of failure, was enough to deter most, especially as they were aware that they would also be competing with predominantly male staff, many years their junior.

In society A there were nine female employees on grade 3 or above, only one of whom had 'A' levels, which is in marked contrast with the nine male staff, eight of whom were on grade 3 or above and all of which had 'A' levels or an equivalent. Three of the management staff had already obtained their professional qualification and four others were studying and all had begun their studies within a few months of joining the society.

The remaining full time staff, those on grades 1 and 2, form an interesting comparison. All thirteen, one male and twelve females, had worked for the society for less than three years and so all had been recruited at a time when there was a growing emphasis on qualifications and when all full time staff were, in theory, career staff. The male clerk had 'A' levels and had begun to study for the professional exams as had just two of the female staff.

Four other female clerks either had one 'A' level or had abandoned their 'A' level course to work for the society. Most of the female staff said that they were ambitious and did not just want a job as a cashier.

What was most notable was that even those women who were taking the professional exams expressed some doubts as to the reality of their ambitions or saw their ultimate career objective as being outside the society. As one said:

"There are problems, I think men are promoted first. I think women mainly become local branch managers which isn't really a management job and they are department heads while the men become assistant managers and managers."

Another said:

"I'm taking my exams with the Institute of Chartered Secretaries to make my future more open. At the end of four years if something came along at which I could use my exams and my experience I might try something different, perhaps move into accountancy."

Despite the policy of 'encouraging' women to become professionally qualified, two of this group who had expressed an interest in the exams had been discouraged by their managers. One had been told that she was too old, although she was only in her late twenties and also, that there were too many other people doing them. She was subsequently told by regional office that this was inaccurate but by then she felt as though she had been put off the idea. The other was told that the exams would probably be too much for her as she was getting married soon. There is no evidence that this was a conscious policy but the effect would be to further reduce the pressure on promotion.

The women who have been recruited within the last three years had more ambition than had the older female staff when they had first joined the society but the one factor they both share is that they still do not expect promotion, unlike the male staff. There is an awareness that very few women actually do get promoted beyond the first levels of management. Besides the indirect discrimination that exists in the recruitment of women who are not eligible to take the professional exams and in the way that men are encouraged to seek promotion and some women are not, there is the other fear that remains that should they want a family there is the minimum of maternity leave and no opportunity to retain their grade should they have to return part time. Also, they are not allowed to sit for the professional exams unless they are in current employment with a building society.

Introduction

This chapter continues the assessment of how patterns of gender differentiation are maintained. This is not just a function of the processes involved in recruitment and promotion but also the employment structures themselves, which are in their turn also dependent for their form on the gender patterns within them. A major feature of the building society industry is the growth of part time employment and this chapter will examine the implications of this for the organisation of the labour process. Like other structural features such as the segregation of work which is occurring within the branches of some societies and between the branches and the head offices of others, they are the consequence of the labour process maintaining, and in some cases extending, existing gender differences.

Women's domestic responsibilities, their awareness of the problems faced by women seeking a career and the evidence of the lack of women managers, all combine to influence their experience of work. Women's experience of part time work and the growing use of part time workers within building societies provide a useful example of the interrelationships of all these factors. The chapter concludes by considering whether there are any countervailing influences on systems and structures and examines the role of different forms of staff representation.

Part Time Work

The dramatic increase in the number of part time workers within the building society industry has been documented in chapter 5. Between 1984 and 1985 alone there was a 13.4 per cent increase in the number of part time workers in building society branches. However within the industry there are considerable differences between societies in relation to the percentage of part time staff. The actual range for branch staff in A and B category societies is from 8 to 59 per cent. Although, as was seen in chapter 5, part of the reason for the use of part time staff is that they facilitate greater flexibility, especially in smaller branches, this can only account for a low percentage of part time staff. The society where only 8 per cent of its staff were part time had a policy preference for full time staff and their level of part timers reflected what was necessary to give them the staffing flexibility that they required. The main reason for the increase in the use of part timers has been to keep down costs. That this is a viable option for societies is a function of both existing employment policies, the use of new technology and patterns of gender division.

In two of the case study societies the percentage of part time staff has doubled in the last five years but in the third, society C, it has varied considerably but without an overall increase. In society A, in 1970, only one in twenty of branch staff were part time. By 1979 this had risen to one in ten and by 1985 it was one in five. In society B by

1985 it was one in three and in society C one in seven. The percentages of part time staff in the case study branches was very close to the average for each society. Within the case study branches there were two part time staff interviewed from society C, eight from society A and six from society B, although several of the full time staff had previously worked part time.

Despite the fact that in many societies, including two of the case study societies there are male cashiers, cashiering is still regarded as primarily a female job. This is what has made it possible for it to be opened up as an area of part time employment with all the advantages that this has for the society such as smaller overheads and lower pay. Other advantages may be less obvious and may be seen as additional benefits. Part time work offers no opportunities for progress and therefore the higher the proportion of part time staff the less pressure there will be on an already blocked promotion system. Since they have fewer employment safeguards, they are also more easily 'shed' should redundancies become necessary.

Since part time staff at recruitment are required to have building society or related experience, training costs are also reduced. Of all the part time cashiers interviewed only one had not had previous experience within a building society, bank, insurance office, estate agency or dealing with money. This exception arose because this particular cashier already had her mother and sister working at the society. Of the sixteen part time staff interviewed only

three had been on a training course and in each case this was just a two or three day cashiers introductory course. The remainder had said that they had picked up the job as they went along, being told what to do by the other members of staff in the branch.

The lack of training of part time staff highlights another contradiction. Despite previous financial experience most new part time staff had no knowledge of the society, their policies or working methods. All societies stressed the importance of the 'image' that they presented to the public. Most of the contact that the public have with the society is through the cashier and this is increasingly likely to be a part time cashier who is untrained. Not only does this mean that they are less able to cope with the full range of customer queries but also they are not likely to fulfill the more specific marketing role that most societies are now expecting of their cashiers. An ability to deal with the public was of primary importance in the cashiering role. This was viewed as part of a cashier's personality and therefore it was never recognised or rewarded as a skill.

There is no evidence from the case study societies that the turnover of part time staff was higher than that of full time cashiers, so the excuse that it is not 'economic' to train part timers cannot be universally valid. In fact the reverse is true. Within the branches of society A the full time female cashiers had an average of 2.1 years unbroken service whereas the part time staff averaged 4.6 years. This does not include the total number of years worked by

two part timers who had broken service. Society B was similar with the part time staff having on average 7.4 years service compared with just 4.5 years for the full time female cashiering staff.

Despite the deskilling of the cashiering role in societies A and B, which opened up the possibility of recruiting women with lower qualifications, this has not happened. In all three societies the qualifications of the part time staff were on a par with their full time cashiering colleagues. In society C this meant few, if any, qualifications but in society B most part time cashiers had between four and six 'O' levels and in society A every part time cashier had 'O' levels, with five having between five and eight each.

In each society the terms and conditions of employment for part time staff was different and invariably inferior to that offered to full time members of staff. In society C the part timers could not join the society's pension scheme, there was no increase in holiday entitlement with service and they remained on grade 1 with no age or year increments. They had to wait three years rather than eighteen months before they were entitled to a staff rate mortgage, had to work every Saturday and had to work longer hours when required, to cover for the holidays and sickness of the full time staff. There were no standard hours of work, these were set individually for each part timer by the branch manager, depending upon the needs of the branch. There was also no training at all for part timers.

In society B the part time staff had no entitlement at all to a staff mortgage, they did not receive holiday pay, they were paid at a lower rate than the full timers, had no pension rights, were limited to grade 1 and if required they had to work full time in the holiday period. One part time cashier was, at the time of the interview, working full time to cover for a colleague absent on maternity leave. The combination of hours and days worked varied between each part time member of staff and although most had not received any training two had been sent on the cashiers training course. There was one part timer who had worked for the society with which society B had merged and her terms were slightly better than those for the rest in that she was entitled to a staff mortgage and holiday pay. In fact she worked only two hours a week less than a full timer but she had not been allowed to transfer to full time.

In both these societies the part timers felt these discrepancies to be unfair. As one part time cashier said:

"Part timers are on a set hourly wage. They purely get paid for the hours that they do but they get less for a Saturday morning, but the societies argument is that you are not going to be taxed because the amount of hours that you do, they say, when added up don't come to as much, but it is not fair really. Once they have got you as a part time cashier they have really got you...there is such a need for part time work that they know nobody is going to kick up a fuss and say if you don't do this we are all going to leave because I know that when they advertised for a part timer at S***** branch they had about 300 applications."

Given the inferior terms and conditions of employment many part time cashiers expressed a desire to transfer to full time work as soon as it became available. One of the major factors in this was the requirement that at times of need,

and this invariably meant the summer holiday period, they had to work full time. This requirement was totally contradictory to the recruitment practice that only married women with children be considered for part time work. They were expected to work at the very time that their children were most likely to be at home. As one part time cashier in society B explained:

"When it comes to the six weeks school holiday you have to work full time and that's when your children need you most. I don't mind working full time when they are at school. They (the society) do it because other people want time off. No, it's not in my contract. That states ten to three and when necessary, I think. We are asked if we mind working full time. We can get an odd day off providing there are enough people in to cover. The six weeks holiday is the worst....I will go full time in the future."

Another cashier at this society has recently changed from part to full time, as had three others. As she said:

"When I came here part time, I came because my children were small and when they started school I wanted to be at home with them during the majority of the holidays but I'm afraid that it has got to a point here that they expect you to work the holidays. Because the others are off they expect you to go full time. That is defeating the object. If you say anything you are in the wrong so I came to the conclusion that really I was better off coming full time. I've still got to work the holidays full time apart from the two weeks that I get off."

The policy of society B was not to replace cashiers that took maternity leave. It fell on the rest of the branch and especially the part timers to work extra hours and to cover for the cashier in her absence. Two cashiers expressed some resentment at this policy. There was a system of relief cashiers but the numbers were considered to be insufficient to cover all needs and so they were sent to those branches which were most short staffed. In the large out of town case study branch they were covering for one cashier on

maternity leave and because of the size of the branch they were considered able to cope without a relief cashier. Maternity leave may be a right for women workers but by disregarding its responsibilities, this society places the burden of it back onto the branch staff. Although as a policy it may not deter women from taking maternity leave it is an extra pressure on the cashiers and does not create the best atmosphere within the workplace.

In society A part timers are entitled to a staff mortgage and again are required to work every Saturday whereas full timers only work a certain number of Saturdays in one year. Although it was not the practice in this society to ask part timers to work full time many part timers still felt that making adequate childcare provisions for the school holidays presented them with their greatest problems.

The pay rate for new part timers has recently been reduced. As one cashier who had been fifteen years with the society and had herself transferred from full to part time said:

"They have brought in new rules for changing from full time to part time and they have altered the salary structure tremendously. So it has put a lot of people off from going from full time to part time. If you were above grade 3 as I was (she was a grade 5 local branch manager) then you would be moved down to the top of grade 3, even though part timers normally never reached grade 3. Full timers going part time now would lose too much, they would go to the basic part time salary and within the last few months that has gone down tremendously. They have made a limit as to how much a part timer can earn per year. They are going to lose out on experience, I was lucky I switched when I did. With the old grading structure they could see that they were paying out too much in wages so now they have altered the structure again so that new people coming in are on a different grading structure. They are having no trouble getting part timers so they have cut the rate drastically."

Although this measure does not affect those at present working part time it will affect those who are full time but may wish to move to part time. This is likely to have the greatest effect on women who return after maternity leave. Since maternity leave became a statutory right many women have returned to work full time after their child was born knowing that if their circumstances changed there was always the option of changing to part time work. Since the recent changes anyone who now transfers loses their grade and their rate of pay and is put on to the new low part time rate. The higher the grade they were on and the greater number of years they had been working the bigger this cut would be for them. If transferring to part time is no longer a viable option, this could have the effect of deterring many women from taking maternity leave and women that cannot manage full time working following maternity leave may well choose to give up work. Whichever happens the society will no longer have to pay its part time employees the rates they are paying at present.

These societies exhibit a contradictory attitude towards maternity leave. Both personnel managers said that they encouraged women to take maternity leave and yet in the way that these policies operated there was little encouragement and considerable discouragement for women.

Two of the part time women at society A had worked at the society before they had had their families, before the advent of maternity leave. When they became re-employed with the society they returned to the lowest grade and there

was no recognition of their previous experience or grade. The experiences of one part time cashier who had worked for the society for a total of eighteen years illustrates the problems that can be faced by part time staff:

"I had a good job before I left to have my daughter. I was on the training side at regional office. I returned to work for the society four years ago part time at another branch. I would have preferred to stay there but when we moved house I couldn't meet my daughter from school and the manager tells you what hours you worked and he was one of those he would not let me have the change, he was a bit awkward and so I had to leave. I had told him I was going to move and he had led me to believe it would be alright but when I actually moved he said that the society came first, before my child and everything. I had never lost any time with her, I just thought it was so mean. I found another job and left but I lost all those years of service. Then I was lucky enough to get this. I mean these days you have got to be grateful to have a job. I've had to start at the bottom of the scale again, I was at the top when I left and was on a higher salary and when you come back you lose all that you have."

The trend towards the use of part time married women is a way of obtaining cheaper labour with fewer training costs, for an already feminised job. Their wider experience is utilised but not recognised, in terms of pay or grade. Several part time cashiers said that they were able to help out with duties within the branch that were not their responsibility because they had done these jobs before. The clearest example was the ex-local branch manager in society A who was now working part time. Despite her downgrading she still continued to work in a local branch and did much the same duties as before. As she explained:

"My official job is part time cashier but I just do anything. In light of the fact that I have been an office manager I change the discs on the computer (a job which in all other branches is the responsibility of assistant managers), answer the 'phone, answer any queries and basically carry on as I used to, doing anything that comes up."

Policies such as the reduction in part time pay could be in recognition of the reduced skill and responsibility required since the introduction of the front office terminals or because of the ready market of women wishing to return to work after having a family. It is likely that both factors have been an influence. Part time work in general is low paid and even on the reduced rate societies have no problem in recruiting experienced and skilled staff. That this pool of cheap skilled labour exists is indicative of employment practices which discriminate, however indirectly, against married women with children who wish to work full time.

The Wider Effects

As has been seen already the policies of societies relating to part time staff can also have an effect on full time staff by reducing their options if they want to start a family and take maternity leave. The knowledge of the problems faced by all women with children who wish to work also shapes the attitudes of those women without children whether they are planning a family or not. These problems are not restricted to the lack of adequate maternity leave provided by the societies, there are factors which are external to the societies which reinforce this such as the lack of nurseries. The provisions for maternity leave in Britain are much less favourable than for any other European country. France for example gives mothers the right to sixteen weeks paid leave and two years unpaid. This is combined with reasonably priced full day childcare centres and free nursery schools plus supervision for children at

the end of the school day and the provision of holiday camps. Compared with this the British provision for just six weeks paid leave is plainly inadequate. The problems women face when it comes to finding adequate child care facilities means that many women are unable to work and many others can only return to work part time.

Not one woman who was interviewed in this study had been able to find nursery provision for their children and several said that a private child minder would be too expensive given their low rates of pay. There was a total of fifteen part time and eight full time cashiers who had children. In nine cases the children were old enough to be left but in thirteen out of the fourteen remaining cases the children were minded by relatives. In the fourteenth case the minder was a best friend. It seems fairly clear that the absence of a nearby and willing relative is what would prevent most of these women from being able to work.

It is not the policy of most societies to recruit married women with children into a full time cashiering position. The eight full time cashiers in this study who had children, comprised four women who had been divorced (one has since remarried) and whose children were older and four women who had started work part time and transferred later to full time either because their children were older or because they had managed to make suitable childcare arrangements.

Only the divorced women and one part time cashier said that they worked because of economic necessity but they all also

said that they wanted to work and would have done so even if it had not been a necessity. As one part time cashier said:

"I didn't have any great ambition because at eighteen I thought I'd probably get married, have a family and give up work. As it happened I've never given up work and I've no intention of giving up work. I like the job but I was never terribly ambitious. For the foreseeable future I have no plans to go full time. A lot of people think you go to work because you are poverty stricken but they don't realise that you go to work because you choose to go to work. I don't think people realise that in order to go part time you have to put a lot more into going to work. Even coming part time I have to leave at ten to eight each morning to drop my daughter off at my mother's. When she was a baby and I was full time I had to leave at half past seven in the morning. You have to put more into coming to work than anybody else. It's just because you want to work."

All the women in this study wanted to work and if it were not for their domestic circumstances most would have preferred to work full time. Out of a total of sixteen part time staff interviewed only two said that they definitely did not want to return to full time working. One added the proviso that she was assuming there would never be a need for her to do so. Three said that part time work suited them at the moment but they could not be sure about the future and that going full time was a possibility. One felt that the main reason for not going full time was that it would not mean a more interesting job because she was too old to be considered for promotion. She had eight 'O' levels. As she said:

"At the moment I'm happy to stay part time but you do change as you get older, your lifestyle changes and I may then find that I would like to do more at work. You can be so easily put off working when you have children, you can be made to feel guilty. There was no mention at recruitment of going full time, extra training or moving up the grades. They have restructured the grades now so even if I took full time I'm too old to go into the other system and onto management grades. I'm written off as far as my career is concerned so that does not apply to me. I'm sure I read somewhere that you cannot become a manager

once you are forty and I'm over forty. Looking at this office I think the part timers work quicker than the full timers. To write people off at thirty five or forty is absolutely wicked. There is a lot of energy left in us yet. Women over thirty five are valuable employees who still have a lot to give. There are examples elsewhere of tactics to make married women feel guilty, take redundancy and leave jobs open for teenagers."

There were eleven part timers who were definite that they would return to full time work, two of these said it would be in a few years time but nine would have preferred full time work either at the present time or in the very near future. Their inferior terms of employment and their restriction to only the most routine work were added incentives. As one part time cashier said:

"I want to go back to full time now. The main thing is it is alright being part time if you are the type of person who likes to come in just for the money, sit on the counter for four hours a day, but I'm not that type of person. I like to be involved with more of what is going on. You see, when you are part time you are not allowed to get involved with other things, so for me it is awful."

That such a high proportion of part time married women with children expressed a desire to return to full time employment does not fit easily with the assumptions made by management that what such women want is a part time job that is undemanding and offers no prospects.

As was said before, these factors do not just influence women who already have children. Those who have not had families are aware of the restrictions that they might have to face. This awareness has an influence on their attitudes towards work and the possibility of developing a career especially since it is observable that very few women actually were promoted beyond the first levels of

management. The great majority of the younger full time female staff in society A and several cashiers in society B, said that they wanted a career but one of the main factors which made them reluctant to invest too much time in training and qualifications was the fear that should they have children this would all be "wasted". As one clerical supervisor said:

"If I did get married and have children I think I would come back to work, you have got your children to think about but I also think you have your own responsibility as well. If you came back here part time you would have to start all over again, I would not be able to come back on my grade. It might be offputting."

The female local branch manager expressed similar views:

"Another reason for me not trying too hard to get on is that I might want to have a family. I feel I could cope with this job and do that although I wouldn't want to feel that I was trying to cope with a really demanding job and have a family. I would have to come back full time as you cannot keep a managerial salary or job on part time."

Another cashier who had 'A' levels and was doing the professional CBSI qualification said:

"It is something always at the back of your mind because I'm not just interested in having a family and not working and it's a bit frightening really when you think that you might get there and then you might feel you want children and have to give it all up."

After being at work for eighteen years and having reached assistant branch manager this respondent showed just how common this fear was:

"I don't know if I will have a family...that would make things difficult. I would maybe feel that I would have to give up the position but then I think from the other point of view that I would still like to stay at work...I cannot envisage never ever working."

The fact that so many women are keen to take part time work regardless of the levels of pay and the poor prospects is seen by management not only as a justification for their

recruitment policies but as providing a positive benefit for the women themselves. That women have no choice is not even considered. It is sufficient to justify the existing systems and attitudes.

What is not being taken into account is the extent to which women's experiences of the inequalities of employment have led them to feel a sense of resignation, realism or rationalisation about their situation. An awareness of the obstacles that they face both at work and at home, which do not affect the majority of men, leads many women to rationalise their experiences. Many women said that given current unemployment levels they were lucky to have a job but no male respondent made a similar comment.

In relation to careers it was shown in chapter 7 that whereas all men expected to have a career no woman did. Even those women who said that they would like a career and were becoming professionally qualified still did not assume that promotion and a career would be open to them. Just as all men are not equally ambitious neither are all women but if women's opportunities are severely limited then they are denied the freedom of choice.

That married women with children end up in low paid part time work appears to be more a result of their vulnerability than of their conscious preference. By denying part time workers access to any jobs other than the lowest paid, combined with limited maternity leave and inadequate child care facilities the outcome is the creation of the pool of

cheap labour that is so willingly exploited. It is important to understand this process since it shows quite clearly that the family is not the sole prior determining force. The way the labour process is organised, so that women's job opportunities and career prospects are limited, is part of the same process. The policies and structures of most societies are shaped by the predominant management attitudes which see women as cheap, undemanding and flexible labour to be used in the most economical way possible.

The maintenance and reinforcement of gender differences can be seen as fundamental to the operation of the labour process within building societies. The development and use of part time labour, for example, is rarely the strategy adopted to introduce flexibility into a predominantly male labour force. It is the way that the labour process itself is organised that helps to determine the position of women within it. It is not just ideological forces but material processes as well which combine to reinforce women's disadvantaged position.

Countervailing Factors

Given the predominance of gender segregation within the labour process of building societies it is problematic identifying any processes which run counter to the trend of the continual re-establishment of gender difference. Factors which may have an influence would be the existence of staff in non-stereotypical roles, which may help to break down barriers or act as role models, and the presence of an external force such as a trade union or independent staff association, which could both raise awareness amongst the staff and work more directly for changes to existing systems. The findings to date that men who work at the counter are irrevocably bound for management and most women who reach a lower management position go no further, plus the lack of awareness of those who run staff associations and the lack of action from the unions, have not suggested any major force for change. It is necessary to understand more about how these factors operate within building societies and the extent of their influence upon the staff themselves.

Non-Stereotypical Roles

An underlying theme throughout this work has been the strength of the gendering of the cashiering and management roles in the building society industry. Society C typifies this with its total lack of male cashiers and its policy of only recruiting men directly into management positions. This heavily gendered employment structure was acceptable to

most of the employees interviewed. As was shown in chapter 7 some female cashiers believed that "it's a woman's job being a building society cashier" and on development role of managers "it's more of a man's job really". Only one woman who had tried for promotion and failed expressed gross dissatisfaction with the society's policies.

This level of acquiescence was not found in the other two case studies. One factor which distinguished the cashiers of society C was their comparatively low level of qualifications. Of the ten cashiers interviewed only three had 'O' levels. It may be reasonable to assume that these women were less likely to see themselves as career staff or to actively pursue promotion. This is therefore a consequence of the recruitment policies of this society. That the men who were being recruited for management were also often equally unqualified was what had motivated the woman who wanted promotion to continue her efforts. What this shows is that staff were recruited and promoted on the basis of their gender alone and there is therefore little or no opportunity for either sex to end up in non-stereotyped roles. With no form of staff representation there was little within this society to challenge the system.

Whether the existence of male cashiers and female managers could help to break down stereotyping, needs to be considered. The patterns of gender differences were still strong in societies A and B but it was possible to find examples which apparently broke with conventional stereotypes. In both societies there were men working on

the counter and women in managerial positions. In most cases, as has been seen, these instances served to further reinforce the stereotypes rather than to challenge them. In society A all potential managers were recruited as cashiers and this always involved counter work for at least some of the time. There were four male clerk/cashiers that fell into this category and all were studying for their professional qualification. There was only one woman who was in a management position and that was as an assistant manager who had no responsibility for development work. Despite her position she did not expect further promotion as she had few qualifications and was much older than most of the career staff.

The progress of the male clerk/cashiers in society A was twice as rapid as that for the female staff so in fact they spent far less time on the counter than their female colleagues. Their experiences and expectations differed from those of the women staff. This was reflected in the way they saw their jobs. Two of them had been given extra supervisory responsibilities which meant that they very rarely had to work on the counter. Another described his present job and responsibilities in considerable detail without ever mentioning the fact that half of his time was spent on the counter.

The main concern of all the male staff was not whether they would get promoted but when and what the society could do for them. As each of them said:

"I've no doubts about my own ability, I know I can get to the top if I want. I just put my mind to it. If the

opportunity arises then I will do it, I've no qualms about that. It's the other staff that I've got to think about but my own personal opinion is that I don't see many people better than me."

"I will stay with the society as long as they give me what I want. They are a good base for training. Things have closed down a hell of a lot in regards to promotion but my job is safe for the next few years and I'll use the time as best I can. I'll take the knowledge to whoever will pay me the best and give me the best opportunities."

"You have to apply to become a grade B and go on to management. I've already applied, I'm going to do the exams. I see my future with the society, I'd like to make it a career."

"I will probably stay with the society but if I cannot see any future with it then I'll look for something that is going to give me a future. There has already been a bottleneck with promotion in the last few years."

The last response came from the male cashier who was previously quoted as complaining that it was women who were blocking the promotion system for the men.

These attitudes contrast with those of some of the female staff in society A who exhibited a high level of loyalty to the society despite their personal experiences. In considering future options, the needs of the society were often put forward as more important than their own. This may represent a genuine lack of self interest but there is the equal possibility that it may be a rationalisation made as a consequence of experienced and observed barriers. The female assistant manager had described how a man who had begun work on the same day as herself had moved rapidly through the grades whilst she remained a cashier. She had also said that she could never envisage herself not working and yet this is her response to a question about her attitude to maternity leave:

"If I had children it would not be fair to the society to come back to this job as it might affect me being able to

do the job well. If I took maternity leave I would be restricting somebody from having this particular job. Somebody would have to come in temporarily and it would be unfair on the society especially if I decided after all not to come back."

The clearly contradictory nature of her responses might suggest a process of rationalisation. Neither the male cashiers nor the female assistant manager represented any real challenge to the predominant system of gender differences.

In society B there was one male management trainee who was expected to work at the counter for two weeks as part of his training and one female office manager whose role was more supervisory than managerial, again very traditional roles. However, also in this society were the only examples of staff that did not fall neatly into these stereotypes. There were two male cashiers who were not management trainees and one female main branch manager who did development work. This is just three people out of seventy seven branch staff interviewed. These numbers are obviously far too small to enable any conclusions as to the nature of non-stereotypical roles to be made but it is interesting to see how they differed from their colleagues of the opposite sex and the extent to which they accepted their positions and were accepted by others.

The qualifications and career patterns of the two male cashiers were on a par with those of the female cashiers. One had worked for the society for fifteen years, ten of those having been spent at head office. He had worked in several branches and was now a grade C cashier. The great

majority of his time was spent at the counter serving customers and he had no direct responsibility for mortgage work or any of the back office work. The only other grade C cashier in this branch was female and had no cashiering duties as she had primary responsibility for all mortgage work. He described his job thus:

"My job at the moment is grade C cashier, which means that I'm responsible for the till, working in liason with the senior cashier. Being a grade C cashier that's the highest grade before you get to senior cashier. It means that if interviews need sorting out I may be needed to carry out some interviews or make sure that mortgage work and things like that are kept up to date."

He was educated to 'O' level and had attempted the CBSI exams about eight years ago but had failed to pass the first two required. At that time there was no requirement for 'A' levels and the qualification has since been upgraded. He has started doing the Building Society Certificate of Practice but has been told that he may still be eligible for the CBSI because of the number of years experience he has had with the society. No female member of staff had been told anything similar. Despite his previous failures he said that he was still getting encouragement from Personnel to continue his career and he did expect promotion.

The second male cashier also had 'O' levels and had been with the society two and a half years. He had taken the Building Society Certificate of Practice and had failed to aquire the grades needed to be able to begin the CBSI qualification. As he said:

"To sort of go on to do the CBSI you have to reach a certain standard and I know that I cannot reach that. I spoke to personnel at head office and they said that after a certain amount of experience of building society work you can still go on and do it. I want to get into management but the opportunities are sort of scarce within

this society for things like trainee management. I'd like to stay in building society work but I don't know if I will stop at this particular society."

(NB. Until now all quotes have been verbatim. The above was culled from a longer almost incomprehensible passage, omitting much repetition and large numbers of "sort of" and "like".)

To date, neither cashier had progressed at a more rapid rate than any of their female colleagues but despite their obvious disadvantages they had been given encouragement and said they had been led to expect promotion. The senior cashier at their branch commented on the grade C cashier:

"Although he is on that level, if any of the other cashiers ask him anything he looks at them blankly and they find it so frustrating. I don't know how he has got to that level with the knowledge he has got. It just does not seem right, the others in the office who are on a lower grade have got more about them and they don't ask him anything because they know what they are going to get. That's not right, it goes against the grain. But he has got this idea of being a manager, I think perhaps that men think because they are men they ought to be in positions of authority. They don't think they have got to work for it as hard as women have."

Other staff within this branch made similar comments about both of the male cashiers. It is not possible to make an objective assessment of the extent to which these comments were justifiable but should either of these cashiers be promoted it would cause considerable resentment from the other staff.

Although the female branch manager in society B was responsible for the development work in her area she did not have a very large business community to work with and so in one sense although at the same grade as the male branch managers was not completely comparable. When she joined the society eighteen years ago, with just 'O' levels, she said that she was not advised about career opportunities. After

eight years with the society she applied to become a trainee manager. As she says:

"My move into becoming a trainee manager was a month after my separation. My first husband was an accountant and that would have meant a different situation, I may not be where I am today if I was still married to him. I don't know if I would have had the time to devote to the job. My present husband is very good, he cooks, so I don't have to go home and cook, I can go out straight from work to functions. If I had a family that I had to go home and cook for it would limit me. I can give a lot more to the job because I don't have to worry about home. Whether he is employed or not he always takes that role. I have never had a child of my own, I married a widower with a three year old, so in all that time I have never had a gap in employment. My second husband married me as a branch manager and he has always fitted in. I am very lucky. The girls here would say that they have to rush off at five o'clock to cook dinners, they cannot give the time to the job. I can. I can do a lot of my work at home, the others can't. .. Even though my husband is great it was still me who did all the running round with the child. That is the downfall of women. Men haven't got that. If those kinds of roles change that is when it will be better. A lot of women would take senior positions if they were released from that. They would love it and be very good at it."

Although her relative freedom from domestic ties had been an advantage for her it was unlikely that it had been the primary reason for her progress. Other women who are unmarried or without families equally have fewer domestic restrictions upon their time and it has been seen that this alone does not enable women to progress on a par with men. She has been very successful at developing the branch and had a very wide range of responsibilities with two branches and fifteen staff to oversee. She had a very strong personality and she aroused some very strong feelings within her staff. Most comments were similar but only one cashier expressed actual dislike of her. As one cashier said:

"She is a unique woman, she has got a son and a home to run but she does not mind the pressure, she can cope with it and she does not seem to mind being here till all hours at night which most women would. I've known her to be

here till eleven at night. She does not seem to mind. It is the first thing in her life. Because she is like that I get the feeling that she expects us to put our work first. If you moan it goes against you. The trouble is she expects us to be like her."

Another cashier commented:

"The manager is a workaholic and she expects 101 per cent out of everybody. I won't say they are afraid of her but she runs this branch very tightly. I know my limitations and I do enjoy what I do and I don't want the aggravation, I go home and I forget about it. I don't think a man could run this branch, when we have relief managers they just cannot cope. It is easier for the staff working for a man but there again at the end of the day.... I think I speak for all of us when I say that she can be difficult but you can see why, she has got her job to do and I would hate it if she ever left. She upsets us but we respect her. The men managers just have to look smart and they think that is it, they are carried, there is no two ways about it."

Others described her as "different" and "a one off" or as "doing a man's job". They did not see her as a role model in the sense that if she could make it into management there was hope for them. In fact there was some evidence of the opposite reaction having occurred, as one cashier said:

"If that is what it takes for a woman to be a manager in this society then I couldn't do it and I wouldn't want to do it."

The male branch manager in this society did not work the long hours that this manager apparently did and the job as performed by him would probably not have deterred any woman with ambition from seeking promotion. The clear message being given to women staff was that for a woman to succeed she must be better than the men she is competing with. It might also be true to say that she must possess those characteristics typically associated with 'maleness' and 'management', of assertiveness and ambition, in far greater measure than necessary from any man who wishes to succeed.

Although these characteristics had helped her achieve this position, as seen in chapter 7, she had developed her role in ways very different from the typical male manager and this shows that it may be necessary to question the assumptions that are made about the qualities required to become a successful manager.

The employment of male cashiers on the same terms as female cashiers and the employment of a female manager into a previously all male role would initially appear to be positive steps towards the breaking down of the barriers that create such rigid stereotypes. The evidence from this study would suggest otherwise. For generalisations to be possible a much larger sample of people in non-stereotypical roles would be necessary, before it could be ascertained whether men retained their advantage regardless of relative ability or whether women who are successful in a predominantly male role are not considered by other women as 'typical' and therefore are not seen as a role model.

Staff Representation

It is necessary to consider briefly the role that different forms of staff representation can play in raising awareness of gender issues amongst staff and management, and in the breaking down of stereotypes. Trade unionism within the building society sector is very weak as was shown in chapter 5. It was also seen that there was a general lack of awareness of the wider issues surrounding both new technology and gender among building society staff and the

officials of staff associations. Within BIFU it was not seen as appropriate at this stage of the union's development within building societies to raise these wider issues. For either a staff association or a union to be able to raise any issue with management it must either be initiated by the staff themselves or must have the backing of the staff. Unions see part of their role as the education of their members. This process will only develop if there is a continuing increase in the level of union membership within the sector. For this to occur the staff need to be aware of what the role of unions is and to recognise the need for a union within their own organisation.

The high level of acquiescence and loyalty shown by staff to their societies and the paternalistic nature of many of the managements has probably contributed to the lack of interest in unions in the past. This environment has recently changed quite dramatically with a far greater emphasis by societies on a more aggressive competitive approach which has included strategies for increasing the level of technology, cutting back on staff numbers and reducing costs.

In society C there is no form of staff representation. As has been established there was little dissatisfaction among the staff over issues like promotion or awareness of the strongly gendered employment structure. When asked about their attitudes towards staff associations and unions several cashiers said that they had never given it a thought, and most thought there was no need for a union.

Only one said that a union was needed but that it would never get in. The five male branch and assistant managers rejected the need for a union and said that they were very well looked after. The female assistant manager saw a need for a union in this society but said:

"The MD would not allow a staff association. If we could bring in a staff association and say I was the leader, I'd never get anywhere, I'd be the black sheep of the society. If there was a union here the society would not get away with half of what they do get away with, if we had someone to stand up for us. The managers never stand up to the MD because they are scared of him and the repercussions they will get at a later stage. If the MD thought you had discussed salaries he would hit the roof. He always emphasises, do NOT discuss your salaries with any other employees."

She continued to recount several more incidents besides her personal experiences, that made her feel that the society treated many of its staff unfairly. She concluded by saying that they totally lacked professionalism. She has since left the society.

Society A has had an independent staff association for seven years. There was general agreement that when it first began it was very effective and negotiated a major pay increase for the staff. Of the thirty seven staff interviewed, all except two were members of the staff association. Most staff believed that the association was doing a useful job, although several did express some reservations about their actual effectiveness. Nine members of staff, which included six of the nine male members of staff, expressed dissatisfaction with the association. These criticisms related primarily to its lack of power and effectiveness. Despite these attitudes only one would have preferred to see an external trade union within the society.

Only one person specifically mentioned technology as an issue that the association was not involved in. He believed that they were not looking at the long term interests of the staff and generally were unable to cope with real problems and were only concerned with minor issues. The regional representative for the staff association said that it was very difficult to get involvement and enthusiasm from the staff on any issue. She felt that the attitude of both the society and the staff had changed since the association began. People's interest had waned and they had become very apathetic whilst the society's willingness to co-operate had declined. She said that the issues of technology and equal opportunities were seldom brought up by the staff to the association so the association themselves did not raise them. As she said, it was difficult raise technology as an issue when staff numbers were still increasing. She added:

"I think people within this society are basically non-political, if anything unconscious! If you talk to them about computers they would not fear that it would affect their jobs in any way. They are very accepting and very unquestioning. It's amazing really."

The staff in society B were represented by BIFU the banking and finance union. At the time of the study BIFU had been operating for less than twelve months and was about to put in its first pay claim. Although a majority of about two thirds had voted for the union, only half of those interviewed had joined it. A further 25 per cent said they would probably join. Of the remaining seven staff, not one expressed strong anti-union views. None of the male employees expressed an interest in the union. Of the twelve union members, three women had said that at one time they

were definitely anti-union but their experience of work had led them to change their mind and to join. As they said:

"A few years ago I would have said that unions were just a load of trouble but I think when you get into places like this and you see....I think you need something. Being part time you notice it even more. I joined before it was recognised. The unions do good."

"I don't agree with unions at all but I thought if they are going to do something they might as well do it for me as well. In ads they offer around £5,500 or £6,000 at other societies and when I first started I was on £2,800 two years ago. What annoys me is when new staff come in on more than me and I've slogged for all this time to be upgraded. She was told not to mention it to anyone as they knew it would upset people. I was upgraded here in April to the barest minimum on grade B to £4,014, a £1,200 increase and you are supposed to be grateful."

"I'm anti-union. When we came into BIFU I was always against it. Then something happened. You are contracted to do thirty three Saturdays and now, I've worked here four years and I would love to do a job where I didn't have to work Saturdays, and I have been doing forty Saturdays a year. It is creeping up. The society is getting larger and it is getting cheeky, we don't get any Saturday help now, at one time you used to get Saturday girls coming from head office. So I have joined BIFU I was so angry that they expect you to do what they say. This society relies a lot on your loyalty. There are so many people unemployed so they are pushing things. Some girls at head office loved to do Saturday work but they stopped it. For the whole region we have three relief cashiers, we never see them here. It's all becoming too much. You have to have a union. You have to have someone on the outside who will come in and say it."

Despite having voted against having a union these women's experience of work, as women, had led them subsequently to join. They were now equally enthusiastic about having a union as the other staff who were members.

Although the specific issue of gender differences is not raised as such, all the problems that the cashiers wanted to raise were the consequence of the society's discriminatory practices. Many members of staff saw their problems as being totally individual to themselves. They did not relate

them to any wider issues, which is a role that the union could play if it chose to.

It is clear that both forms of staff representation are not sufficiently developed within this industry for them to have very much power or influence over issues other than those relating directly to wages and terms and conditions of employment. Even then their influence is very limited. The staff themselves were not raising new technology or gender as issues that they saw as either important or as the business of the union or staff association. When and whether such issues can be raised will depend upon the relative strength of unions within this sector and on their ability to raise the awareness of the staff. The relative powerlessness of staff associations and the scarcity of the union presence means that they do not represent a very strong countervailing force within this sector.

Conclusion

This conclusion considers the issues raised in chapters 7 and 8. A gender analysis of the changes which are occurring within the labour process of building societies is essential if we are to understand the form that those changes take. Regardless of the differences in the work organisation and level of technology between the three case study societies the essential similarity has been the almost complete gender segregation of the cashiering and managerial staff. Even in those societies where many changes have occurred, this has not resulted in any significant modification of existing employment patterns. The increase in the percentage of part time cashiers and the increasing segregation of work between the front office and the back office along gender lines has actually reinforced existing divisions and reduced opportunities for women to progress.

All societies would claim that they do not operate discriminatory systems. Women employees themselves are 'blamed' for not seeking promotion but, equally, when they do they can be 'blamed' for remaining at the lower levels of management and blocking the route through for male career staff. All these problems become individualised and they are not seen as the inevitable consequence of existing systems and structures. By focusing the requirement for change back onto the women themselves the societies attempt to absolve themselves from any responsibility for the patterns of gender segregation.

In societies where there is multi-entry recruitment or a management trainee entry scheme, the focus for understanding the gender segregation of the workforce is the recruitment process itself. Where there is single entry recruitment or promotion from within then the focus moves to a consideration of the promotion processes as well. The problem is primarily that women are recruited with fewer qualifications than men, so that when they are being considered for promotion, the men can fairly be promoted ahead of them, purely on the basis of qualifications and not apparently on the basis of gender. More direct forms of discrimination remain. Managers attitudes and assumptions about women's suitability for promotion are very powerful determining factors.

In both recruitment and promotion systems, an ideology predominates which is based on the stereotype of women as primarily homemakers whether or not they are married and have a family. The assumption that women just want a job and not a career strongly influences recruitment and promotional decisions. The fact that as a consequence the choices open to women are greatly reduced and that this knowledge influences women's expectations of what work is available to them has been shown clearly by the study.

It is not just ideology but the systems, structures and processes of employment themselves which are discriminatory. A gender analysis shows clearly that such processes are not neutral and as they change to accomodate new developments, the mechanism by which gender difference is maintained is

exposed. The strength and extent of gender segregation is illustrated by all three case study societies but it is society A where the most changes have occurred, that the way that the patriarchal system reinforces gender difference can be most clearly seen. Here the increase in the percentage of part time staff and the reduction in promotion opportunities for the majority of new staff, is linked to the formalisation of a labour process which was based on more direct forms of discrimination in the past. A combination of equal opportunity legislation and reduced promotion prospects has led to the narrowing of promotion channels and a more open process of identifying the characteristics required by those who wish to progress. This process has been greatly facilitated by the introduction of new technology.

The deskilled nature of all front office work and the process of deskilling which is occurring within back office work has meant that it is no longer necessary to recruit well qualified staff who might expect promotion. The training of cashiers in all societies with terminals has been greatly reduced. Most work within a branch can now be carried out by lower skilled cashiers using front office terminals. Without any prospect of promotion these jobs in most societies are only being offered to women, whether full or part time. For recruitment or promotion into management the requirement for certain types of work experience which are seldom available for women, compares with similar practices in the insurance industry [Collinson and Knights 1985]. This, plus the growing importance of professional

qualifications, can be seen to be ensuring that management remains a predominantly male preserve.

As Curran [1985] shows such experiences are widespread. In her study of recruitment into clerical work she concluded that the ways in which gender stereotypes were expressed indicated that the jobs themselves were perceived as gendered, that 'female' jobs offered lower rates of pay and fewer prospects of promotion, and widespread indirect discrimination in the use of gender stereotypes on assessments of qualitative criteria of personality and acceptability. The experiences of women within the building society sector are not unique and the processes whereby gender segregation is maintained exist to varying extents in many areas of employment.

That this polarisation is occurring along gender lines is not just a function of an ideology that prevents women from being promoted on an equal basis to men, but is also a function of an ideology which, having established categories of lower skilled routine and part time work, sees these solely as areas of female employment. This and the general downgrading of branch office work is evidenced by several examples in society B where posts that were advertised at one level were in fact given to women applicants but at lower grades and rates of pay. The skill level required by the work and the responsibilities held were not being recognised by the society in terms of pay and status, merely because it was women who were doing the work. That this has more to do with gender than an attempt to deskill branch

work would seem to be evidenced by examples of the opposite experience of male applicants who were appointed at a higher level than the job advertised.

Although the processes whereby the high level of gender segregation is maintained are changing, the overall picture of male managers and female cashiering staff remains the same. In larger societies like society A, prior to computerisation, men and women did the same work within branches except that men were given more opportunity to develop their skills and most of the opportunities for promotion. The promotion of women was dependent upon them having failed to follow the assumed pattern of leaving or having children and was thus more dependent upon the passage of time than upon any expectation that women should be promoted. After ten or fifteen years they would find themselves at supervisory or lower levels of management with few prospects of being able to rise higher.

The opportunities for women to progress as they did in the past are virtually removed. Now it is only those women who are committed to a career from the start who will have any chance of promotion. It is not however, just a matter of qualifications. Those women who wanted promotion and were studying for the professional examinations did not believe that their chances of promotion were equal to those of men and therefore their interest lay in widening their qualifications or looking for a career outside the society. Others were deterred from beginning a career because of the problems they would face if they decided they wanted a

family. The limited maternity leave and the automatic demotion which occurred on transferring to part time work acted as very powerful deterrents.

Women's experience of work leads those with ambitions to modify them. Many others come to terms with the realities of what the labour market offers women, at an earlier stage and do not attempt to challenge their stereotypical role of working full time when childless and returning to work part time afterwards. The extensive use of part time staff is not just a function of the deskilled nature of the cashiering role but also of the strongly gendered nature of the workforce. Existing employment practices create a large supply of skilled labour which is limited to the option of part time working. It is employment practices which are themselves totally dependent upon a female workforce, which by denying women access to full time career jobs are ensuring their continuing financial dependency upon the family unit as well as providing a ready supply of cheap skilled labour.

The great majority of part time staff who were interviewed only worked part time because of the force of circumstance. In society B in particular there was considerable discontent at the lower rates of pay and poorer conditions of employment offered to part timers. Whereas some part time staff were content with an undemanding job with no prospects, it would be wrong to assume that this was true for the majority of part time staff. Since many of them had begun their careers in building societies and were qualified

to a level beyond that required by their work, the contrast between their full time and part time jobs was even more marked. No example was found of any female cashier being recruited into a full time job once she had had a family. It is difficult to escape the conclusion that such employment policies reinforce women's dependency upon the family. Without a measure of independence there is no freedom of choice.

It is clear from the case study evidence that there are few pressures within the building society industry for any modification of these established gender patterns. Indeed such changes remain unlikely while there are such strongly perceived economic advantages to the present systems. The few examples of staff in non-stereotypical roles proved not to be a challenge to existing attitudes or systems and the ineffectiveness of all types of staff representation where it even existed, was again unlikely to result in any pressure for change. Although many problems arose within the societies that were directly related to gender, these were not recognised as such and were treated on an individual basis rather than being seen as part of wider gender issues.

Chapter 9. Conclusion

Introduction

This study has sought to examine the relationship between gender and the labour process within a context of technological change. The original objective had been to study the effects of new technology on the labour process using the concept of gender as a tool of analysis and also to increase understanding of the position of women in employment. In the process of the research it became clear that the effects of technology could not be separated from the effects of other aspects of an organisation's environment and that it was not technology itself but the way in which it was used that was the main factor. Each technological development serves to increase the range of tools that are available to management for the attainment of its objectives.

The chapter begins by summarising the main conclusions of the research and seeing how far the research data are able to answer the questions raised at the end of chapter 1. It will then consider to what extent the understanding of the processes that has been gained from the study, can contribute towards theoretical developments. The questions that have been raised by the research and which might suggest areas where further research is needed will be considered. Finally it will consider what the implications of the research findings are for policy.

Summary of Main Conclusions

Technology and Work Organisation

Change is occurring within the building society industry as a consequence of many factors both within and external to the sector. None of them can be viewed in isolation since they form a complex series of interrelationships. A major factor has been the changing environment within which building societies are operating, with the increasing level of competition both within the finance sector and between societies themselves. Other influences include the continuing rapid growth of building society business, the increasing emphasis on cost reduction and the widening of the societies' powers. Individual societies have reacted in different ways to these changes depending upon their relative size, market objectives, and management philosophy. An underlying trend throughout all of these developments has been the desire on the part of many societies to maximise the use of new technologies.

The rate of change that is manifest in the building society industry is significant for several reasons. Given the unique combination of features in this sector, the very rapid rate of change that it is experiencing cannot be found in many other sectors. The frequency of the detailed technical changes make some of the data outdated. However, any such problems were considerably outweighed by the opportunity to study continuing trends and processes. The issues raised are of great relevance, since current uses of information

technology appear to be developing an internal dynamism that leads organisations into further developments which perpetuate this increasing rate of change.

The growth and 'profitability' of the building society industry has been sustained at a relatively high level despite the recession in the wider economy. Most societies have the resources to introduce and develop a wide range of technologies on an extensive scale. Building society work is virtually all information processing and is therefore tailor made for the new technology. The banks and building societies spend 3.46 percent of their turnover on information technology which is almost treble the level of expenditure within any non-finance sector. [Butler Cox: 1986].

There are several main characteristics that distinguish societies, influence their operations and the extent of technological developments. These are clearly interrelated since managerial strategy and, for example, the size of the society have a direct influence on the distribution of branches, the policy towards mergers, marketing policy, the level of decentralisation and hence to the approach to computerisation. There are a range of possible combinations of these variables which can cause wide differences between individual societies.

Over the whole industry, the extent of the use of technology cannot be deduced just from a society's size. The national societies have not always led the way in the development of computer technology within this industry since at all levels

the rate of growth has been high which has meant that even small and medium sized societies have the requisite finance. One medium sized society in the sample had been among the first to introduce front office terminals and had developed its own software systems. This initial and major cost had been partly offset by the sale of its expertise to other societies in the form of a software package. The smaller society is more likely to use an existing software package to avoid the cost of development. The major societies now have regained lost ground and are more likely to be in the forefront of new developments. In the group of societies which fall between the national and regional, being 'neither one thing nor another', the development of technology has sometimes taken second place to the perceived need to establish a stronger national base, which has meant growth, usually through mergers.

The latest developments in front office technology are problematic to cost justify. They do, however, offer a faster and improved service to the customer, generating a market advantage which cannot be calculated. This contrasts with the use of mainframe computers at building society head offices which has been based on their cost effectiveness and their ability to increase the efficiency and growth of societies. It was a commonly stated belief that "this is the way that things are going" and in this sense technological developments were seen as somehow inevitable. This creates a form of self fulfilling prophecy which ultimately acts as the justification for past as well as future developments.

There also exists a measure of competitiveness between societies as regards their relative levels of technological development. Amongst the medium sized societies, those which did not subscribe to this philosophy were no less successful in terms of growth. This shows that factors other than technology can be the predominant influence on a society's growth and that it is not necessarily true for all societies that front office technology improves their performance. One case study society in particular, which had no front office technology, had a rate of growth that was double that for most societies its size. This apparent anomaly emphasises the fact that technology itself is not the only response a society can make towards a changing environment. It does however mean that as the trend towards mergers and larger societies continues and as their technologies become more and more sophisticated, then any society that wishes to compete on similar terms will have little choice but to follow the same path in terms of the technology employed.

For the future this may mean an increasing polarisation and segmentation within the industry itself. As the number of mergers increase there is a widening gap between the large and smaller medium sized local and regional societies. The extent to which this process might be influenced by the use of technology will not be easy to identify because in parallel with these developments has been the expansion of the societies' powers by the 1987 legislation. Most local or regional societies, if they are to retain their autonomy, could never compete on the same terms as the national societies and they are likely to develop in other, different

directions. A few wish to remain essentially building societies with few external interests, others for example, are moving towards the provision of insurance services, whilst some are becoming involved in estate agency activities. The legislation alone would have led to considerable divergence between societies. The widely held belief that only the large national societies will be able to retain their autonomy and survive in the more competitive environment of the whole finance sector has further encouraged the desire for growth.

It is the absence of profit margins by which societies' can compare their progress and performance in relation to others that has resulted in emphasis on other variables such as rate of growth. Certainly the desire for growth in this sector was strong and was apparent in all the societies included in this study. Yet there seemed no evidence that the huge majority of societies, which were medium to small in size, had any specific problems which related to their size. A few societies could explain their desire for growth as a desire to compete with the larger societies but for most it remained a competitive factor and one which was seen as representing the 'health' of their enterprise. This spirit of competition that exists between societies' can also account for some of the developments in technology that were occurring, as several senior data processing and computer managers explained the developments of technology within their own society in relation to what their competitors were doing. If they could be seen to have the 'latest' feature or one that no other society had, this was also seen as a measure of success.

The increasing importance of mergers for some societies has influenced the development of technology in a variety of ways. One medium sized society which had been involved in over thirty mergers found that an early move into computer technology assisted it in streamlining the wide range of different systems. In the larger medium sized societies which already have extensive computer developments the incompatibility of their systems with those of a prospective merger partner could jeopardise the success of the merger. This was the reason given by the Woolwich for calling off its proposed merger with the Nationwide. Other mergers have gone through between societies where they have continued to operate with two separate computer systems.

The problems are different when a large society merges with a smaller one. The expense of replacing the computer system in the smaller society may be an acceptable cost but there can be problems in obtaining terminals which are compatible with existing systems, since manufactureres frequently update their hardware. Any society without a highly developed computer system may see the opportunity of a merger as the simplest way of introducing an ongoing system into their branches. Each of these examples came from the ten societies covered by this study, and they show the individual nature of each of these experiences and underline the problem of making generalisations.

The major expense to societies of both technology and mergers has increased the emphasis that societies have put onto cost reduction. The justification of the cost of front office

terminals in branches, as has been said, is problematic. The main expectation is that it will be justified ultimately in a reduction in the number of staff. In the short term staff savings are seen as indirect, since the amount of work handled at branches increases without commensurate increases in staff numbers. No society was prepared to talk in any detail about their future plans, but for reductions in absolute staff numbers to become a reality there would need to be a further development in the use of technology. The deskilling of the cashiering role has meant that the functions which the cashier now performs parallel those performed by the automatic teller machines at present outside the branches.

It is a small step technologically to replace all cashiers with internal automatic teller machines. Only one society said that they had plans to bring the teller machines inside their branches. There would still be a need for the counter to be staffed to cope with queries about accounts and mortgages but to a much lower level since all the routine transactions would no longer require the presence of a cashier. The most common justification for the development of technology, given by the societies, was to improve the service to the customer. An improved service in terms of speed and accuracy has certainly been achieved but the commitment to service which the societies profess can certainly be questioned. All societies recognised that their 'friendly' image was of great importance in relation to their competition with the banks for customers. A National Consumer Council report [1983] on banking services found

that, when compared to banks, most people had a higher opinion of some aspects of the service provided by building societies. In one society all new cashiers were issued with a document which told them about the importance of 'the smile'. In these terms the societies need their cashiers. The front line between the society and the customer is the cashier. With the increasing use of part time staff, who are invariably untrained, and the reduction in training of the full time staff, the service element is again being put at risk. This was voiced as a growing concern at two of the four head office personnel departments that were visited. This points to a subtle change in the way that societies are defining 'service'. For the retention of the friendly image and an emphasis on service the societies may follow the lead of the banks where recent advertising emphasises the 'personal' approach, whilst in conjunction and contrast with this, they continue to increase the level of technology.

The increase in the level of competitiveness has also led societies to place a greater emphasis on the marketing of their products, which are increasing in number as the range of services that they can offer, has widened. The senior management of some societies said that it was important for both their branch management and the cashiers to be aware of this need and to try to sell other services to the customers. This proposal is also contradictory to the present situation where there is little formal training given to cashiers. In one case study society cashiers had been informed that they were now expected to perform this marketing role but had received no special training. Without training such skills

are unlikely to be recognised and rewarded as such. Without recognition they are unlikely to be seen as a way of reskilling the cashiering role and an argument against the contradictory development of the possible replacement of cashiers with ATM's.

Within several societies the increasing level of technology was recognised as enabling management to exert a greater control over the numbers and influence of their employees. One assistant general manager of a national society said that people were an unpredictable variable and for the society to be able to control all its costs there needed to be a minimisation of the number of staff and a maximisation of technology. He believed that if its full potential were developed any society could be run with dramatically fewer numbers of staff, especially at the head office location. As the cost of employing cashiering staff falls relatively and absolutely (one society actually reduced its rate for new part time staff), the technological alternative will be even more difficult to cost justify. Cost justification may be placed secondary to increased control, by some societies.

Although only a few societies have made staff redundant due to the introduction of new technology, there have been significant reductions in many head office staffing levels. The effect on building society branches is more complex when factors such as decentralisation are taken into account. Staffing levels in individual branches may not have been reduced but transaction rates and the level of branch work has increased without the commensurate increases in staff

numbers. The use of back office terminals has cut the time spent by cashiers on each transaction by making information on accounts available in the branch without the need for a telephone call to head office. The front office terminal has further reduced this time but has also reduced the need for written records, ledger posting, manual calculations, filing and balancing the tills at the end of each day.

The introduction of front office terminals into branches has led to work degradation and deskilling. One of the main objectives in the desire to maximise the use of technology has been to reduce manual, labour intensive systems and to increase control over the work at all stages. Prior to the introduction of front office terminals the majority of societies trained their counter staff to cope with the full range of transactions and enquiries as well as having to share in all the back office work. The terminals make it possible to put cashiers onto the counter with very little training and this has had several effects. Some of the knowledge and skill that the society once depended on the cashier for, is now held within the computer system.

Another outcome has been the greatly increased use of part time staff which goes far beyond the requirements for staff flexibility. This change has enabled societies to reduce their costs and has consolidated the feminisation of the cashiering role. In some societies the increasing costs of technology and mergers has led directly to the decision to greatly increase the percentage of part time staff in the branches as this is seen as the quickest way of cutting

costs. In both society A and B where they had front office technology the use of part time staff in branches had doubled over a five year period to 21% and 30% respectively. By contrast, in society C which does not have front office terminals, the percentage of part time staff has actually declined from a peak of 22% three years previously to just 14% in 1985.

The extent to which cashiers feel that their job has been deskilled is partly dependent upon the range of other duties that they have to perform. Those full time branch staff who only spent a small percentage of their time at the counter said that they would not like to be at the counter all day because it was so boring but they actually appreciated the terminals since they reduced the amount of routine work and made time for the more interesting back office work. The highest levels of dissatisfaction were felt in those branches where there was little back office work and full time highly qualified female staff found themselves doing little besides operate the terminal. Most societies have what are variously called local or sub branches which deal only with counter work. In one of the case study societies its highly centralised nature meant that over one third of its branches were of this type. Whereas the most common trend was for the development of branch office technology to be associated with the decentralisation of work from head offices to the branches, this society remained very centralised.

A similar trend was occurring in larger branches where there were sufficient numbers of staff for different tasks within

the branch to be segregated. Here the back office work was given to those staff who were seen as having career potential with the routine work being done by both full and part time cashiers. With the process of decentralisation of work from head offices to the branches, there is the potential for branch work to include new skilled and interesting work. The extent to which this occurs depends primarily on how the work is organised. As work is decentralised, it means that there is more work that can be done at branches which can fill the cashiers time between business peaks at the counter. This would enable flexibility of staffing to be achieved without the need for part time staff. If cashiering staff were full time and trained then the commitment to service which societies claim, could become a reality.

In the two case study societies that had front office terminals many staff mentioned the increase in the pressure of work. This was most marked in the larger society where virtually every member of staff commented on the pressure and where overtime was frequently worked. This cannot be seen as a consequence of technological developments but of decisions about staffing levels. Whether the ability to cope with a pressurised job is itself a skill is open to debate, but increasing the number of deskilled jobs that a cashier has to do is not commensurate with reskilling.

It is not only the work of cashiers that is being affected by the development of technology. In the largest case study society where there was the most advanced technology, the branch managers had noticed a number of changes to their jobs

which had concerned them. They felt that their autonomy and control had been reduced since head office had instant access to detailed data on the performance of each branch and had used this information to set a range of targets for branches. Prior to the introduction of front office terminals the branch managers had control over decisions on marketing strategy and the setting of objectives. They had been told by the society that their level of 'responsibility' had increased, since they were now responsible for meeting this range of targets, despite the fact that the managers themselves felt that they had less responsibility because of their loss of control. As they observed, their jobs were now totally different in nature to those that they had applied for. It would seem that although the use of technology enables work to be decentralised from head office, the desire for control has meant that many decision making processes are being centralised. These changes have been facilitated by the use of technology, they are not a necessary outcome. It is a factor of managerial strategy as to where control should lie.

Another trend within the industry is the increasing emphasis being placed on professional qualifications. In the larger societies especially, there is a perceived need to present a more professional image, as their role within the finance sector widens and the acquiring of these qualifications becomes an important element in the selection of staff for promotion. This can also be seen as reducing the accessibility to management of groups that do not have the initial qualifications, time, or assurances of ultimate

success needed to pursue these studies. Building society managers lack the autonomy and control over their own occupational group to ever be considered as a true profession but these developments could be seen as conferring some of the benefits of professionalisation. In the face of reduced promotion opportunities and the threat to their autonomy that new technology has brought, this could be a way of safeguarding or enhancing their status and 'value'.

In conclusion it can be seen that the increasing use of technology leads to changes in the type of work being done, the speed at which it is done and the levels of skill required. It is not the main influence on the way these changes are implemented or the resulting work organisation. Technology is a facilitator. It is also a key factor in the process of rationalisation that is occurring which seeks to increase control over both the labour process and its costs. Staff costs in terms of numbers and pay levels are recognised as a major element in the total level of societies operating expenses. It is not possible to understand the form that the changes have taken without an understanding of the way that management strategies incorporate gender strategies.

Gender

Work within building societies has always been segregated on the basis of gender and it is these existing patterns of gender division that have predominated in the reorganisation of work that has followed the introduction of technology. Gender segmentation is so embedded in the systems and

processes of building societies that it is likely to condition the use of technology. Far from the opportunity that these changes present facilitating an improvement in the position of women within this industry, it is clear that the opposite has in fact happened. The percentage of women workers is increasing but there is no sign that they are increasing their numbers within the management hierarchy.

Regardless of the level of technology or the type of work organisation, gender segregation persists as strongly as ever within this sector. Many societies still have no women at all in management and in those societies where women do achieve the position of 'branch' management this is invariably in local or sub branches where their duties correspond more closely with those of a supervisory or senior cashier grade. This shows that even the low level of participation that is indicated by the statistical data, for women in management levels, in all probability overstates their actual status.

Legislation on equal opportunities has not been sufficient by itself to change the employment practices of most societies or even the level of awareness of gender issues. It was the investigation of the Leeds Building Society, which was found guilty of having directly and indirectly discriminated against women, which made other societies aware of their own vulnerability to investigation. This has resulted in many societies making equal opportunity statements and removing the more obvious forms of direct discrimination, rather than the opening up of opportunities for women. The opportunities

for promotion for women have always been poor but there are several trends that can be identified which are serving to reduce them further. The introduction in some societies of more formalised recruitment and promotion systems has ensured that little will change. The direct discrimination of the past which maintained gender segregation is developing into more subtle forms of indirect discrimination. This may still contravene existing legislation but it makes it more difficult for an individual member of staff to recognise a process as discriminatory and therefore be able to challenge it. It is nevertheless true that without legislation it would be more difficult to get gender differences recognised as an issue to even the limited extent that they are at present.

With technology enabling branches to handle higher workloads, the rate of new branch openings has been further reduced and fewer new branches has meant the reduction of promotion opportunities in general. This in turn has led to several societies imposing greater restrictions on those who wish to gain promotion. Some societies are introducing specific management training schemes rather than relying on promotion from within. Direct recruitment into management, for men, has always existed in many medium and small societies but this process is becoming more formalised in the larger societies. The effect of either system will be to reduce the opportunities for those employed in non-management positions, who are overwhelmingly women. Where there is no separate recruitment into management, the system is maintained by consistently recruiting men with higher qualifications than

women. The justification for promotion can then be on the grounds of qualifications alone. This is becoming increasingly important with the growing requirement for professional qualifications for those seeking promotion.

In the case study of the national society there were changes made to the recruitment and promotion system during the period of the fieldwork which exemplifies this process well. This society had always had a single recruitment level. Although the practice of recruiting men with 'A' levels and women with 'O' levels had broadly maintained the patterns of gender differences, those women who did not follow the assumed pattern of leaving to start a family were able to gain promotion. These promotions however were not on equal terms with those of men. The women on average had to work for twice as long as the men before they could reach their next grade. So that by the time that they had reached supervisory or lower management positions they had insufficient qualifications or were considered too old to begin the process of gaining professional qualifications that would enable them to be promoted to a higher level. The outcome was that such women, since they were unlikely to be promoted, were seen to be forming additional blocks to the progress of male cashiers.

The new system in society A, distinguishes at recruitment between career and non-career members of staff. The requirements for a career were given as the need to be geographically mobile, unbroken service and the need to become professionally qualified. Those that were not seen as

career material would not be promoted beyond the first non-training grade regardless of years of service. Those women who had achieved lower management positions in the past would not have been able to move from this first grade under the new system. To become a grade three cashier a person would have to have the potential to go much further and without reaching grade three there is no opportunity to gain the work experience that is necessary to progress further. This polarisation of branch office work into career and non-career staff parallels the growing polarisation of front office and back office work. It is clear to see how this polarisation is occurring along gender lines. The routine clerical and counter work will be carried out by women cashiers whether full or part time.

Before the introduction of front office terminals counter work was seen as skilled and a necessary experience for promotion. The level of deskilling that the use of the terminals has allowed, has meant that the new recruitment system can also reduce the overall cost of labour within branches, since a higher proportion of staff will remain on lower grades and lower rates of pay. It has also enabled the cashiering role to be taken over by a much higher percentage of lower paid part time staff who have the added advantage of reducing the pressure on the promotion system. These changes in work organisation and employment policies are directly dependent upon the existing gendered nature of the workforce since the opportunity to reduce costs by the use of part time workers is not seen as an option where the workforce is male.

The other requirements that are placed upon potential career staff can be seen to restrict the progress of women in all societies. It has been shown that the requirement for geographical mobility is often presented as a barrier whereas the evidence suggests that it is very seldom used. The assumption that it is just women who will be unable to comply with this requirement has also been shown to be untrue since many women are mobile and a large percentage of men are not willing or able to be mobile. Assumptions which are commonly held by management about women also affect the type of work that they consider is suitable for a woman to do. In building societies the primary example of this is the requirement for prospective managers to have experience in the area of business development. There were very few women who had been given the opportunity to gain development experience and therefore fulfill this requirement.

The gaining of qualifications would appear to be one way that women could begin to challenge male supremacy in management but even this route is littered with barriers. If women are not recruited with sufficient qualifications to begin their professional training then the additional qualifications that they need to acquire before they can even begin to compete with men is a major obstacle. Even those women who were working for their professional qualifications did not believe that this would give them equality of opportunity. They were aware that there were no women at higher levels and the requirement for unbroken service was seen as problematic should they ever decide they wanted children. Equally the assumptions and attitudes of managers about women's

suitability for certain types of work which are based on outmoded stereotypes, will affect all women within the society regardless of their level of qualifications. The reality of this situation for women and their experience of work leads them to modify their ambitions and was sufficient to deter many women from even considering a career or beginning the studies. Women are realistic about their prospects and this inevitably shapes their expectations.

It is not the fact that women in general have a higher level of domestic responsibilities than do men, that determines their inability to compete on equal terms with men. It is the assumption that for all women their domestic responsibilities are primary that shapes the decisions which determine the employment systems and policies that operate. It is then the operation of these systems which, by restricting their choice and confining women to the lower grades, ensure that their primary role remains within the family and ensures their dependence upon the family. In none of the case study societies were women with children recruited as full time cashiers. The very limited maternity leave which is available means that for most women the inability to find adequate childcare facilities results in them having to give up work altogether or to returning later, part time.

Regardless of the years of service, experience or qualifications a woman has, a move to part time work means a total loss of all employment advantages. It also means a considerable reduction in pay and being limited to only the

most routine and mundane work and with no opportunities for promotion. It is clear that it is existing employment practices which create this pool of cheap, skilled and flexible labour that the societies so willingly exploit. In an impressive piece of sleight of hand the view taken by the societies is that by offering a high level of part time work they are fulfilling a perceived 'need' and providing women with the type of work and hours that they want. The 'proof' of this is the huge response that any advertisement for part time work elicits. They are of course making the assumption that women who have children only want undemanding work with no prospects. That women have no choice is never considered. Over half of the part time women in this study expressed dissatisfaction with the type of work they were doing as well as their pay and conditions.

Gender strategies enter management strategies not just in recruitment and promotion systems but throughout the operations of the organisation. Here are just two further examples. In all of the case study societies examples were found of women members of staff being expected to carry out work and have responsibilities that were more usually held by more senior staff and not being rewarded by increased pay or grade. Similarly in two societies examples were given of women applying for posts which they were offered but on inferior terms and grades to those advertised. This contrasts with the quoted experience of one man who was appointed on superior terms and grade to those advertised. Another example involves the prospective reduction of staff as the development of technology advances. By having a high

level of part time staff who have fewer employment safeguards societies will be able to shed staff more easily, without the problems that making full time staff redundant might entail. This is a view that has been expressed within the banking sector. [MESS 1987] This factor could become important with the prospect of cashiers being replaced inside the branches by automatic teller machines.

The study did look for any signs of change to the predominant gender patterns found within this industry. In the nine case study branches studied only three examples could be found of staff who might be considered to be in non-stereotypical roles. There was one female branch manager with responsibilities for business development, although she was not in a city environment, and two male cashiers not on a management training scheme or studying for their professional qualifications, although they were being encouraged to try. It was clearly shown that far from acting as role models they actually served to reinforce the existing reluctance of women to enter management and showed that men did not accept that they should be 'just' cashiers, despite their actual level of ability.

It was also seen that the influence of unions and staff associations in this sector was in general very low and in relation to technology and gender issues, virtually non-existent. Although technology was recognised by the officials of both types of body as an important issue, that of gender was not seen as an issue at all by the full time official of one large staff association.

Trade unions may accept on an ideological level the problem of gender differentiation but on a practical level, in this sector, little is done. There were three main reasons given for this, the first being that they could not be seen to be too aggressive and to risk damaging their relationship with a society, given their weak position. Secondly, they were focusing all their attention on the problem of the prospect of mergers which was seen to be more relevant and thirdly, there was no pressure from the members for them to address such issues. In fact when women did go to the union with complaints these were seen by the union and management alike as individual problems, they were never put into the wider context of being part of a broader gender issue.

All societies would deny that they operate in a discriminatory way. The problems faced by women are always individualised and just as women are 'blamed' for blocking the promotion ladder by wanting promotion but being unable to go further, so they are also 'blamed' for their lack of progression because they do not seek promotion. By not recognising the causes of the situation and not acknowledging their level of responsibility for it, there was no society in the study actively promoting an equal opportunity policy. Management strategies of reorganisation cannot be understood unless the gender strategies which are incorporated within them are recognised. Change will not occur until the the systems by which gender differentiation is maintained are identified and challenged.

Implications for Theory

Chapter 2 examined those theories which have attempted to account for the position of women in employment and concluded that theories which were grounded in economic or class theory were unable to offer a complete explanation of gender differentiation. It is only within feminist theory that a concept of gender has been developed that sees gender differences as being socially constructed and where it is possible to explore the concept of patriarchy without it being subsumed to the economic/capitalist system.

The following section considers the study data in relation to three main points. Firstly it shows that gender relations in employment are not dependent upon capitalist relations. Next it addresses the two questions on theory, raised at the end of chapter one. The first asked what the relationship was between the capitalist and patriarchal systems and the extent to which there was compatibility, conflict or elements of both. The second asked which aspects of capitalist and patriarchal systems accounted for the constant features of women's employment patterns and which for the changes. In both it is possible to see how, as Walby [1986] puts it, the varied forms of patriarchal organisation intersect with capitalist relations and technology. Taking an approach which sees patriarchy and capitalism as dual processes has proved particularly illuminating in the analysis of the case study data, by identifying the ways that gender ideology operates, influences and intersects with the capitalist process.

In terms of the class position of building society employees it is clear that they share similar social attitudes and broadly the same class position but they do not share the same occupational opportunities, when the career prospects of full time male employees is compared with those of full and part time female employees. Differences in opportunity are related overwhelmingly to the gender of the employee. In societies where there is single entry recruitment, men and women begin their careers doing the same work, at the same rate of pay and it can be seen in the dynamics of the system how, over time, different career opportunities emerge. So within the broad category of the middle class, the economic focus can offer a way of describing the gender difference but it offers no explanation. There is no support to be found for any theory that says that employment relations in this case can be subsumed to class position. If one argues that an individual's ultimate class position can be class differentiated, this has been the outcome, not of a class dynamic, but of a gender dynamic.

There is equally no evidence to support the contention that gender differences in employment constitute a more refined form of exploitation by the capitalist system. It matters little to the efficiency or profitability of a society whether the roles within a branch are carried out by men or by women. At every level within branch work men and women can theoretically work together in the same job, at the same rate of pay. If the explanation for the types of work segregation that were found were solely economic it would be more rational for the criteria of selection to be a factor

such as merit, rather than gender. Here of course it is possible to say that the use of part time women employees offers a distinct economic advantage to employers but this is a function of gender exploitation since men seldom want such work and male applicants are ignored. A full explanation therefore must lie outside economic theory.

Discrimination between the genders may not be explained as an economic phenomenon but wider economic factors play an important role in sustaining the systems of gender segregation. For example, a high level of unemployment can inhibit the development of forms of collective action which potentially could act as a force for change and the power of unions will be reduced. High levels of unemployment are also likely to put unions under pressure from men to safeguard their jobs by appealing to more traditional concepts of work and the man as the breadwinner. However, economic conditions influence the relationship of employer and employee, whatever their gender. So the question essentially becomes one of whether gender issues are raised by the unions or staff associations and what their level of awareness is on such issues. Although there was some evidence that there was awareness of the issue of new technology, there was very little awareness amongst the staff, both men and women, or amongst the officials of the staff association of any issues related to gender. So even in different economic conditions where the power of the unions might improve there would still be the problem of the need to raise the level of awareness before any action is likely to be taken.

Turning next to the relationship of the patriarchal and capitalist systems, it is clear from the preceeding summary of the research findings, that the forms and repercussions of this relationship are all pervading and intersect in complex ways. Patriarchal ideology permeates all aspects of social life to the extent that both men and women acquire ideas and attitudes which reflect the predominant traditions and culture. Gender differences are institutionalised and employment systems are one institutional expression of these. This shows the need for an ideology of gender which can be seen as a concept in its own right apart from economic factors. Economic factors may influence the form that gender differentiation takes but it cannot account for its existence. Whatever the dominant economic system and even if there is awareness of gender segregation and attempts to combat it, patriarchy remains.

In her study of women in socialist societies Lane [1983] shows how the German Democratic Republic has made some advances towards sexual equality. These she says are mainly due to its socialist social and economic system, its high level of social and economic development and the shortage of labour after the last world war. There has been a high investment in the material resources required for such an extensive programme of positive discrimination, which, she felt, would not occur under a system of private ownership. Nevertheless such developments have not removed gender differentiation, but just begun the process of undermining patriarchal structures and ideologies. It may be that socialist ideologies are more likely to take the lead in

changing laws and changing attitudes but this is not necessarily a prerequisite. There are capitalist countries, such as Sweden, where the rights of the individual form a deep rooted ethos which helps to undermine patriarchy by supporting the rights of women.

It is necessary to examine the ideology of gender and this cannot be done adequately if it is subsumed to a theory of capitalism. It may exist separately from the economic system, in relation to its origins, but the form that it takes in any society is a result of its inter-relationship with the predominant economic system. The interests of capitalism and those of patriarchy differ, so that it is illogical to see them as always operating in a complementary way. Accomodation between the two systems has arisen as contradictions have been resolved by conflict or compromise. By examining the ways in which change and modifications occur in the establishment of patterns of gender differentiation in their relationship to capitalism, it is possible to show how the patriarchal ideology is sustained, how it is reproduced and how it takes form in a material way in the processes and structures of organisations.

Within organisations, the management ideology which underpins policies, processes and structures is influenced not just by current management philosophies but also by patriarchal and capitalist values. Although the policies, processes and structures that result, appear to accomodate both patriarchal and capitalist interests it cannot be assumed that this

relationship is without conflict. It cannot be assumed that the interests of either system are being met to the full.

The status quo that had become established within building societies is for men to follow a career path or to be recruited directly into management and for women to become clerks and cashiers with little or no opportunity for promotion, which as a system, predominantly follows patriarchal interests. In smaller societies where every management recruit is male and every cashier recruited is female there seems little room for doubt that this strong adherence to gender stereotypes and the limiting of prospects to just male employees serves the primary purpose of the maintenance of the patriarchal system. Larger societies are aware that their employment policies attract more outside interest and the way that patriarchal interests are maintained there, are more subtle. Equal opportunity legislation, by highlighting direct discrimination, may have had the unintended consequence of shifting the emphasis onto new, more subtle forms of gender discrimination.

The changes which are occurring in the employment patterns within building societies do offer apparent economic advantages to the employers by restricting some staff to the lower grades and thereby restricting their level of pay. In a system where men and women are on the same pay scale it is the ability to restrict a group of workers that may be advantageous to the employer and not specifically whether they are men or women. Similarly the increasing percentage of part time staff on lower rates of pay has economic

advantages for societies, certainly in the short term. Both of these are examples of the intersection of patriarchal and capitalist processes, with technology. In many societies this has been a conscious policy to rapidly reduce costs. This has been facilitated by the adoption of front office technology which by deskilling the already feminised cashiering role has enabled it to be opened up as part time work. The use of part time staff would have been an unlikely outcome if the workforce had been all male.

The ways that work is being reorganised is not determined by the use of technology but by managerial cost limitation strategies that are operationalised within a gender differentiated perspective. In this way it can be seen how management strategies incorporate implicit gender strategies, in the reorganisation of work and how any explanation of the reorganisation based on purely economic criteria would be inadequate. That this polarisation is occurring along gender lines is not just a function of an ideology which prevents women from being promoted on an equal basis to men but it is also a function of an ideology that having established categories of lower skilled routine and part time work, sees these solely as areas of female employment. Employment relations reproduce and reinforce the gender divisions that exist in the family and in the rest of society, with the consequence that women's employment is not seen as 'important' as men's. The danger is, that if the 'problem' of gender divisions is seen only in terms of increasing the opportunities for women to be employed on the same terms as men, then this is acceding to the predominant male value

system. Women, with their greater involvement in the domestic sphere, are only seen as deficient as workers if measured in male terms. This devaluing of female values is, equally, part of the reason why once a job is categorised as 'women's work' it is very unusual for it to be done by men.

It is not enough to say that inequalities in employment are a function of women's role in the home when the choices open to them limit the majority of women to that role and when the structures and material processes of employment systems are inherently discriminatory. As Wajcman [1981] says, women's experience of severely limited job opportunities shapes their orientations to wage labour irrespective of their attachment to the domestic or maternal role. There was a wide variety of reactions to their employment situation, found among the women interviewed, which was summed up as a mixture of rationalisation, resignation and realism. The outcome of this, is apparent acquiescence. This does not detract from the recognition of the power of patriarchal structures and values but does in fact show the extent of their power. Women's experiences and reactions are bound to vary, as Yeandle says:

"The choices available to individual women in relation to the use which they make of their labour power are set within the narrow limits permitted by institutional arrangements.. the socialisation, education and training of girls, the sex segregation of the labour force, inequality in wage rates according to sex, the socially constructed economic dependence of women on men, the role assigned to women within the family and the overall subordinate status of women. The force of each of these factors for individuals will vary with the result that individuals' experience of labour will also vary." [1984: p181.]

In recruiting for specific jobs employers maintain that they require a certain kind of labour and fail to recognise the gender specific assumptions that they are making about the job. As the research data has shown, this is somewhat of a vicious circle. Since women are not allowed to compete with men on equal terms, this influences their experience and their expectations of work. This experience, plus the influence of the ideology on women's perceptions of what is available in the labour market and what they are 'suited' to, ensures that there is a ready supply of labour to fill routine and low paid part time posts.

Patriarchal ideology thus influences both the demand and the supply sides of the labour market and combines with material processes to maintain the present patterns of gender divisions. It is the material forces which are man-made, which underpin the ideological forces, within a process that is mutually reinforcing. This shows the importance of patriarchal ideology for the shaping of economic relationships. The outcomes of any past compromises between the patriarchal and capitalist systems can be seen to favour the interests of patriarchy. The interests of capitalism are not being ignored but neither are its best interests necessarily being served.

The interests of the economic system would be served by a system which allowed the most competent and skilled staff to move through the system. This is superficially maintained by recruiting men with the necessary qualifications to commence their professional examinations and by offering them every

encouragement. The changes made to the recruitment system in society A, could therefore be seen as reducing the opportunity for women to progress without being seen to be directly discriminatory, thus meeting the requirements of a patriarchal system.

By restricting the progress of women a clear contradiction exists. The societies are losing a valuable resource of experienced and often highly trained staff and yet several societies claimed that their requirement for high calibre staff was not being fully met. One of the consequences of the rapidly changing systems was the need for more highly trained and specialised personnel than the system at present could supply. This was the reason for the national societies 'experiment' with a graduate recruitment programme. The personnel managers of case study societies A and B said that promotion prospects for present staff had been greatly reduced, and yet they also recognised the increasing need for highly trained staff for which both were looking outside the society. The manpower planning that is done within society A has built into it the assumption that women will leave after a certain number of years. The prospect of them returning after maternity leave, although officially 'encouraged', is viewed as causing 'problems'. When other women did not leave when they were expected to, they were seen to cause problems by blocking the system for career staff. No attempt was made to see women employees as a valuable long term resource for the society.

The increasing use of part time workers could arguably be seen to fulfill both economic and patriarchal interests by reducing societies' costs. Yet the evidence from the study would suggest that the extensive use of part time staff has potential disadvantages in terms of economic interests. The staff are less well trained and so are unable to perform the full range of cashiering and clerical duties. This means that they are unable to answer all customer queries and the service element for the customer is at risk. The level of flexibility within the branch is reduced, and the number of staff from which promotions can be made is also reduced. In general terms it too could be seen to be wasteful of resources.

The needs of the organisation are for a flexible, partly skilled and partly deskilled workforce and this gives rise to a very fundamental contradiction. Acceptance of the relationship between deskilling and feminisation carries with it the implication that it is more difficult to deskill men's jobs. If women were to be included in the career grades and the workforce were to become more homogeneous then it would become more difficult to isolate and deskill female jobs. It is at points such as these that contradictions arise with their implications for the modification of gender differences. This demonstrates how the process might be broken, via a reorganisation of the labour process along non-discriminatory lines. There is nothing inevitable about gender divisions, it is only the power of patriarchal systems which, if allowed to, will maintain it.

In arguing that gender relations in employment are not dependent upon capitalist relations it is necessary to discuss how the 'interests' of either system or process are being met or are conflicting. Such terminology inevitably leads to arguments which suggest that when patriarchal ideology appears dominant then the interests of capitalism are not necessarily being met. The purpose of such arguments is to show that strong adherence to patriarchal ideology serves only to promote the interests of men over women. In some instances it is argued that the interests of capitalism would be better served if such ideologies did not exist. This does not suggest that the interests of capitalism should, as by default, therefore be promoted. The basis for arguing against gender segregation in employment is that a unified workforce could potentially present a stronger challenge to the capitalist system.

From this analysis it is clear that despite the wide range of factors which are bringing about change within this sector, patriarchy is a major force for conservatism. There are a large number of differences between societies which were typified by the three case study societies. Despite the differences in size, philosophy, product range and in approach and development of technology, the gender patterns in all societies were remarkably similar. Many of the forces for change whether it was an increasingly competitive market or changes in legislation could be seen to be based in the economic system. Since patterns of gender differentiation, even after significant technological changes, were predominantly the same as before leads one to the conclusion

that the patriarchal system mediates against changes to the social relations of production. It ensures a continuation of existing social patterns, keeping the disturbance to the social and cultural fabric of society to a minimum. Its base in the power relations of society gives it a force that is unlikely to recede of its own volition.

It is not being suggested that the changes which are occurring within the systems of building societies were made as a conscious attempt to reduce women's promotion opportunities. As has been said before there is not a sufficiently high level of awareness about gender issues amongst the staff, management or staff associations of building societies for this to have been a primary strategy. It is because patriarchal ideologies are so deeply embedded in the attitudes of management and the processes and systems of organisations, that strategic management decisions reflect the status quo and the predominant ideology. However it is also the case that managers were not totally unaware that this was one of the outcomes of the changes but this was strongly defended in terms of the status quo. The status quo was described in clear patriarchal terms by managers from all societies. Women do not want a career, they come into building society work because it has a nice image and it offers them the opportunity to work part time when they have children and no woman with children wants a job that is too demanding or wants promotion.

The fact that this profile does fit many women workers is seen as a total vindication of policies. By basing all

policies on this narrow stereotype the effect is to reduce opportunities for ALL women, and deny those who do want a career a chance of having one on equal terms with their male colleagues.

The deskilling of the cashiering role and the consequent polarisation of front office and back office work, is intended to increase the flexibility of the workforce and the belief is that this is most easily accomplished with a female workforce. The middle class image of building society work is thus being turned into the reality of proletarianised clerical jobs. One way of avoiding possible dissonance is to retain the respectability of the work and make it 'suitable' for middle class women, whilst proletarianising it in respect of its pay and skill content. It was shown how such strategies, which include the increasing use of part time staff, have served to further feminise an already largely feminised workforce. It may be that the feminisation of a job or the creation of a job that is designed to be done by women, implies a process of further proletarianisation.

Given the advantages that societies believe exist in their present systems, with lower costs and labour flexibility, it seems unlikely that they will be changed without some external pressure. Even if an alternative system had similar economic advantages there remains the question of patriarchal advantage. The level of choice that is open to men in employment is directly dependent upon the lack of choice open to women, in other words men have a choice because women do not.

A challenge to the system could come from the compulsion for change that legislation implies. However, some attempts at improving the position of women by legislation have had little success. Equal opportunities legislation has no effect on the equality within each job and it does not address the dynamic aspects of career progression. This study shows how changes occur within organisations which 'compensate' for statutory changes and re-establish the patriarchal status quo. Despite more than a decade of equal opportunity legislation there is still a very low level of awareness of gender issues within the building society sector. Given the highly feminised nature of the industry and the potential for change that the adoption of new technologies offers, the fact that the few changes that are occurring are serving to reinforce and increase gender differences is indicative of the power of the predominant patriarchal ideologies.

One reason for the confusion over whether the patriarchal system is dependent upon capitalism or not, is that all the changes to systems and policies are made in economic terms and therefore it is difficult to disentangle the effects these are having on the two processes, one of which is not economic. Economic and class theories have the advantage that their concepts and terminology have entered common usage and are accepted as part of the way that we see society. The concept of gender has not yet achieved that status. Thus when changes are made to a recruitment system and two effects are, that only those with the requisite qualifications can progress and the progression of women is restricted, the

former is recognised as an effect of the change but the latter is not. For it to be recognised would mean a greater level of awareness of gender issues and ideology.

Awareness of and acceptance of the validity of these issues is problematic and needs addressing in parallel with attempts to remove the discriminatory aspects of employment systems and policies. Without the necessary conceptual framework within which to bring about the material changes needed, such modifications will have minimum impact and may be followed by other changes which totally nullify them or even result in a reversal of previous progress, as can be seen by the evidence of this research. When patriarchal systems are allowed to operate without being recognised as such and therefore without challenge, then they reign supreme.

Having examined the changes in work organisation within building society branches it is apparent that the processes determining the extent of gender segregation are susceptible to change and adaption. That this should be resulting in some changes which reinforce rather than remove gender differences is a clear indication that without positive action to promote alternative outcomes, and the necessary level of awareness to ensure their maintenance, there will be little improvement in existing patterns of gender divisions.

No single theoretical perspective offers a full understanding of gender segregation. Segregation is maintained by many different structures and processes and it may have to be accepted that this pluralism of forms of maintenance needs to

be met by a pluralism of theories. Many factors contribute towards a concept of gender and the gender divisions within employment are just one of these. There remains a need to deconstruct the concept of gender. A concept of gender ideology encompasses a concept of social transformation which will change all human relationships and the concept of gender is as much about men and social change, as it is about women.

Questions Raised

There is still a considerable amount of work that needs to be done to unravel the intersections of gender and class within the power structures of society. This includes those in power within organisations. A closer examination of senior management strategies might show how their perceptions and perspectives are formed and how they influence policies and processes within the organisation. It became clear during the research that the differences between the way that societies operated, their policies and their approach to technology were greatly influenced by what was referred to as their 'philosophy'. By examining organisational culture and management strategies, their influence on the type and rate of change could be assessed.

The manner in which technology is introduced and utilised is revealing about managerial priorities, assumptions and methods. The introduction of technology is not only a critical incident in the relationship between patriarchal and capitalist interests, it is also, as a focus of change, an

opportunity to see more clearly, elements which are usually difficult to identify. These are the underlying assumptions, expectations and objectives of management that lie behind the choices that are made. Emphasis throughout the study was placed by managers on the increase in efficiency and the improved service that could be offered to the customer by the use of technology. There was also openness about their desire for increased control. As Child [1985] points out there is a need to examine carefully the intentions behind managerial practices and not to assume that it is done with any particular primary objective, such as a desire for control or to maintain existing patterns of gender segregation.

Managers are faced with many choices in the implementation of new technology but the predominant managerial strategy may lead to decisions being taken without full consideration of the range of options. In the building society sector, with its history of paternalistic attitudes and non-unionised workforce, management has never been required to discuss or negotiate with the staff on any issue. The consequences of the introduction of new technology for the staff, in terms of the numbers and types of job which remain, the levels of skill, responsibility and autonomy required, are not considered by management as having any major influence on the decision. It does not form part of their managerial strategy. This would suggest that management are likely to exploit the control potential of the new systems and give priority to organisational efficiency over the job satisfaction of the staff. Certainly this is one area that is deserving of further research.

The development of technology within the building society sector is continuing and will undoubtedly continue to affect the jobs of managers. Since the development of information technology affects the information patterns and processes of organisations it is of central importance to management. This research has found that the roles of branch managers are changing. The deskilling logic cannot necessarily be applied to managers. As Child [1986] says the upward extension of rationalisation leads to a central contradiction whereby those who are instrumental in developing new systems may find that their own jobs are ultimately affected. There needs to be more information on the type and extent of the changes.

There were several references to the considerable number of changes and reductions in staff numbers that were occurring at head offices. The scope of this research was limited to considering the changes that were occurring in the branches. It would be interesting to see what the balance of these effects have been at head offices.

There is a need to study any societies or other institutions which are developing a more positive approach to tackling discrimination, to consider what effect it is having and what aspects of the structure, policies and processes were changing as a result. This should not be limited to gender discrimination because it was a notable feature of this research that in one hundred interviews there was not one member of any minority racial group.

The construction of gender within the labour process itself occurs in many different ways and therefore concepts, such as that of deskilling, may be useful in some contexts but not in others. There is a need to analyse occupational segregation and the process of gender construction within different forms of the labour process, as well as in the family, education and other parts of society, and thus to avoid seeing one manifestation of inequality as being 'responsible' for others. Just as a theory of gender segregation is not a by-product of the family, so it is also not a by-product of employers strategies to maximise profitability.

Policy Implications

The findings of this research have implications both for an organisation's policies on technology as well as for those on equal opportunities.

Building Societies and Technology

A building society needs to be clear why it is introducing new technology. One of the most recent developments has been the introduction of front office terminals. The economic return is usually seen to be a long term one and involves expectations of staff reductions rather than any reduction in present costs. In societies which have a relatively low transaction rate the advantages of front office systems are less obvious since it is unlikely that their counters are experiencing the same high level of

pressure that is being felt by most societies given the rapid expansion of business. Developing technology beyond the front office, into EFPTOS for example, would appear to be a greater gamble. To be sure of success there needs to be clear indications that current experiments are working and that similar developments are occurring throughout the retail trade. As with any innovation, the needs of the organisation are what should guide developments rather than a desire to follow competitors or even a general belief that "this is the way things are going".

With the introduction of technology there is an opportunity to change systems of working. When systems have changed, or when systems have been modified, this has not broken out of the bounds of existing patterns. The emphasis is invariably on the segmentation of tasks. The question needs to be raised of whether any thought at all should be given to the alternatives. The opportunity that technology presents to decentralise work to the branches could be used to reskill branch work and provide more full time jobs instead of part time. There is also no necessity to centralise decision making upwards merely because the technology makes this feasible. If branch managers are becoming more highly trained and qualified then they are going to be increasingly dissatisfied if their work has the discretion element removed upwards, to any greater extent.

The societies need to be clear as to their relative priorities in relation to the provision of a service to the customer and pushing technology to its limits. ATM's are

very popular with certain groups of the public but not at all popular with the elderly, especially women. [N.C.C.1983] There were several building society branches visited where customers clearly enjoyed being able to stop and talk to the cashiers. (Several cashiers passed comments such as they sometimes felt as though they were a branch of the social services). In economic terms these people may not be significant enough for the societies to wish to retain them as customers. As the competition with the banks increases the latter have recognised that the public sees building societies as more approachable than themselves and they have responded by attempting to improve their friendly image. The building societies should not underestimate the importance of this customer image.

Gender Differentiation

The power of patriarchal ideology in the maintenance of gender differences should not be underestimated. It must not be seen either, as unassailable, since the organisational systems and processes which serve to maintain gender differences are subjected to frequent change and modification. Changes in legislation and an organisation's policies by themselves, may not change the predominance of patriarchal systems but they are essential as part of a wider strategy of change.

For societies to follow the spirit of existing legislation they need to make several changes. Despite the experience of the Leeds building society, if the EOC were to investigate

the majority of societies they would come to the same conclusion, that discrimination is still rife.

It is unlikely that equal opportunities would be interpreted to mean that there should be equal numbers of men and women in lower level jobs. However, should the recruitment, training and development of all staff offer equal opportunities this might be the outcome. Given the present systems within societies the requirement for equal opportunities is seen as one sided, with the need for assurances that women are given an equal chance of promotion to higher grade jobs. If changes are left to the discretion of the societies themselves only the most obvious forms of direct discrimination are removed.

There are many changes that would be required in the terms and conditions of part time workers. Differential payment systems could be removed and jobs at all grades be made available to staff on a part time basis. There is also the alternative option of job sharing. Either of these strategies would allow part time workers to continue their careers. There should be the opportunity for part time and non-career staff to receive training. Preferably the categorisation of staff into career and non-career bands should cease. All managers should receive training on sexual discrimination legislation and be made aware of the various forms that indirect discrimination can take. The benefits that are available in terms of staff mortgages and preferential rates on accounts, should be standardised so that part time workers do not receive inferior provisions.

Equally it should not be the case that staff should have to bear the burden of extra work should one of their colleagues take maternity leave.

If societies continue to recruit for the very narrow deskilled position of cashier then they need to ensure that they recruit people at the right level of qualifications. The practice of recruiting women with 'O' and 'A' levels beyond what is required does not mean that they have a better 'type' of cashier. Such women may expect a career, in fact some are promised a career which never materialises. Many more become very dissatisfied with the work that they are doing. This may be leading to a higher level of turnover which would confirm the stereotype which patriarchal processes have generated within this industry.

Grading and payment systems should be more formalised so that members of staff know where they stand. They need to know what experience or qualifications are required to proceed to the next grade, regardless of whether they wish to progress to management or not. The societies themselves need to know what the skills and expertise their staff have. If they do recruit someone with 'A' levels then they should ensure that they have the opportunity to progress should they wish to.

There needs to be a considerable amount of re-education of management to remove attitudes which would be considered out of date in most institutions. The adherence to stereotypes which have little foundation in reality is to be regretted. The level of awareness of gender issues needs to be raised.

It is not possible for the unions to be at the forefront of this given their low level of representation within this sector. However the lack of action within BIFU in relation to building societies should be addressed. Officials of staff associations also need some form of awareness training. In talking to individual women there was a considerable amount of interest expressed in the issues raised and yet none of these women had seen their own experiences in this light before.

There still needs to be many changes in the wider society before true equality of opportunity can exist within any single employing organisation. Policy changes on a wider level need to include an opportunity for women to take extended maternity leave if they should choose to and be able to return to work with no loss of pay or status. There needs to be a much better provision of nursery and childcare facilities. It would be ideal if these were provided by the state but there is nothing to prevent an organisation making its own provisions.

A report by the Engineering Council, 'Career breaks for women chartered and technician engineers' [Employment Gazette: 1987 p273.] showed how organisations that had adopted career break schemes for women had found them to be a sound investment. Companies found that they were able to attract and retain the most able staff in a highly competitive market place. There was a new found realisation that investment in women was wasted unless companies acted positively and provided career break schemes. The banks have introduced retainer schemes

whereby any member of staff with career potential can take extended leave to care for a child and return to the organisation at the same level. This is not however an altruistic move on their part and the need for such schemes was recognised when they realised the number of highly trained female staff that they were losing. They are a useful start but the main criticism of these schemes is that they remain very elitist and that very few women are able to benefit from them. To this extent they are discriminatory in the way that they are applied by exploiting the differences between female staff members. This is one instance where the economic need for skilled staff might be seen to have outweighed the patriarchal interest, except that women are still reaching management positions in such small numbers that there is unlikely to be any significant change. As Eisenstein. H. [1984] says, by conceding a few powerful positions to a small number of exceptional women, present arrangements of access to power, privilege and decision making will remain overwhelmingly in the hands of those who now rule. In other words, the structures of power will remain unaltered and little will change. A few women in positions of power are just as likely to have that position change them as they are to change the status quo.

Appendix 1.

The Ten Survey Societies. (1985 figures).

	Grade	% Growth	% Part Time Branch	Mgmnt Exp. Ratio	Front Office Tech.	Major Merger	Union /S.A.
Average For top 30 societies:		17.6	21.9	1.16			
1.	A1	18.9	20.5	1.04	Y	N	S.A.
2.	A1	17.8	8	1.05	Y	Y	S.A.
3.	A2	16.3	26.3	1.16	Y	Y	S.A.
4.	A2	20.7	22.4	1.29	Y	Y	S.A.
5.	A2	26.9	38.3	0.64	Y	N	N
6.	B1	20	55.5	1.49	Y	Y	S.A.
7.	B1	27	29.3	1.16	Y	Y	BIFU
8.	B1	15.5	31.3	1.52	N	N	BIFU
9.	B2	26.3	14.7	1.33	N	N	N
10.	B2	8.2	23.4	1.52	Y	N	S.A.

Appendix 2.

The Three Case Study Societies:

	Society A	Society B	Society C
Grade	A1	B1	B2
Assets £m.	20,000+	840	570
Avg. Asset Growth	18.2%	19.9%	31%
Geog. Cover	National	Local	Selective
No. Employees	12,000+	530	500
No. Branches	600+	57	60
No. Agencies	2,000+	6	None.
Avg. no. staff per branch	16	6	5
% part time	18.8	20.6	10.3
% part time in branches	20.5 (Doubled over 5 years)	29.3 (Doubled over 5 years)	14.1 (Variable, no increase)
Policy on mergers	Anti	Pro	Anti
Marketing policy	Offers total product range.	Emphasis on small accounts.	Emphasis on large accounts.
Role of HO	Trend towards Decentralisation Regional structure	Continues to be v. centralised	No policy. Branch like a 'franchise'
Union	Independent S.A.	BIFU	Nothing
Technology:			
Mainframe	Y	Y	Y
Back office Terminals	Y	N	Y
Front office Terminals	Y	Y	N
ATM's	Own system	Member of LINK	N
Professional Qualifications	Essential	Preferred	Not required
Staff/Mgmt Training	High level of training espec. for managers	Training for all staff	Very little training

Appendix 3.

Letters sent requesting interviews.

Letter sent to the national society:

Name
Address

Date

Dear Mr *****

I work within the 'Microelectronics in the Service Sector' Research Group, which is headed by Professor John Child. This unit is based at Aston University and was commissioned by the Government Economic and Social Research Council to study the introduction, implementation and effects of new technology. The unit is engaged upon studies within the financial, hospital and retailing sectors.

I am looking at the effects of new technology on the organisation of work within Building Societies and I enclose a synopsis which briefly explains the background to this study. My preliminary work has included involvement with two local societies, the ***** and the *****. I have also established contact with the Building Societies Association and this has proved of value in providing background and statistical data. In fact, I believe that this first stage of research has laid the foundation for a wider study which will be of both academic and practical benefit.

I would greatly appreciate an opportunity to visit the ***** to learn more about your approach to computerisation, as the ***** is the most technologically advanced of all the societies. Equally, being among the largest, its experiences may differ from those of the majority of smaller societies. I noted with particular interest that in the Building Society Gazette, [month, year], you stated that your planning and research function included responsibility for "reviewing working practices in areas affected by computers".

I look forward to your reply.

Yours sincerely

Appendix 3 Cont.

Letter sent to the other nine societies:

Name

Address

Date

Dear Mr *****

I work within the 'Microelectronics in the Service Sector' Research Group, which is headed by Professor John Child. This unit is based at Aston University and was commissioned by the Government Economic and Social Research Council to study the the introduction, implementation and effects of new technology. The unit is engaged upon studies within the financial, health and retailing sectors.

My research is concerned with looking at the effects of 'new' technology, specifically front office terminals, on work organisation within building society branches. As background to the main study I am seeking to interview senior management from ten of the top thirty societies on their societies general approach to computerisation. To date I have visited eight societies including the *****, the *** and the *****.

I would greatly appreciate it if you, or a colleague, could grant me a short interview. If you would like further information please do not hesitate to contact me.

I look forward to your reply

Your sincerely

Appendix 4.

Background to the research. This was sent with the initial letter requesting an interview:

THE EFFECT OF THE INTRODUCTION OF NEW TECHNOLOGY ON WORK ORGANISATION

"The work that people do is unknown territory for almost everyone except those with direct experience of doing it, or supervising it or managing it." Richard K. Brown.

The work of Management Centres, like Aston, have a strong tradition of experience and expertise which is primarily based on an organisational or management perspective. Work within other disciplines such as industrial sociology has primarily focused on manufacturing and manual work. Thus the majority of areas of employment within the service sector have suffered from relative neglect.

The introduction of new technology is a rapidly developing process and one in which is affecting all areas and aspects of employment. It is therefore absolutely essential that the implications of these developments are fully understood. Studies, such as that carried out by Rajan for the Institute of Manpower Studies, are necessary for our understanding of overall employment effects but the impact of new technology goes further than that. It has important implications for individual organisations in terms of the structure and organisation of work, hierarchy, control, training, recruitment policy, the types of work being done and the composition of the workforce.

The use and development of new technology, which is ongoing within the Building Society movement, exemplify this process very well. Equally, the importance of Building Societies within the finance sector and in the employment market has too frequently been overshadowed by the banks. There is current research interest in Banking and Insurance, so this present study on Building Societies is important in terms of being complementary to these. Another important consideration is that Building Societies represent an area of continuing growth and therefore the whole range of employment effects can be studied without just one aspect, such as job loss, being allowed to dominate.

Lynn Ashburner September 1984

Appendix 5.

Letters sent to the personnel manager of the building society that was selected as the third case study, when the promised confirmation of branch visits and possible dates did not arrive by the beginning of September, as expected. He had agreed that the interviews could take place during September/ October.

Name
Address

16th September 1985

Dear Mr *****

Last June when I came to see Mr *** and yourself about my work on new technology and building society branches, you very kindly agreed that I could visit three branches of the ***** Building Society, to interview the staff. Given the problems of summer holidays I suggested that it would be best to leave it until September to arrange dates.

I am very grateful for this opportunity and for the time that you have put into this on my behalf and, depending on the stage that you are at in your negotiations with individual branch managers, I am now available to begin my work.

I look forward to hearing from you; if there are any problems or any further information that you require please do not hesitate to ask.

Yours sincerely

cont. over....

Appendix 5 Cont.

My letter of the 16th September recieved a reply which promised a response within two weeks. It never came. There were also several telephone calls, none of which he took. Messages were left and were not responded to. This letter therefore was a last ditch attempt to get a response.

Name

Address

16th December 1985

Dear Mr *****

Thank you for your letter of the 23rd September. I did not reply earlier because in it you stated that you would be in contact with me within two weeks.

I am very appreciative of the fact that you have agreed to allow me access to three of your societies' branches for the purpose of interviewing the staff. My problem is that the project is nearing its completion date and the third case study, the ***** Building Society, has not yet even been commenced.

I did not write sooner because I realise that you are under no obligation to allow me access and I did not want to appear to be pushing you. However, believing that I did have access to this society I have not begun negotiations with any other societies. If I do have to turn to another society for my third case study, at this late stage, I would greatly appreciate a prompt reply so that I can begin this process immediately. I sincerely hope that this will not be necessary because there are several features about the **** which commend themselves to this study. Your approach to computerisation varies from the norm, you appear to have a more egalitarian system as regards promotion and you have an external union to deal with rather than an in-house staff association.

If you require to speak to managers from the societies where the first two case studies were carried out, I can give you some contacts. They will concur with me that my presence within the branches caused virtually no disruption of normal work flow. Also, you will have access to the data that I obtain from my study of the three branches.

If there is any other information that you require I will be pleased to send it to you.

Yours sincerely

Appendix 6.

Interviewees:

1. Head Office Interviews:

- Case study society A - Assistant General Manager, Computer Development.
 - Personnel manager.
 - Training Manager.
- Case study society B - Data Processing Manager.
 - Personnel Manager.
- Case study society C - Data Processing Manager.
 - Personnel Manager.
- Other seven societies - Data Processing/Computer Managers, plus one personnel and training manager.

Total: 15.

2. Interviews in related Organisations:

Staff Association, Society A:

- General Secretary.

Banking, Insurance and Finance Union:

- Area Representatives: 2.
- Central Staff: 2.

The Chartered Building Societies Institute:

- Assistant Secretary (by telephone).

Building Societies Association: 2.

Total: 8.

3. Case Study Interviews:

- Society A: Branch A1 - Branch Manager: Grade 11 (M).
 - Ass. Branch Manager: Grade 7 (F).
 - Chief Clerk: Grade 6 (M).
 - 3 Grade 3B clerks (2 M, 1 F).
 - 1 " 3A clerk (M).
 - 2 " 3A typists (F).
 - 2 " 2 clerks (1 M, 1 F).
 - 2 " 1 clerks (F).
 - 3 Part time cashiers: Grade 1 (F).
 - 1 Grade 10 on secondment (F).

Sub total: 17.

- Branch A2 - Branch Manager: Grade 11 (M).
 - Ass. Branch Manager: Grade 7 (M).
 - Chief Clerk: Grade 6 (M).
 - 1 Grade 3B clerk (F).
 - 1 " 3A typist (F).
 - 2 " 2 clerks (F).
 - 4 " 1 clerks (F).
 - 1 " 1 typist (F).
 - 4 Part time cashiers: 2 Grade 2, 2 grade 1 (F).

Sub total: 16.

Appendix 6 Cont.

- Branch A3 - Local Branch Manager: Grade 4 (F).
- 2 Grade 1 clerks (F).
- 1 Part time clerk: Grade 3(ex 5, F).

Sub total: 4.

Total for society A: 37.

- Society B: Branch B1 - Branch Manager (F).
- Senior Cashier (F).
- 2 Grade C cashiers (1 M, 1 F).
- 4 " B cashiers (F).
- 2 " A cashiers (1 M, 1 F).
- 3 Part time cashiers (F).

Sub total: 13.

- Branch B2 - Office Manager (F).
- 1 Grade C cashier (F).
- 2 " B cashiers (F).
- 2 " A cashiers (F).
- 1 Part time cashier (F).
- 1 Management trainee (M).

Sub total: 8.

- Branch B3 - Branch Manager (M). Also responsible
for another branch.
- 1 Grade C cashier (relief, F).
- 2 Part time cashiers (F).

Sub total: 4.

Total for society B: 25.

- Society C: Branch C1 - Branch Manager (M).
- 2 Assistant Branch Managers (M).
- 2 Cashiers (F).
- 1 Part time cashier (F).

Sub total: 6.

- Branch C2 - Branch Manager (M).
- Assistant Branch Manager (F).
- 3 cashiers (F).
- 1 Part time cashier (F).

Sub total: 6.

- Branch C3 - Branch Manager (M).
- 2 Cashiers (F).

Sub total: 3.

Total for society C: 15.

Total number of branch interviews: 77.

Total number of interviews in sections 1, 2 and 3: 100.

Appendix 7.

An explanation of the purpose of the branch visits which was given to the branch managers prior to my first visit.

BUILDING SOCIETY BRANCH VISITS

The objective of the visits is to gain an appreciation and understanding of the types of work and work organisation of a building society branch office.

The primary method of data collection will be informal interviews.

There are several reasons why it is preferable for the visit to extend over a period of about a week.* The interviews can be conducted at those times most suitable for the interviewees and need not necessarily be completed in one session. In this way there will be the minimum of disruption to normal work flow and the busiest times can be avoided.

Also, there is a need to observe the general routine of work, both to increase understanding of the overall operation of the branch and to place the information gained from the interviews into its proper context.

The main focus of the interview questions will be on the nature of the individuals present job, especially in terms of its relationship to the new technology in operation within the branch. Supplementary questions will include; past experience, training, prospects and reactions to the technology in use.

Lynn Ashburner

University of Aston

October 1984

* Variable according to the size of the branch.

Appendix 8.

Interview Schedule: Branch Staff. (Coding for analysis).

1. DESCRIBE THE JOB THAT YOU DO.
 - 1a. Job structure and content: job description, subsequent changes, full/part time, overtime, typing.
 - 1b. Work experience in this society? Other jobs etc.
 - 1c. Work experience prior to joining this society?
 - 1d. What prompted job changes?
2. TRAINING AND QUALIFICATIONS.
 - 2a. What training have you had/proposed with this society?
 - 2b. What qualifications did this society require?
 - 2c. What qualification had you then/ have you now?
3. EXPECTATIONS AND MOTIVATIONS.
 - 3a. What expectations did you have job/career wise when you left school/ joined this society?
 - 3b. Why do you work/ want to work? (asked indirectly).
 - 3c. What do you want for the future?
 - 3d. What problems do you foresee re the achievement of 3c?
4. DOMESTIC ARRANGEMENTS/PROSPECTIVE ARRANGEMENTS?
 - 4a. Age of children, need for special arrangements?
 - 4b. Attitude of spouse to job? eg. moving with the job.
5. USE OF AND ATTITUDES TO COMPUTERS AND TERMINALS?
 - 5a. Have you worked the manual system? Please describe.
 - 5b. Comparison of manual system with computer system.
 - 5c. Percentage of time spent on terminals cf other work?
 - 5d. Describe changeover between systems/training etc.
 - 5e. Length of time taken to learn new systems?
- 6.* OVERVIEW OF SOCIETY: grading systems/pay structures.
 - 6a. How do branches differ? (asked when relevant).
 - 6b.* Any mention of the work/ responsibilities of others.
7. OPINION OF UNION/ STAFF ASSOCIATION/ LACK OF EITHER?
 - 7a. Comparison with the alternatives? Attitude towards external trade unions?
8. SUMMARY/RECAP.
 - 8a. What do you like most about your job?)
 - 8b. What do you like least about your job?) asked only if respondent has not answered earlier questions fully.
 - 8c. Is there anything relevant that you would like to add that I have not mentioned?

* Questions not asked of every respondent, data emerged during interview.

Appendix 8 Cont.

Interview Schedule: Head Office Senior Managers.

1. What computer systems does this society have?
2. When did the society first introduce computers?
What stage is the society at now?
What are the future plans?
3. What prompted these decisions?
4. What are the objectives of the society?
5. Has this society experienced a merger? How many? When?
What are the consequences of the mergers for the society? For new technology?
6. Geographical area covered by the society?
Types of account on offer?
7. Training offered to staff? In house or external?
General, re-computers, professional exams etc.
8. Staff composition? Policy towards use of part timers?
Are there defined career paths?
9. Do you have a staff association or union?
10. How does the society compare itself with others?
11. Outline the societies recruitment/personnel policy.
12. What is the average size of branches? Range of sizes?
13. Emphasis on centralisation or decentralisation/balance?
14. Is there a grading system for the staff?
15. What is the number of staff at Head office/ numbers in the branches: Total assets? etc. (Statistics - could be found elsewhere).

Appendix 8 Cont.

Interview Schedule: Personnel Managers.

1. What is the society's recruitment policy?
Levels of recruitment, qualifications/experience needed?
Problems in recruitment? Turnover rates?
Have recruitment policies changed because of computers?
2. Within each category, what sort of training is
a) compulsory, b) preferred and c) possible?
3. What promotion systems are there?
How have these changed over recent years? Why?
4. What is the society's attitude towards professional
qualifications? How long since had this policy?
Who is encouraged to take them? Who is told about them?
5. What is the staff grading system?
Are managers or their branches graded?
Lines of responsibility?
6. Policy towards the use of part time staff?
Has the percentage of part timers changed over the past
few years? Has this been a conscious policy?
Are there any advantages/ problems associated with the
use of part timers? Are they trained? Is there much
movement between part and full time staff?
7. Conditions of employment? Differences between part time
and full time staff?
8. Has this society merged? What have been the effects?
9. Has the increasing use of computers had any affect on
personnel policies?
10. Attitude towards the union/ staff association/ lack of
either? What is your preference? Any specific problems?
11. Other areas, if not already mentioned: Overtime, staff
assessment, mobility clauses, maternity leave. etc.

Appendix 8 Cont.

Interview Schedule: Staff Association General Secretary.

1. BACKGROUND.
History of the staff association.
Recruitment of staff association staff?
2. FORMAL ORGANISATION.
Personnel, communication system, conferences etc.
Literature produced.
3. RELATIONSHIP TO SOCIETY.
Has it changed over time?
What factors affect it?
Advantages/disadvantages of independence?
4. SPECIFIC ISSUES.
Main purpose of staff association?
What are the main issues that arise?
How are they tackled?
Strategies/sanctions used by the association?
Effects of changes in recruitment policy and staff grading systems?
Awareness and relevance of gender issues?
5. ATTITUDES TO NEW TECHNOLOGY?
In general?
In relation to the society?
Was the association consulted?
Any problems?
Policy on redundancy?
6. RELATIONSHIP WITH OUTSIDE BODIES?
Other building society staff associations?
Not a member of the Federation of Building Societies' Staff Associations, why?
Other finance sector unions?
7. General comments on possible future developments?
8. Personal career history?
9. Anything further to add?

References

- ALLEN, S. 1982. 'Gender Inequality and Class Formation' in Giddens, A., Mackensie, G. eds. *Social Class and the Division of Labour: essays in honour of Ilya Neustadt*. Cambridge: Cambridge University Press.
- ALTHUSSER, L. 1971. *Lenin and Philosophy and Other Essays*. London: New Left Books.
- ASHBURNER, L. 1988. 'Just Inside the Counting House: Women in Finance' in Coyle, A., Skinner, J. eds. *Women and Work: Positive Action in Women's Employment*. London: Macmillan. Forthcoming.
- BARKER, J., DOWNING, H. 1980. 'Word Processing and the Transformation of Patriarchal Relations of Control in the Office'. *Capital and Class*: No. 10. pp64-99.
- BARNES, J. A. 1979. *Who Should Know What? Social Science, Privacy and Ethics*. Harmondsworth: Penguin.
- BARNES, P. 1984. *Building Societies, the Myth of Mutuality*. London: Pluto.
- BARRET, M. 1980. *Women's Oppression Today - Problems in Marxist Feminist Analysis*. London: Verso.
- BARRON, R.D., NORRIS, G.M. 1976. 'Sexual Divisions and the Dual Labour Market' in Barker, D.L., Allen, S. eds. *Dependence and Exploitation in Work and Marriage*. London: Longman.
- BEECHEY, V. 1977. 'Some Notes on Female Wage Labour in Capitalist Production'. *Capital and Class*: No. 3. pp45-66.
- BEECHEY, V. 1978. 'Women and Production: a critical analysis of some sociological theories of women's work' in Kuhn, A., Wolpe, A. eds. *Feminism and Materialism*. London: Routledge and Kegan Paul.
- BEECHEY, V. 1979. 'On Patriarchy'. *Feminist Review*: 3 pp66-82.
- BEECHEY, V. 1984. *Women's Employment in Contemporary Britain*. Paper to the B.S.A. Annual Conference.
- BELL, C., NEWBY, H. 1977. eds. *Doing Sociological Research*. London: Allen and Unwin.
- BELL, C., ENCEL, S. 1978. eds. *Inside the Whale*. Oxford: Pergamon Press.
- BELL, C., ROBERTS, H. 1984. eds. *Social Researching: Politics, Problems, Practice*. London: Routledge and Kegan Paul.
- BODDY, M. 1980. *The Building Societies*. London: Macmillan.

BOLEAT, M. 1982. The Building Society Industry. London: Macmillan.

BRAVERMAN, H. 1974. Labour and Monopoly Capital. New York: Monthly Review Press.

BRUEGEL, I. 1979. 'Women as a Reserve Army of Labour: a note on recent British experience'. Feminist Review: 3. pp12-23.

BUNYAN, D., YOUDALE, R. 1981. Report of a Case Study on the Impact of New Technology on Women and Trade Union Organisation in Banking. Bristol Resource Centre.

BURGESS, R.G. 1982. ed. Field Research: a Source Book and Field Manual. London: George Allen and Unwin.

BURGESS, R.G. 1984. In The Field. London: George Allen and Unwin.

BUTLER COX, 1986. 'I.T. Value for Money: Information Technology Expenditure'. Butler Cox Report: London.

CARCHEDI, G. 1977. On the Economic Identification of Social Classes. London: Routledge and Kegan Paul.

CAVENDISH, R. 1982. On the Line. London: Routledge and Kegan Paul.

CHILD, J., LOVERIDGE, R., HARVEY, J., SPENCER, A. 1984. 'Microelectronics and the Quality of Employment in Services' in Marstrand, P. ed. New Technology and the Future of Work and Skills. London and Dover: Frances Pinter.

CHILD, J., TARBUCK, M. 1985. 'The Introduction of New Technologies: Managerial Initiative and Union response in British Banks' in Industrial Relations Journal: 16. pp19-33.

CHILD, J. 1985. 'Managerial Strategies, New Technology and the Labour Process' in Knights, D. et al. eds. Job Redesign: Critical Perspectives on the Labour Process. London: Gower.

CHILD, J. 1986. 'New Technology and the Service Class' in Purcell, K. et al eds. The Changing Experience of Employment: Restructuring and Recession. London: Macmillan.

CHILD, J., GANTER, H-D., KIESER, A. 1987. 'Technological Innovation and Organisational Conservatism' in Pennings, J.M., Buitendam, A. eds. New Technology as Organisational Innovation. Cambridge Mass: Ballinger.

CHILDS, P. 1985. 'Work and Career Expectations of Insurance Company Employees and their Impact on Unionisation'. Sociology 19 pp125-135.

CICOUREL, A.V. 1973. Cognitive Sociology, Language and Meaning in Social Interaction. Harmondsworth: Penguin.

COCKBURN, C. 1983. Brothers: Male Dominance and Technical Change. London: Pluto Press.

- COCKBURN, C. 1984a. Foreword. in Game, A., Pringle, R. 1984. Gender at Work. London: Pluto Press.
- COCKBURN, C. 1984b. Women and Technology: Opportunity is not Enough. Paper to the B.S.A. Annual Conference.
- COCKBURN, C. 1986. 'The Relations of Technology' in Crompton, R. and Mann, M. eds. Gender and Stratification. Cambridge: Polity Press.
- COLLINSON, D., KNIGHTS, D. 1985. 'Jobs for the Boys: Recruitment into Life Insurance Sales' in Occupational segregation by Sex. EOC Research Bulletin No.9 Spring, EOC.
- COMMISSION ON INDUSTRIAL RELATIONS. 1974. 'Building Societies', Report No. 86. London: C.I.R.
- COTTRELL, A. 1984. Social Classes in Marxist Theory and in Post-War Britain. London: Routledge and Kegan Paul.
- COYLE, A. 1982. 'Sex and Skill in the Organisation of the Clothing Industry'. in West, J. ed. Work, Women and the Labour Market. London: Routledge and Kegan Paul.
- CRAIG, C., GARNSEY, E., RUBERY, J. 1986. 'Payment Structures and Smaller Firms: Women's Employment in Segmented Labour Markets'. Department of Employment Working Paper No. 48. HMSO.
- CROMPTON R., REID, S. 1982. 'The Deskillling of Clerical Work' in Wood, S. ed. The Degradation of Work? London: Hutchinson.
- CROMPTON, R., JONES, G. 1984. White Collar Proletariat, Deskillling and Gender in Clerical Work. London: Macmillan.
- CROMPTON, R., MANN, M. 1986. eds. Gender and Stratification. Cambridge: Polity Press.
- CROMPTON, R., SANDERSON, K. 1986. 'Credentials and Careers: Some implications of the increase in professional qualifications amongst women'. Sociology: 20 pp25-42.
- CURRAN, M. M. 1985. 'Stereotypes and Selection: Gender and Family in the Recruitment Process.' EOC Research Series. London: HMSO.
- DAVIES, C., ROSSER, J. 1984. Gendered Jobs in the Health Service: a Problem for Labour Process Analysis. Paper to the Organisation and Control of the Labour Process 2nd Annual Conference.
- DAVIES, G. 1981. Building Societies and their Branches: A Regional Economic Survey. London: Franey & Co. Ltd.
- DENZIN, N. 1978. The Research Act. Chicago: Aldine.
- DEX, S. 1984. Department of Employment Research Paper No. 46. HMSO.

DEX, S. 1987. Women's Occupational Mobility - A Lifetime Perspective. London: Macmillan.

EDWARDS, R. 1979. Contested Terrain. London: Heinemann.

EGAN, A. 1982. 'Women in Banking: a study in inequality'. Industrial Relations Journal, Autumn. pp20-31.

EISENSTEIN, H. 1984. Contemporary Feminist Thought. London: Counterpoint.

EISENSTEIN, Z.H. 1979. 'Developing a Theory of Capitalist Patriarchy' in Eisenstein, Z.H. ed. Capitalist Patriarchy and the Case for Socialist Feminism. New York: Monthly Review Press.

EMPLOYMENT GAZETTE, 1987. June. Vol. 95. No. 6. pp273.

EQUAL OPPORTUNITIES COMMISSION. 1985. Formal Investigation Report: Leeds Permanent Building Society. Manchester: EOC.

FINCH, J. 1984. ' "It's great to have someone to talk to": the ethics and politics of interviewing women.' in Bell, C. Roberts, H. eds. Social Researching: Politics, Problems, Practice. London: Routledge and Kegan Paul.

GARNSEY, E. 1978. 'Women's Work and Theories of Class Stratification'. Sociology: 12 pp223-243.

GLASER, B.G., STRAUSS, A.L. 1967. The Discovery of Grounded Theory: Strategies for qualitative research. Chicago: Aldine.

GOLDTHORPE, J.H. 1983. 'Women and Class Analysis: in defence of the conventional view' in Sociology: 17 pp465-488.

HAKIM, C. 1979. 'Occupational Segregation'. Department of Employment Research Paper No. 9.

HAKIM, C. 1981. 'Job Segregation: trends in the 1970's'. Employment Gazette: December.

HARTMANN, H. 1979. 'The Unhappy Marriage of Marxism and Feminism: towards a more progressive union'. Capital and Class No. 8. pp1-33.

HEATH, A., BRITTEN, N. 1984. 'Women's Jobs Do Make a Difference'. Sociology: 18 pp476-490.

HENRIQUES, J., HOLLWAY, W., URWIN, C., VENN, C., WALKERDINE, V. 1984. Changing the Subject: Psychology, social regulation and subjectivity. London: Methuen.

HERITAGE, J. 1983. 'Feminisation and Unionisation: A Case Study from Banking' in Gamarnikow, E., Morgan, D., Purvis, J., Taylorson, D. eds. Gender, Class and Work. London: Heinemann.

HULT, M. 1980. 'Technological Change and Women Workers: the development of microelectronics'. Report to the World Conference of the U.N. Decade for Women, July 1980.

- HUWS, U. 1980. The Impact of New Technology on the Working Lives of Women in W. Yorkshire. Leeds TURIC.
- JEPHCOTT, P., SEEAR, N., SMITH, J.H. 1962. Married Women Working. London: George Allen and Unwin.
- JOSHI, H. 1984. Women's Participation in Paid Work: Further analysis of the Women and Employment Survey. Department of Employment Research Paper No. 45. HMSO.
- KLEIN, V. 1965. Britain's Married Women Workers. London: Routledge and Kegan Paul.
- LACAN, J. 1977. Ecrits: A Selection. London: Tavistock.
- LANE, C. 1983. 'Women in Socialist Society with Special Reference to the German Democratic Republic'. Sociology: 17 No 4. pp489-505.
- LEGGE, K. 1987. 'Women in Personnel Management: Uphill Climb or Downhill Slide?' in Spencer and Podmore, eds. In a Man's World: Essays on Women in Male Dominated Professions. London: Tavistock.
- LIEVEN, E. 1981. 'Subjectivity, Materialism and Patriarchy' in Cambridge Women's Studies Group. Women in Society. London: Virago.
- LOVERIDGE R., CHILD, J., HARVEY, J. 1986. 'New Technologies in Banking, Retailing and Health Services: The British case' in New Technology and Work. Geneva: International Labour Office.
- MALLIER, A., ROSSER, M. 1979. 'The Changing Role of Women In the British Economy'. National Westminster Bank Quarterly Review: November pp54-65.
- MARTIN, J., ROBERTS, C. 1984. Women and Employment: A Lifetime Perspective. HMSO.
- MESS. 1987. Microelectronics in the Service Sector: A European Comparative Study. London: Blackwell. Forthcoming.
- MILKMAN, R. 1976. 'Women's Work and the Economic Crisis: Some lessons of the Great Depression'. The Review of Radical Political Economy No. 8. pp73-97.
- MILKMAN, R. 1980. 'Organising the Sexual Division of Labour: Historical Perspectives on 'Women's Work and the American Labour Movement.' Socialist Review: Jan-Feb. pp95-150.
- MILKMAN, R. 1982. 'Redefining 'Women's Work': The Sexual Division of Labour in the Automobile Industry During World War Two'. Feminist Studies: Summer. pp337-372.
- MILLS, C.W. 1959. The Sociological Imagination. New York: Oxford University Press.
- MITCHELL, J. 1971. Woman's Estate. New York: Vintage Books.

MORGALL, J. 1981. 'Typing our way to Freedom: Is it true that new office technology can liberate women?' *Feminist Review* No. 9. pp87-101..

MYRDAL, A., KLEIN, V. 1968. *Women's Two Roles*. London: Routledge and Kegan Paul.

NATIONAL CONSUMER COUNCIL: 1983. 'Banking Services and the Consumer - A report by the National Consumer Council'. London: Methuen.

OAKLEY, A., OAKLEY, R. 1979. 'Sexism in Official Statistics' in Irvine, J., MILES, I., EVANS, J. eds. *Demystifying Social Statistics*. London: Pluto Press.

OAKLEY, A. 1981. 'Interviewing Women: a contradiction in terms' in ROBERTS, H. ed. *Doing Feminist Research*. London: Routledge and Kegan Paul.

PHILLIPS, A., TAYLOR, B. 1980. 'Sex and Skill: Notes towards a Feminist Economics'. *Feminist Review* No. 6. pp79-88.

PHILLIPS, A. 1983. *Hidden Hands: Women and economic policies*. London: Pluto Press.

PLATT, J. 1976. *Realities of Social Research*. London: Chatto and Windus for Sussex University Press.

PORTER, M. 1982. 'Standing on the Edge: Working Class Housewives and the World of Work' in West J. ed. *Work, Women and the Labour Market*. London: Routledge and Kegan Paul.

POULANTZAS, N. 1978. *Classes in Contemporary Capitalism*. London: New Left Books.

PRANDY, K., STEWART, A., BLACKBURN, R.M. 1983. *White Collar Unionism*. London: Macmillan.

RAJAN, A. 1985. *New Technology and Employment in Insurance, Banking and Building Societies: recent experience and future impact*. Special Report: Institute of Manpower Studies Series. Gower.

ROBERTS, H. 1981. ed. *Doing Feminist Research*. London: Routledge and Kegan Paul.

RYAN, M., MEDLAM, S. 1984. 'Blocks to Women's Career Development in Insurance'. Unpublished report, sponsored by the Further Education Unit.

SCIENCE POLICY RESEARCH UNIT. 1982. *Microelectronics and Women's Employment in Britain*. S.P.R.U. Occasional Paper No. 17.

SILTANEN, J. 1981. 'A Commentary on Theories of Female Wage Labour' in Cambridge Women's Studies Group. *Women in Society*. London: Virago.

SMITH, S., WIELD, D. 1984. 'Technical and Organisational Change in the Clearing Banks: Dilemmas for Employers'. London Employment and Technology Research Working Paper No.4.

SPEAKMAN, M.A. 1983. 'Class and Gender' Part B in 'Current Controversies in Class and Stratification Theory' Study Section 13 of Open University course D 207, An Introduction to Sociology. 1981: revised 1983.

SPENCER, A. PODMORE, D. 1987. Eds. In a Man's World, Essays on Women in Male Dominated Professions. London: Tavistock.

STACEY, M. 1969. Methods of Social Research. Oxford: Pergamon Press.

STANWORTH, M. 1984. 'Women and Class Analysis: A reply to Goldthorpe' in Sociology: 18 pp158-170.

STONE, M. 1984. 'Women Within Building Societies - How do they Fare in the Industry?' CBSI Journal: March. pp. 6,7.

SWABE, A.I.R., PRICE, P. 1984. 'Building a Permanent Association: The Development of Staff Associations in the Building Societies' in British Journal of Industrial Relations Vol. XXII No. 2. pp.195-204.

WAJCMAN, J. 1981. 'Work and the Family: who gets the best of both worlds?' in Cambridge Women's Studies Group. Women in Society. London: Virago.

WALBY, S. 1986. Patriarchy at Work. Cambridge: Polity Press.

WEST, J. 1982. Ed. Work, Women and the Labour Market. London: Routledge and Kegan Paul.

WILLMAN, P., FRANCIS, A. 1981. 'Microprocessors in Manufacturing Industry'. Paper presented to the Industrial Relations Research Unit, Warwick University.

WILSON REPORT, 1980. Committee to Review the Functioning of Financial Institutions Report. Cmd. 7937. HMSO.

WRIGHT, E.O. 1978. Class, Crisis and the State. London: New Left Books.

YEANDLE, S. 1984. Women's Working Lives. London: Tavistock.

YOUNG, I. 1980. 'Socialist Feminism and the Limits of Dual systems Theory' in Socialist Review: May/June. pp169-188.