Glass ceilings and sticky floors
Barriers to the careers of women in the Australian finance industry

A report prepared for the Human Rights and Equal Opportunity Commission and Westpac by Leonie V. Still, Edith Cowan University

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Foreword

On the tenth anniversary of the Sex Discrimination Act in 1994, a number of organisations gave their support to research projects designed to inform and improve the position of women in Australia. This report by Leonie Still is the result of a joint commitment by the Human Rights and Equal Opportunity Commission and Westpac to examine the status of women in the finance sector.

This report confirms what previous studies have told us: that women are concentrated in part-time, lower-grade work with limited opportunities for training and advancement. However it also gives new information on industry structure, the perceptions of women and men working in the industry and new guidance about what can be done to improve the career opportunities for women in banking and finance.

Of great interest is the difference in the perceptions of men and women in the industry. In particular, the report shows that the attitudes of senior managers, the vast majority of whom are men, continue to limit women's opportunities, particularly those women with children or caring responsibilities. Despite the massive restructuring and organisational changes of the past few years, career and

promotional opportunities have not changed and continue to reflect traditional, male models. As Professor Still's research shows, the greatest hurdles to overcome in banking and finance appear to be traditional organisational culture, as well as the structural problems of the "ghettoes" of women in part-time work, where training and career options are generally poor.

A number of institutions should be commended for their sponsorship and support of this project – the Westpac Banking Corporation, the Commonwealth Bank and ANZ Banking Corporation. The many women and men working in the finance sector who contributed to this report with their time in answering survey questions, also deserve our thanks. Particular individuals also helped with the preparation, research, and editing work: Cathy Cupitt and Carmel McGinley and Alison Cooke of the Edith Cowan University, and Elizabeth Fletcher, project manager of the Human Rights and Equal Opportunity Commission. I would particularly like to thank Leonie Still for this most stimulating, illuminating and comprehensive report. I hope that the finance industry – employers, employees and unions – will address the issues she raises so that the original aim of this research project – to identify barriers to equality and propose recommendations for change – will result in concrete improvements for those women affected by the "sticky floors" and "glass ceilings" they encounter.

Sue Walpole
Sex Discrimination Commissioner

Executive summary

Interest in the employment status of women in general, and women in management in particular, has been a continuing part of the Australian scene since the mid-1970s. Numerous reports have found that, irrespective of the sector being examined, women are concentrated in certain occupational groupings and are under-represented in management.

Since the 1970s considerable social and legislative support has developed to assist the progress of women. However, while there has been improvement in some areas, women are still not reaching the top in increasing numbers or overcoming their occupational segregation in the workforce.

Studies conducted into the career progress of women have found a number of barriers, both structural, attitudinal and behavioural, that impede women's progress in organisations. Some of these barriers have been metaphorically called the 'glass ceiling' (meaning vertical sex segregation in organisations), 'glass walls' (referring to occupational segregation), and 'sticky floors' (no career movement beyond the initial entry job). Career barriers also have no single origin, having many cultural, organisational and individual dimensions. Any strategies designed to improve women's workplace position must consider a multiplicity of factors to be effective.

Examination of the current Australian context reveals that women are still poorly represented in management. This scenario is repeated in the Australian Public Service, the various State Public Services, private enterprise and the educational sector. Sufficient evidence exists to suggest that a 'glass ceiling' exists in many Australian organisations.

An examination of women's employment situation generally in the Australian workforce also reveals the existence of 'glass walls' and 'sticky floors'. Women are segregated into a small number of occupations and industries, with many women working part-time.

This story is repeated in the Australian finance industry. Although the industry is one of the major employers of women, research reveals a similar occupational segregation to the general Australian scene, while a number of barriers (both attitudinal and structural) impede women's career progress.

More detailed analysis of the 1994/95 Affirmative Action Reports of the top 75 organisations within the finance sector revealed that while 52 per cent of permanent full-time employees and 94.5 per cent of part-time employees were women, only 15 per cent of women were classified as managers and administrators. Women were significantly under-represented in the managerial, professional, para-professional and trade areas in comparison to men, and significantly over-represented in the clerical, sales and service and labouring classifications. Part-time employment for women was also an increasing feature of the industry.

The 75 companies also reported on their internal procedures and policies in respect to staff recruitment, selection, promotion and transfer, conditions of service, and training and development. While the companies appeared to have appropriate policies in place to assist the creation of an equitable working environment, women employees perceived considerable disparity between policy development and implementation. This disparity was highlighted in the results of an attitude survey which was administered to 10 per cent of staff within three major banking institutions.

The relative weekly earnings for men and women in the finance industry, obtained by a special survey conducted by the Australian Bureau of Statistics, also revealed that women earned considerably less than their male counterparts in respect to managers and administrators, and sales and service occupational groupings. While professional salaries for men and women tended to be very similar, women clerical workers earned less than men. Gender salary differentials thus existed within the finance industry, reinforcing the belief of women employees that they faced a less than equitable working environment.

Information on the perceptions and attitudes of employees in the finance industry towards women in the workforce, and management in particular; the career prospects for women; and any perceived barriers to career progress, was obtained through a more in-depth analysis of the working environment of three major Australian banks. A total of 3900 employees responded to an attitude survey, while approximately 200 women and 20 men participated in a number of focus group discussions.

The attitude survey, which was conducted nationally in all three banks, revealed significant differences in perceptions between male and female employees in respect to recruitment, selection, promotion and transfer; conditions of service; and personal qualities. Overall, women felt 'disadvantaged' in comparison to men in these three areas. Men, on the other hand, felt that women were given opportunities to progress, and that the organisational culture was supportive of their career aspirations. The disparity in perceptions was quite marked on a number of issues, suggesting a need for appropriate management action if employment relations problems are to be avoided in the future.

The focus group discussions, which were conducted across a number of States, enlarged on the reasons behind the perceptual differences. Women participants felt that being married and having children presented a career barrier that was almost insurmountable because of cultural attitudes imbedded deeply in the organisations. The matter of a woman's pregnancy seemed to play a large part in determining whether a woman was considered to have career potential. Another considerable barrier was the attitude of older male managers who represented a previous era of paternalistic management and 'jobs-for-the-boys', and not the new environment of 'managing your own career' and merit-based promotion. Both these factors created an organisational climate that was not conducive to women or their career aspirations.

Other issues of concern included the lack of career paths (particularly since restructuring), the channelling of women into the sales and service areas and branch management (considered to be a 'dead-end' job and a career ceiling respectively), the occasional difficulty of being released to take up

new roles, competition with employees appointed from 'outside' the organisation or industry, the long hours of work (particularly for those with children), the lack of career structures for part-time employees, the lack of comparable hierarchical positions for women when taking up part-time work after returning from maternity leave, the lack of employer-based child-care facilities, the need for more training to assist women to make lateral career moves, the 'glass walls' created by divisions between business units, the demise of the experience/service factor vis-a-vis the demand for tertiary qualifications, and the need for mentoring/networking arrangements.

The women were unable to identify significant action steps to improve the situation apart from generalised suggestions that implied the need for career guidance and planning and the provision of more career opportunities. The suggestions included better access to training to prepare for the next career step, more flexible working hours to better combine work and family, more opportunities for job-sharing (to allow employees to return to their substantive-level positions after maternity leave), the introduction of employer-based child-care facilities, removal of 'barriers' impeding transfer between divisions and business units, 'men-only' jobs to be removed, the merit system to be enforced and to be transparent to all, mentoring programs to be available to women, more career positions to be made available, better career opportunities to be provided for part-time employees, and the removal of the service restrictions to allow for faster progress through an organisation.

Given the above findings, and the fact that male and female employees viewed the working environment and their career prospects differently, a number of recommendations were made to assist the creation of a more equitable working environment. It was felt that programs needed to be introduced to educate women about careers. Women needed to be advised of both their career potentialities and career opportunities. A full career counselling/education program should include training in writing applications and interviewing skills, advice on possible career paths, the creation of possible 'transitional' positions where women could gain confidence and experience before taking up more senior roles, and mentoring arrangements.

'Gender awareness' programs also needed to be introduced, targeting in the first instance the older generation of male managers who had not made the transition to the changed working environment in the finance industry. Managers needed to be made aware of their attitudes towards women in the workforce and promotion positions, and the women's reactions to those attitudes. It was important that a work culture was fostered that encouraged a partnership between men and women to maximise the benefits of working together.

The banks also needed to be sensitive to the possibility of introducing structural barriers through restructuring (for instance, the difficulty of moving between business units), while policies, designed to improve the working conditions of women, needed to be operational at all levels throughout the organisations.

Other recommendations included the inclusion of the development of women employees in managers' performance reviews, the introduction of development plans for managerial and non-managerial women employees in units and divisions, the development of 'lateral' career paths as opposed to conventional vertical career paths, and the provision of appropriate training.

It was also stressed that efforts needed to be made to address the perceptual differences found to exist between male and female employees concerning the working environment. The fact that the majority of employees (that is, women) perceived a less than equitable working environment in all three banks held implications for their managements and their organisational policies. Whilst it was recognised that the banks could not remedy all social conditions, they could better assist women's integration into a modern financial world through the introduction of appropriate strategies taking into account women's concerns with their working environment.

Finally, it was suggested that consideration be given to introducing programs to educate employees, both male and female, about the changing nature of work, the demise of long-term employment, and the need of employees to develop a portfolio of skills. The banks are to the forefront in introducing both technological and workforce change – the latter including the increased use of part-time employees. It was felt that employees were still locked-in to mind-sets of a previous era, such as 'seniority' and 'long-term' careers, and needed assistance in adjusting to the changed dynamics of the finance industry.

Notwithstanding these comments, it was recognised that there were no easy solutions to the above issues. They were too deep-seated and too steeped in history, banking tradition and culture, that short-term remedies or 'band-aid' solutions were not the answer. Long-term strategies were needed for change to occur. These would need the expenditure of resources and an investment of time as well as considerable organisational reflection regarding process and operational feasibility. It was also recognised that the banks needed to address these issues in a climate of further restructuring, increasing national and international competition, further downsizing and other related changes. However, it was felt that, if the banks were to meet their business goals, then they also needed to be more cognisant of the attitudes and perceptions of the majority of their employees. The recommendations made in this report were designed to offer pathways to ensure that women were able to improve their career prospects within the banks while helping the banks to meet their business goals.

Introduction

The finance industry is the seventh largest employer of women in Australia (Australian Bureau of Statistics, *Labour Force Australia*, 1996, p46). Yet despite its importance to women as a source of employment, no major review of the general overall employment status of women in the industry has occurred. Instead, research has concentrated on particular aspects of the sector – for example, part-time employment in banking (Alexander and Frank, 1990; Manning, 1990; Britt, 1995; Junor, Barlow and Patterson, 1993, 1994).

The need for a more comprehensive understanding of both the overall employment status of women and their career prospects has arisen for several reasons. First, as a service industry the finance sector is considered by government at both a State and Federal policy level to provide key employment opportunities as Australia moves into the next millennium. Secondly, some sectors of the industry, particularly banking, have undergone considerable change recently as a result of deregulation. Internal restructuring and takeovers have been an outcome as the industry alters to meet changing times.

These latter changes have had an impact on employment conditions. For instance, some segments of the industry, notably banking, now make greater use of part-time employees than five years ago, while traditional career paths have altered in the move to regionalisation and divisionalisation. Moreover, in banking a number of the job responsibilities formerly handled at local branch office have shifted to regional or areas offices, while the restructuring into business units or divisions means that employee career paths are being channelled into narrower streams. Both these employment changes have impacted the career prospects of women. Further employment changes, such as greater flexibility in the use and numbers of part-timers, are being negotiated in enterprise bargaining agreements, leading to a possible blurring between part-time, full-time and casual employment (Junor, Barlow & Patterson, 1994; Still, 1996). Women already represent more than 90 per cent of the part-time workforce in the industry and this segment is growing rapidly at the expense of full-time employment. Finally, various organisations are encouraging their employees to gain experience elsewhere after five to seven years service before returning to the organisation at a later stage with

their new skills. The day of the long-term career, or 'cradle-to-grave' employment within one organisation (a former tradition within the industry), no longer applies as the industry becomes more competitive and adaptive to changing circumstances. These changes relate not only to banking but to other sectors of the finance industry.

The position of women within the finance industry is similar to that of women in other industries: generally they are found to be concentrated in lower-grade employment categories with few women in senior roles. With the increased moves towards part-time employment, however, the position of women becomes more significant. Women now account for approximately 75 per cent of the part-time workforce in Australia, both at a state and national level (Australian Bureau of Statistics,1995), and over 90 per cent within the banking industry. Women already form the greater number of workers in the 'secondary' labour market and these trends will exacerbate the issue. Despite two decades of profound social, economic and legislative change for women, then, the question arises as to whether or not women will be able to build careers within such a rapidly changing environment or whether their prospects for improving their employment situation will continue to be frustrated by changing times.

The finance industry is thus in a complex transition phase. This review is timely and should provide information to assist employers and others to consider the impact and implications of the current changes on the career prospects of women who make up 60 per cent of the industry workforce (Australian Bureau of Statistics, 1996).

Research aims

To achieve this end, the research attempts to answer the following questions:

- what is the current employment status of women within the finance industry?

- what are the career prospects for women within the finance industry?

- what career barriers, either organisational, attitudinal or behavioural, and perceived or real, prevent women from reaching their full career potential and especially senior management?

- if any barriers exist, what can be done about them?

- depending on the results of the above investigations, what courses of action are available to improve the career prospects of women?

Methodology

To answer some of the questions raised above, the following methodology was adopted in the study:

Employment status of women

The 1994/95 Affirmative Action (AA) reports of the top 75 financial institutions, covering approximately 90 per cent of the current employment in the industry (Australian Bureau of Statistics,1996), were examined to elicit the employment status of women. The companies included commercial banks (both trading and savings), savings institutes (building societies), credit unions, foreign banks, and insurance companies. Only large organisations were included in this analysis because research reveals that most career opportunities for women occur in organisations of a larger employee size (Still, 1993; Still, Guerin and Chia, 1994). The list of organisations was reached by discussion with industry sources. The resulting statistical analysis provided a snap-shot of the

employment status of men and women for 1994/95. The 75 Affirmative Action reports accounted for 276,400 of the 310,400 employees in the industry (Affirmative Action Agency and *Labour Force Australia*, 1996).

Because the Affirmative Action reports also sought information on *various human resource and training and development policies and procedures*, these responses were also examined along with the employment status of women in the 75 organisations.

In a separate survey, 18 large organisations in the industry gave information on the status of men and women in management. These organisations accounted for 136,334 or 49.3 per cent of finance industry employees covered in the sample.

The weekly earnings of full-time and part-time finance sector employees by occupational category (managers and administrators to labourers and related workers) were examined for gender-based earning differentials. Research and official government statistics show that women as a general rule receive less remuneration than men across a wide range of occupations and industries (Still, 1993; *Australian Women's Year Book, 1995, 1996).* The earnings information was obtained through a special survey conducted by Australian Bureau of Statistics for the research.

Career prospects and career barriers

Information on the perceptions and attitudes towards women in the workforce in general, and management in particular; the career prospects for women; and any perceived barriers to career progress was obtained by surveying three major banking institutions (referred to in this report as Companies A,B and C). The approach that was adopted included:

- an attitude survey distributed to 10 per cent of staff; and

- focus group discussions covering a cross-section of female employees from management level to part-time staff to discuss perceptions of career progress and barriers. Several focus groups were also held with male employees in one banking institution to obtain their perceptions on the same range of issues.

A total of 3902 employees out of a possible 9339 (ten per cent of staff in the three companies) responded to the attitudinal questionnaire. The overall response rate was 42 per cent of the total surveyed group. For individual banks, the response rate was 35 per cent for Company A (1040/3024), 41.5 per cent for Company B (1122/2700) and 48 per cent for Company C (1740 /3615).

Approximately 200 women were interviewed by the focus group method, providing a sample of 60 women each in Companies A and B, and 80 in Company C. An additional 20 males employees were interviewed by the same method in Company C.

Organisation of report

The report is organised into the following parts:

- Background Review: The position of women in management and the general workforce.
- Industry Information.
- Case-study Information.
- Outcomes and Courses for Further Action.

Acknowledgments

Part 1 - Background review: The position of women in management and the general workforce

The employment status of women in general, and women managers in particular, has been of interest since the status review of the Australian federal public service (Taperell, Fox and Roberts, 1975), which was part of the 1975 Royal Commission into Australian Government Administration. Since then numerous reports have examined the position of women in the professions, particular occupations, tertiary institutions, state public services and industry and commerce. All have come to much the same conclusion: that irrespective of the area being examined within Australian society women's employment is primarily confined to certain occupational groupings, while they are also under-represented in management.

Since this initial interest a considerable infrastructure, designed to impact the segmentation and segregation of women in the workforce, has been established. Women's Offices or Advisory Councils (or their equivalent) exist in all States, while legislation has been enacted to assist the position of women (the most notable being the various State Anti-Discrimination Laws, the *Commonwealth Sex Discrimination Act, 1984; the Public Service Reform Act, 1984; the Affirmative Action (Equal Employment Opportunity for Women) Act 1986, the Equal Employment Opportunity (Commonwealth Authorities) Act 1987 and the Industrial Relations Reform Act, 1994).* Organisations with more than 100 employees now submit equal opportunity management plans and affirmative action plans to various government agencies. Numerous women's organisations also exist, from both a business and a professional perspective, to assist, advise and support women who are career and achievement oriented. High profile awards acknowledge outstanding women achievers. The annual Affirmative Action Awards also recognise organisations who have introduced innovative and progressive programs for women. It could be assumed, with all this activity, that women's low status in employment was at last being addressed and that progress was being made in rectifying inequities.

Since the early 1990s, however, evidence has emerged that while some progress has been made, it has not been as expected or as comparable in achievement to the effort expended.

For instance, the 1992 *Half Way to Equal* Report of the House of Representatives Standing Committee on Legal and Constitutional Affairs' inquiry into equal opportunity and equal status of women in Australia was amongst the first to report that little had changed in either the private or public sectors in relation to the status of women. This was despite the Australian Government's second progress report on implementing the United Nations Convention on the Elimination of all Forms of Discrimination against Women (Office of Status of Women, 1992, updated 1994) that women were making inroads into decision making, politics and public life. Although the Australian

Public Service has had considerable success in improving the position of women in many areas (Moore, 1994; Stawyskyj, 1994; Public Service Commission and Department of Finance, 1995; Public Sector and Merit Protection Commission, 1996; Kidd, 1996), progress is more intermittent across other public services (Davies, 1994; Thomson, 1993) and in the private sector (Still, Guerin and Chia, 1994; Diamond and Stewart, 1994; Affirmative Action Annual Report, 1994-95). While there are pockets of achievement – for instance, the proportion of full-time women at salary levels equivalent to the Administrative and Clerical Grade 10 and above (but excluding the Senior Executive Service) in the New South Wales Public Service has more than doubled since 1987 from 9 to 20 per cent (Davies, 1994), women are still not reaching the top or breaking out of their segregated occupational areas in the numbers expected. The 1992 *Half Way to Equal* report suggested that despite two decades of social reform, women still had a long way to go to achieve occupational and career equity in the workplace.

Support for this view was reflected in the Australian Labor Party's 1994 National Conference landmark decision to guarantee women a 35 per cent share of winnable State and Federal seats by the year 2002 (Kingston, 1994). Around the same time Federal Cabinet also endorsed a strategy to reach a target of 50 per cent representation of women on government appointed boards, councils and authorities by the year 2000 (Taylor, 1994). The Western Australian Government also promised that by the year 1999, 50 per cent of WA Liberals in Parliament would be women (Wilson, 1994), while calls were made to improve the proportional representation of women on private sector boards (Jopson, 1994). While these were encouraging signs, they still reflected the fact that women's progress in many areas of the occupational spectrum was not as expected despite innovative policy and legislative reforms.

Since these policy initiatives the movement to improve the employment status of women has gathered some impetus. A number of initiatives and significant cultural changes have occurred across a broad spectrum of activities. For instance, in 1995 the Commonwealth Government set up the Australian Businesswomen's Council to advise it on women's business issues and commenced another drive to get more women appointed to its statutory boards and authorities, particularly in the primary industry areas. Similarly, a number of women were appointed directors of Australia's largest blue-chip companies (notably, Westpac, Coles-Myer and BHP); the drive to get more women into parliament bore fruit in the 1996 Federal election; and at the end of 1995 the New South Wales Government introduced a series of measures including the setting of targets, requirements to identify and remove structural barriers to equal employment opportunity, and full incorporation of accountability for EEO improvements in overall performance indicators of agencies. Each agency is now expected to contribute to the achievement of a sector-wide target of 50 per cent of women in Public Sector full-time employment by the year 2003 by identifying agency-specific initiatives and targets for workforce participation and redistribution within key salary areas (NSW Premiers Office, 1995). Finally, women's access to decision making positions was one of the 12 identified areas of critical concern for the United Nations Fourth World Conference on Women held in Beijing in September 1995. The Australian report for the conference highlighted women's lower levels of participation in public and private sector decision making. The agreed outcomes of the Conference are expected to result in more initiatives for women in the foreseeable future.

Perhaps as a result of the growing maturity of both thought and action in this area, recent investigations into the employment profiles of women have become more inclusive. Instead of just recording the employment status of women in a particular occupation or industry, the career barriers, both structural and attitudinal, which prevent women from achieving their full potential, have also been isolated (Thomson, 1993; Diamond and Stewart, 1994; Sonin, 1995). The research reveals that a number of major paradigm shifts still need to be made. These include altering the organisational culture to better allow for the incorporation of women (culture is now seen as a major impediment for women endeavouring to reach top management and some selected areas of management

[Sinclair, 1994; Marshall, 1993; Still, 1994a, 1996]); the need to remove barriers preventing people's movement between occupations and functional areas either in the wider workforce or within organisations; and the removal of stereotypes and assumptions about the capacities of people who occupy low-level jobs. So readily identifiable are some of these career barriers that they now bear titles which are acknowledged by the literature. A discussion of the terminology, and what it encompasses, follows.

Types of career barriers

Structural impediments to women's career progress

Organisational architecture

A new term, coined by Guy (1994) and Nadler, Gerstein, Shaw and Associates (1992), describes the systems, structures, management processes, technologies and strategies that comprise the *modus operandi* of an organisation. The 'architecture' of an organisation includes the formal structure, position classification system, design of work practices, effect of the informal organisation on operating style, and the processes of selection, socialisation and development of personnel. It creates the overall culture within which employees have to function, and directly or indirectly governs an individual's career progress.

In Australia much of the anti-discrimination and equal opportunity provisions have been directed at dealing with some of these elements in an organisation, some more successfully than others (Burton, 1988a, 1988b, 1994). Personnel procedures and processes have been the easiest to alter. However, it appears that little change has occurred in the overall culture of most organisations (Niland, 1994; Sinclair, 1994; Smith and Hutchinson, 1994; Still, 1994a, 1996). Considerable work still needs to be done in examining the *modus operandi* of organisations if equity is to become a reality in the workplace.

Glass ceiling

The 'glass ceiling' is a metaphor which describes the existence of *vertical sex segregation* in organisations (Guy, 1994). The term has been variously described as a transparent career barrier that keeps women from rising above a certain level in organisations (Morrison, White and Van Velsor, 1987), or an artificial career barrier based on attitudinal or organisational bias that prevents qualified individuals from advancing upward in the organisation and from reaching their full potential (United States Department of Labor, 1991).

The public attention given to the lack of women in senior management and their poor representation on boards and high-level government committees signals the existence of vertical sex segregation in the Australian workplace.

Glass walls

Is another metaphor describing *occupational segregation* (Guy, 1994). The 'walls' refer to the horizontal barriers in organisations that prevent employees from moving between functional areas or from service divisions into line management.

The term is particularly relevant to Australia and the finance industry given the historic concentration of women's employment in three occupational areas – sales, clerical and business, and personal services – a labour market feature which has remained unchanged since the 1960s.

Gender stereotypes are believed to result in the existence of glass walls (for example, only women can be secretaries). They also ensure that women in management are concentrated in structurally weak organisational units (the service areas) where they have little opportunity to gain both policy and budgetary experience and responsibility, and also receive a significant wage gap in their earnings (Department of Industrial Relations, Employment, Training and Further Education, 1994; Hall, 1993).

On a numbers basis, more Australian women are affected by glass walls than glass ceilings, a feature particularly evident within the Australian finance industry as later research will show. The more ambitious women are affected by both – a considerable double-obstacle in any career path.

Sticky floors

This metaphor describes how some jobs prevent women (and some men) from moving out of certain positions (Laabs, 1993). It refers to the largely invisible, unglamorous and low-level jobs in organisations which are essential to their smooth functioning, and which are predominantly occupied by women. Examples include clerical staff, stenographers and data entry operators. Referring to the American situation, Laabs (1993) defines 'sticky-floor' employees as administrative-support workers, para-professionals (female dominated) and service-maintenance workers (male dominated). Usually low-paying, these jobs offer little occupational prestige, and have only limited opportunity for promotion. Once a woman is labelled as having a 'sticky floor' job, her ability to handle higher level jobs is questioned (Guy, 1994). Although Affirmative Action and equal opportunity were, in part, introduced to help remove this type of career barrier, many women find themselves in this situation either through inclination or stereotyping.

Because of the 'sticky floor' phenomenon, many women never experience either 'glass walls' or 'glass ceilings'.

Trap doors

Another metaphor to describe an *organisational gender ethos* (Guy, 1994), defined by the distinctive characteristics of an organisation and the attitudes of people within it that affect relations between the sexes and women's ability to gain and use power. The gendered nature of work, along with organisational traditions, and the relative proportions of women and men – especially in top jobs – determines the gender ethos. This, in turn, defines how women straddle the dual task of being 'feminine' and being in a management position. It also dictates how women choreograph their actions to gain acceptance by co-workers.

This metaphor, although not as common in the literature as the other terms, is nevertheless relevant as an attitudinal/structural barrier to the progress of women. Australian organisations mostly enshrine a gendered structure/ethos because when they were first formed only men were in the workforce. No examination of any industry or occupation can ignore the impact of the effect of the metaphor upon the career progress of women.

The above structural barriers to women's career progress should not be considered as single, isolated ones, but as many and varied impediments which must be considered in multi-level terms. The barriers impinge on women's progress at the entry level and at every occupational/functional and hierarchical level throughout an organisation. Once one barrier has been evaded or overcome others come into play. The situation facing women is thus complex, multi-dimensional and multi-faceted.

Other types of career barriers

A number of other barriers are also said to impede the career progress of women. While there is some overlap with those barriers enunciated above, there are differential impacts depending on whether the barrier operates either within or outside an organisational context. Chief amongst these are the following (Mattis, 1995):

- stereotypes and preconceptions about women's abilities and suitability for careers in business.

- women's lack of access to line positions in organisations.

- lack of careful career planning and planned job assignments on the part of both organisations and women.

- the exclusion of women from informal channels of communication.

- the counterproductive behaviour of male coworkers which makes it difficult for women to operate in an organisation and to be accepted as credible in decision-making roles.

- the career aspirations of women themselves.

- the career patterns adopted by women because of their other competing demands – for instance, career pre-eminent, simultaneous career and family, sequencing career-family-career, sequencing family-career, and career-family pre-eminent (Burke & McKeen, 1993).

- the stereotypes and cultural expectations about women's role in society generally.

- the importance of ascribed status in gaining positions – for instance, belonging to the 'right' family, the 'right' socio-economic class (Adler, 1993).

- the issue of access to power and control of economic resources.

Gutek (1993, p306) asserts that there are four different reasons why so few women have attained positions of significant formal authority: individual deficits, structural factors, sex-roles and inter-group phenomena. She also points out that of the four models, interventions aimed at remediation of individual deficits are the most feasible and attainable. Structural interventions are considerably more complex, while changes in sex-roles and inter-group phenomena are societal in nature and imply a major reconstruction of society. Her model explains why much previous work in the area of career development for women has concentrated on overcoming women's alleged work-related 'shortcomings'. It also explains why emphasis has been placed on women 'fitting in' to the system and the general resistance often encountered in organisations when women suggest that organisational structures change to accommodate their needs.

Organisational support for women's career aspirations

According to Schwartz (1992), organisations can be arranged into a hierarchy of levels according to their support for women and their career aspirations.

Zero level organisations are those who take no action in developing women. A level one is an organisation who wishes to keep ahead of the law (legislative) change but takes no initiative in levelling the playing field. Level two organisations want to do the right thing and have formulated a

few policies such as part-time work and unpaid maternity leave. However, they are still essentially male domains despite some progressive policies.

Level three organisations couple their passion for developing women with a strategic plan for implementing change. Level four organisations are 'mythical' ones, who think the level playing field will become a reality, while level five organisations are 'off the charts' in their support for women.

A Canadian study using this typology found that most organisations could be classified in levels one and zero (Burke, 1993). Given the lack of progress for women generally in senior positions, it can perhaps be safely assumed that the Canadian experience is also repeated in this country.

Summary

The above analysis indicates that women's career progress is not without its difficulties. Not only are there some formidable barriers in their path, but the factors ranged against women finding an equitable workplace are many and varied. Neither are the barriers simple or of single origin: they have cultural, organisational and individual dimensions. Yet women do succeed in both building careers and achieving high status. Just how successful they have been at this is now examined within the Australian context.

The current Australian context

Before examining the situation of the Australian finance industry, the general employment status of women, in both management and the general workforce, is now briefly examined across a range of sectors.

Women in management

The Australian Public Service

Women's employment profile in the Australian Public Service has been marked by considerable and steady progress since 1967, except at the base grade (Administrative Service Officer [ASO] Grade 1). Women now comprise 47.2 per cent of permanent staff compared to 29 per cent in 1973. This is higher than their representation in the Australian workforce at large – about 43 per cent – and much higher than their representation in the permanent workforce – around 30 per cent (Holmes and Edwards, 1993, Department of Finance, 1995).

Women have also made steady progress at Senior Officer and Senior Executive Service levels with 28.5 per cent now being at Senior Officer grades A and B equivalents (SOA/B) and 17.7 per cent of the Senior Executive Service (Department of Finance, 1995). This is a considerable improvement on the 1973 figures, and above the 1995 performance indicators of 20 per cent and 15 per cent for the latter two groups respectively (Public Service Commission, 1995).

Table 1.1 – Women in the Australian Public Service

Year	Total APS (%)	Senior Officers (%)	SES (%)
1973	29	1.9	0.3
1983	37	8.7	2.6
1993	46	25.8	14.9
1995	47	28.5	17.7

Investigations conducted by the Commonwealth Department of Finance also revealed that women were winning over 26 per cent of promotions top Band 1 SES vacancies, compared to 18 per cent two years earlier, which was almost double the share achieved five years earlier (Department of Finance, 1993). This figure was well in excess of the proportion of women in the main APS feeder group for the SES which was just over 20 per cent at June 1993. A more recent analysis by the Department of an 1988 cohort revealed that promotion rates for women were higher than or comparable to those of men for officers at the ASO5, ASO6 and Senior Officer levels, but opposite for women at ASO3 and 4 levels (Department of Finance, 1995, p19). It was felt that the differences and trends at the senior levels were significant and should go some way towards addressing the current under-representation of women at these levels (Kidd, 1996, p5).

Despite these encouraging trends, however, the majority of women in the SES are still concentrated in the lower band despite their increased promotion rate into the SES. In 1994 18 per cent of band 1 executives were women compared to 8 per cent of band 3 executives (Australian Women's Year Book, 1995, p132). In addition, APS agencies vary in gender composition at SES level from nil to 100 per cent. In the portfolio departments the proportion of female to male SES officers ranges from almost 3 per cent to 34 per cent (Public Service Commission, 1994). Moreover, the concentration of Senior Officers and the SES in mid-career limits the prospects of advancement through natural attrition. It is felt that a low promotion rate to the SES will prevail during the remainder of the 1990s, resulting in little significant change to the numbers of women in the various levels.

Kidd (1996, p10), after examining women in the Australian Public Service both past, present and future, concludes that while there has been a significant increase in the representation of women at senior levels over the past 25 years, and current promotion rates for women to these levels are encouraging, projections of the likely future representation of women suggest that it will probably be another 25 years until the catch-up is complete and a gender balance is reached at these levels.

State public services

The representation of women in the SES across the state public services varies from 11 per cent in Western Australia (Fitzpatrick, 1995, p4), 15 per cent in Queensland to almost 21 per cent in Victoria. It has been suggested that this disparity is a function of the different lengths of time and levels of commitment of the respective equity reform programs (Hede, 1994b). Although public employers in New South Wales led the way in advancing employment opportunities for women over the past decade (women now represent 52 per cent of employees in NSW government agencies), women did not increase their proportion in the SES between 1990 and 1994 (Davies, 1994). In fact, in 1994 women held 14 per cent of positions in the SES, with the majority of these positions being clustered in the lower four levels of the eight tiered structure (Australian Bureau of Statistics and NSW Ministry for the Status and Advancement of Women, 1995, p100). Women now represent 17.5 per cent of the SES in New South Wales. Comparisons reveal that the state public services are not as well organised, or committed, to being as progressive as the Australian Public Service in relation to women's career progress.

Private enterprise

The progress of women in the private sector in Australia is difficult to gauge because of the general paucity of data. Although the Australian Bureau of Statistics provides figures on occupational and industrial segregation, it does not collect data in a way which readily identifies the status and seniority of employees. Any understanding of trends is derived from studies of either individual companies, industrial sectors or the top '1000' companies. As a positive step forward, the Affirmative Action Agency for the reporting period 1994-95 sought details from organisations on their proportions of women and men in executive, senior, middle and junior management positions.

The resulting Affirmative Action Report revealed that across all industries in the private sector, women represented 8 per cent of executive management, 15 per cent of senior management, 24 per cent of middle management and 35 per cent of junior management (Affirmative Action Annual Report 1994-95, p19).

The figures also showed variations between industries. For instance, women had a greater representation in the executive ranks in those industries which employed large numbers of women such as health and education. Where women had a poor representation, such as in the mining industry, women occupied only 1 per cent of executive positions. Although this data provided a benchmark for future comparisons, the results need to be treated with some caution as inclusion in level classifications varies across industries. Hence, junior management in one organisation might be equivalent to middle management in another depending on the nature of the business, the type of industry and the number of employees.

Other earlier evidence on the status of women in the private sector, especially in management, supports the findings of the Affirmative Action Agency. Research conducted by Still (1985) and Still, Guerin and Chia (1994) captured the situation for women in management within 138 top '1000' companies in 1984 and 124 similar companies in 1992. Women's representation in management was not high, while their position had not improved over the nine year period. In fact, more women were in supervisory positions in 1992 than in 1984 (a trend also found in the NSW Government's 1994 study *Women's Jobs, Men's Jobs),* while there were fewer women in all levels of management. Two key findings emerged: there was a marked decline in the numbers of women in junior management in the companies between 1984 and 1992 (suggesting a smaller 'feeder' group for promotion in the future), while the number of women in senior management declined from 2.5 per cent in 1984 to 1.3 per cent in 1992.

At a more sectional industry level, a 1993 survey of employment in Australia's top 100 accounting firms arrived at much the same conclusion. Despite the fact that more women were entering the profession, the number of women in senior management positions declined from the late 1980s from 2.4 per cent to 1.9 per cent (Bicknell, 1993). However, women had fared somewhat better among the top 20 firms where they made up 17 per cent of the management staff. This tends to confirm the proposition that proportions are governed to a large extent by the level of commitment to equity reform programs (the inference being that top organisations feel more obliged or exposed to do something about women's representation)[Hede, 1994b].

The pattern described above of women's representation in managerial positions also spills over into their appointments to boards, committees and inquiries. Private sector organisations gave almost identical reasons for the non-appointment of women in 1992 as they did in 1984 (Still, 1993), revealing little attitudinal shift towards women in those positions over that period. A 1992 survey of the top 1100 listed companies on the Australian Stock Exchange on the basis of market capitalisation found only seven organisations with women chairmen (one woman being chairman of two companies); and another eight with women chief executive officers (one woman being chief executive officer of two organisations) [Australian Stock Exchange, 1992]. The annual Korn/Ferry International survey also reveals that women make up four per cent of all Australian board members (a figure little changed over the past few years), one per cent of executive directors, and five per cent of non-executive directors (Australian Women's Year Book, 1995, p130). However, women are now being appointed to the boards of significant companies such as Westpac, Coles-Myer and BHP.

Educational sector

Similar trends to both the public service and private enterprise are apparent in the educational sector. For instance, in Western Australia, women represent 67 per cent of the total teaching workforce, but

occupy only 25 per cent of the Ministry of Education's school-based promotional positions. The Western Australian Department of Education's 1993 survey, *Gender in Promotion: An Examination of the Issues,* identified a number of structural barriers to women accessing promotion even though considerable progress had been made in removing such impediments. The research demonstrated that men and women received recommendations for appointment proportional to their numbers. However, many women dropped out of the selection process when the location of the vacant positions became known (many women could not relocate because of family responsibilities). The state has gender-linked positions at Deputy Principal level in both the primary and secondary sector to redress the continuing under-representation of women.

Queensland presents a similar picture in its education sector. In 1992 women comprised 64 per cent of the total teaching force and 66.4 per cent of the public servants in the Department of Education. Although teaching is the biggest single employment opportunity in Queensland for women with tertiary qualifications, the number of female senior officers remains low. This is the result of a set of complex factors: geographic parameters, patterns of past and present direct and indirect discrimination, and the changing concept of a 'career'. Recommendations to redress the situation included affirmative action strategies, work-based child care, consciousness-raising, setting targets, career development counselling and alternative career paths (Limerick, 1992).

Academic women reveal a similar pattern. Although some improvements occurred between 1988 and 1995, in 1995 women still only comprised 12 per cent of Associate Professors and above. The rest were distributed as follows: 23 per cent Senior Lecturers, 41 per cent Lecturers and 52 per cent Associate Lecturer level (Spoor & Lewis, 1996). The latter group is generally untenured. Over 80 per cent of women are at lecturer level or below in Universities. However, between 1994-95 a relatively large number of women were appointed to Pro-Vice Chancellor and Deputy Vice-Chancellor level, increasing the numbers of women in the feeder group for Vice-Chancellor positions.

A similar employment profile emerges for general staff in Universities. Major research conducted by Castleman, Allen, Bastalich and Wright (1995), on behalf of the National Tertiary Education Union, found that 65 per cent of women general staff were at HEW4 employment classification or below, compared with 43 per cent of male general staff. Less than 1 per cent of women general staff were above HEW7, compared with 14 per cent of men. The gender profiles were seen to be poorly connected to institutional policies and practices. The report concluded that until gender equity issues were taken seriously, little change could be expected for women in higher education.

Summary

Many factors are said to contribute to the employment status of women in management. Vilkinas (1991) has attempted to summarise the main issues in terms of driving and restraining forces. The latter include organisational and societal attitudes towards women's involvement in the workforce, few developmental opportunities available for women, not enough child-care facilities, doubts about the long-term commitment of women, the work environment (not always attractive to women), the 'old boy' network, discrimination, lack of maternity and paternity leave, conflict of needs between work and family, and the positions occupied by women in the workforce.

Positive or driving forces operating on women's behalf include legislative reform, actions of women themselves, changes in the structure of work, role models, support of social and professional groups, the improving educational level of women, Commonwealth and State Government support, the growing acceptance of women as bosses, and superannuation.

These forces all contribute to the current situation, although individually their impact depends largely on the particular industry being examined and the occupational choice of the women managers – that is, mainstream or peripheral to organisational life. However, the significance of the Vilkinas analysis is that the current situation is the result of a complex set of variables, although the employment profiles for women in management in a wide variety of Australian industries reveal a similar outcome.

Other labour force information

The current status of women in management is less that inspiring especially when one considers the amount of extensive social, legislative and equity reform over the last two decades which has been designed to improve the employment status of women. But what about the position of women generally in the workforce? Do they reveal a similar profile to women in management, or do differences exist? The Australian Bureau of Statistics and Office of Status of Women's *Australian Women's Year Book* (1994, 1995) reveals the following information about the general nature of women's labour force participation:

- 43 per cent of the labour force is female, an increase of 5 per cent since 1985. Women's labour force participation is 53 per cent compared to 74 per cent for men.

- The participation rates for married and non-married women is 55 per cent and 52 per cent respectively.

- Workforce participation rates for women vary with age. Unmarried women generally show high participation at younger ages, tapering off as age increases. For married women, the pattern is an M-shape with the trough in the prime child bearing age group, 25-34 years. When combined, the pattern for all women retains the M-shape but is less acute.

- The total participation rate of women in the workforce is projected to reach 60 per cent by the year 2005.

- This increase in participation rate is expected to occur in all age groups except 15-19 which is anticipated to experience a slight decline because of more younger women entering post-secondary education and extending secondary education.

- 45 per cent of women born in non-English speaking countries are in the labour force.

- In 1995 women comprised 43 per cent of total employed persons; 32% of total full-time employees; and 75 per cent of total part-time employees.

- 43 per cent of employed women work part-time.

- In May 1995, two occupation groups accounted for 55 per cent of women's jobs: clerks (31 per cent of employed women), and salespersons and personal service workers (24 per cent of employed women).

- In August 1992, three occupations were over 90 per cent female: stenographers and typists (99 per cent), registered nurses (92 per cent) and personal service workers (91 per cent).

- Over half of all female employment in both 1982 and 1992 was in community services, and wholesale and retail trade.

The New South Wales Department of Industrial Relations, Employment, Training and Further Education's report *Women's Jobs, Men's Jobs: A Long Way to Go* (1994), which updated an earlier 1989 report, confirmed the occupational segregation of women employees. The 1994 review revealed that while women's participation in the labour force had increased, along with their share of available employment, and while their unemployment rate was now consistently below that of men, these substantial changes had not been reflected in the distribution of the sexes in individual occupations and occupational groups.

In fact, female-dominated occupations remained unchanged between 1989 and 1994, the same being true for male-dominated occupations. Women tended to be employed in clerical, sales and personal service occupations on a part-time or casual basis. About 80 per cent of women's employment was in community services, recreation and personal services, finance, business and property services and wholesale and retail trade.

The most female segregated industry in New South Wales was community services. The four main female segregated occupational groups in 1993 were clerks, sales and personal service workers, para-professionals and professionals. There were also particularly high levels of female segregation in occupations such as stenographers and typists, registered nurses, receptionists, telephonists and messengers.

Similarly to overall Australian figures, women were more likely to be employed part-time than men. In 1993 approximately 39 per cent of employed women in New South Wales worked part-time. Women dominated part-time work, accounting for around three-quarters of all part-time employees.

The New South Wales report (1994) also revealed that of the permanent part-time workers employed in 1991 about 40 per cent had no superannuation, 60 per cent had no access to study leave, 60 per cent had no access to formal training and 70 per cent had no apparent career structure. Although this information was gathered prior to the introduction of the compulsory superannuation levy by the Commonwealth Government, the figures suggested that part-time employment did not always offer positive career alternatives for women, a fact also noted by other researchers (Junor, Barlow & Patterson, 1994; Still, 1996).

Basically over 98 per cent of female employment growth in New South Wales between the two reports occurred across 5 major occupational classifications. The female workforce thus tended to be concentrated into fewer occupations than the male workforce. In 1993 just over half the female workforce was concentrated in 8 minor occupational groups, compared to 13 groups for men. In addition, there were 26 occupations which each accounted for less than 1 per cent of the female workforce (a total of 7.8 per cent of female employment).

The general nature of women's labour force participation thus does not look any more promising than that revealed for women in management. Women are concentrated in a few industries and occupations. Moreover, the growing trend towards more part-time employment for women does not improve their career prospects. As Burgess, Gleisner and Rasmussen (1996) point out, part-time employment continues to be associated with casual employment conditions, a narrow band of occupations, low trade union densities, low pay and a limited career path. Both the general workforce situation and the management arena, then, reveal a less than equitable position for women despite the passage of time and the advent of changed social and economic conditions.

The finance sector

Although the finance sector is one of the major employers of women, there have been few comprehensive reviews of the employment position of women. As mentioned earlier, some aspects of

the sector have been well-researched – for example, part-time employment in banking (Alexander and Frank, 1990; Junor, Barlow & Patterson, 1993, 1994; Manning, 1990). However, a few reports provide details on an individual company basis. A summation of their findings now follows.

The Bank of Montreal (1991) investigated the employment status of women employees after its 1990 strategic plan committed the bank to give all employees equal opportunity to reach their career potential. It was found that three-quarter's of the bank's 28,000 full-time and part-time permanent staff were women, yet women comprised only 9 per cent of executives and 13 per cent of senior managers respectively.

Four initial steps were taken to create an equitable workplace and improve employee skills and talents: definition of groups that needed development; the delineation of any career barriers; determination of action steps to break down the barriers; and a change to the corporate culture (Martinez, 1995).

The bank found that a combination of outdated assumptions and false impressions both underlay and underlined the reasons why so few women had reached senior levels. These assumptions and impressions had become conventional 'wisdom', severely limiting both men's and women's expectations of what women could achieve. Not only had the bank not provided women with the kind of encouragement, access to opportunities, or even information, that they needed to achieve their full potential, but while most male bankers believed women had equal opportunities for advancement, female bankers did not.

Five shared beliefs amongst employees helped explain why women were under-represented at senior levels in the bank (Bank of Montreal, 1991, p6):

- "women were either too old or too young to compete with men for promotion.

- "women were less committed to their careers because they had babies and left the bank while their children were young.

- "more women needed to be better educated to compete in significant numbers with men.

- "women didn't have the 'right stuff' to compete effectively with men for more senior jobs.

- "time would take care of women's advancement to senior levels."

Further investigation revealed that none of these widely held beliefs was based on fact. As a result of the investigations, the bank formulated a number of action plans which included enabling all employees to take charge of their own careers; providing more specific programs to help employees enhance or advance their careers; formalising flexible work patterns; creating 'people care' days; providing a referral service to reduce child-care stress; and endorsing extended leaves of absence. The bank also set targets to achieve a balance of men and women in all hierarchical levels and set up a monitoring process to examine achievement levels.

Three Australian studies reveal similar findings on the employment status of women as those of the Bank of Montreal.

The EEO Finance Sector Group (1991) reported on the role and future of women in the Australian Finance Industry. Their paper was prompted by the need to address the projected critical shortage of skilled managers in the industry by the year 2000. Their findings mirrored general trends in the Commonwealth and New South Wales statistics regarding the employment of women:

- More females than males were employed in the industry. Despite this, there were very few women in senior management although a greater proportion of women were employed in supervisory, management and senior management positions in small, rather than larger, financial institutions.

- Nearly three-quarters of women employees were in clerical duties.

- Although there was a fairly proportionate distribution of male staff throughout all positional levels, female staff were concentrated at the lowest level.

The EEO group maintained that indirect or covert forms of discrimination were preventing women from full participation in the workforce. The finance industry was perceived to be a 'male' domain resulting in women feeling that there was no 'real' career path available to them. This feeling was exacerbated by a corporate culture which placed emphasis on work rather than a balance of work and family, and by EEO/Affirmative Action programs designed to help women 'fit in' with existing employment practices and corporate cultures rather than accommodate their different needs.

The group itemised the following practices/attitudes acting as barriers to female progression (1991, pp9-10):

- "stereotyping and preconceptions.

- "promotion based on length of service, particularly continuous service.

- "the continuing view of management that women did not seek a career, only a job.

- "low expectations of women's performance in the workplace.

- "exclusion of women from informal communication networks.

- "the foregone conclusion that women would leave the workforce to marry and have children.

- "promotion dependent on mobility, when women are often automatically ruled out.

- "a focus on youth and 'potential', thus overlooking a range of people-management skills possessed by mature women.

- "scheduling meetings before or after work hours".

The group recommended a wide number of changes including reviewing policies and programs; taking a more creative and innovative role to achieve desired outcomes; pursuing cultural change programs; introducing flexible work policies; implementing training and development programs for women to seek career opportunities; and addressing the skill gap of existing employees.

Burdett (1994) examined the role and participation of women in the Australian banking industry, concentrating particularly on part-time employees. Women were found to occupy lower status positions than their male colleagues, were over-represented in casual and part-time employment and under-represented in pre-management and management positions. A wide range of barriers, both structural and attitudinal, contributed to women's high attrition rate and low level of management representation. Chief amongst these were the concentration of women in the branch networks, the fact that a large number of women were in computer-based processing jobs, the diminishing numbers

of promotion positions caused by organisational restructuring, diminished access of part-timers to training and career paths, the conservative nature of the industry, a lack of female role models and mentors, the nature of the prevailing culture, restricted opportunities for women to perform relief in higher positions, and the attitude of women themselves to promotion and career progression. Branch restructuring and technological change were also affecting the number of career opportunities for women and creating more demand for part-time employment with limited career prospects.

Burdett suggested that the access of part-timers to training and career paths was a key factor in removing barriers which confined women to marginal areas of work within the industry. Part-timers were predominantly female, and overwhelmingly occupied in customer service, keyboard, and grades 1 and 2 clerical positions. Many banks did not offer part-time work above these levels. Hence, full-time employees with advanced skills and considerable experience were often forced into lower clerical grades when they returned to work from maternity leave and reduced to part-time hours.

Perceptions of the role of part-timers and inflexible work structures contributed to their disadvantage. Although managers were supposed to include part-timers in training and development programs, because of awards and skill formation agreements, this was not often achieved. Managers tended to believe that the nature of part-time work made it difficult for those employees to be involved in the same way as full-time employees as they were only available for a certain number of hours. Part-timers were thus viewed as a 'reserve army' less committed to the job than full-timers.

Burdett suggested a number of initiatives to improve the career outcomes and choices for women. These included an examination of workplace culture and management practices which may discourage women from seeking promotion; the establishment of flexible work arrangements to allow part-timers to structure work hours to provide access to training and professional development activities; making higher grade positions available on a part-time basis and establishing mechanisms for job-sharing; examining procedures for selecting staff for relief management roles; monitoring the effect of branch rationalisation on access to on-the -job experience in a range of higher level positions; and assessing the impact of computer-based processes and technology on the nature of work performed, skill requirements and career structures for women in the branch system.

Finally, Junor, Barlow and Patterson (1993,1994) focused on a range of issues concerning the finance industry including the skills and working conditions of part-time women workers, their contribution to productivity and issues concerning the identification of productivity improvements in service industries. The report pointed out that while part-time workers were perceived to provide numerical, worktime and wage cost efficiencies, they also provided employers with considerable functional flexibility because they performed the same type of work as full-time employees. They were not peripheral employees; instead they were integral to the basic structure and organisation of work in the finance industry.

Junor *et al* reported that 96 per cent of part-time finance sector workers were women, with 98 per cent being concentrated in the lower grades. Regardless of experience, and despite award restructuring, they had had minimal wage rises and few career paths opened to them. Junor *et al* recommended the development of career paths for part-time workers, and the availability of part-time positions at all levels of the career structure, preferably through job sharing. They concluded that productivity was more likely to be enhanced by measures which genuinely assisted employees to combine satisfying jobs with family-based care work, rather than by a 'cost cutting efficiency' or a 'just-in-time' approach to part-time jobs.

If such an approach was adopted by the industry it would result in considerable cultural change as artificial barriers would be removed from the career paths of the majority of the finance industry workforce – women.

Summary

It would seem from this background review that there are a large number of career barriers preventing women from reaching their full potential, not only in management but in non-managerial classifications, in both the broad Australian context and the finance industry in particular.

In order to better understand the sector, and the barriers impeding the career progress of women, then, the next stage of this report deals with a comprehensive review of the industry from the perspective of the composition of the workforce, personnel policies and practices and key performance areas, and gender earning differentials. The report concludes with a more detailed analysis of the working environment of three major banking institutions via the medium of an attitude survey and a series of focus group discussions.

Part 2 – The finance industry: Industry information

Introduction

The current employment status of men and women within the finance industry was examined through the following means:

The 1994/95 Affirmative Action Reports were analysed for the top 75 organisations. The organisations covered all sectors of the industry, namely commercial banks (both trading and savings), savings institutes (building societies), credit unions, foreign banks and insurance companies. The organisations to be examined were arrived at after discussion with industry sources.

The reports were analysed in two ways: an overview of the general employment information followed by a review of the organisations' stated key internal performance areas in their personnel policies and practices.

The employment status of men and women in management was obtained by means of a separate survey from 18 large financial institutions. Details of the management composition was not collected in the 1994/95 Affirmative Action Reports.

The average weekly earnings of both men and women within the finance industry, covering all occupational groupings, were analysed following a special survey conducted by the Australian Bureau of Statistics for the research in late 1994. The survey was designed to examine the impact of gender on salary differentials both within the industry and across occupational groupings.

An in-depth analysis on the career prospects for women in three major banks was undertaken via attitudinal survey and focus group discussion on the career prospects and career barriers facing women within the industry. A case-study report was provided separately to the individual companies. This report contains a summation of those individual case-study findings.

Composition of the workforce: Affirmative action reports and survey of 18 major organisations

In 1994/95 the top 75 organisations in the finance industry employed 276,400 employees, of whom 109,609 or 39.7 per cent were males and 166,791 or 60.3 per cent were females. These organisations employed approximately 90 per cent of the industry's total workforce (*Labour Force Australia,* 1996, November, p46).

Table 2.1 reveals that 67.3 per cent of women employees were in permanent full-time employment, while an additional 28.3 per cent were in permanent part-time employment in the 75 organisations. When particular occupational categories were considered, women made up 52 per cent of permanent full-time employees and 94.5 per cent of part-time employees. Only a small proportion of women were employed on a casual or temporary basis. The results revealed that the industry was heavily dependent on its female workforce, a feature which has grown in recent times as part-time employment opportunities have increased.

Table 2.1 – Composition of workforce in 75 organisations

Employment status	Women	Men	Total
Permanent full time	112231	102273	214504
Permanent part time	47211	2749	49960
Casual (non-seasonal)	3461	949	4410
Casual (seasonal)	523	126	649
Temporary full time	2749	2542	5291
Temporary part time	96	24	120
Persons under contract	456	738	1194
Other	64	208	272
Total	**166791**	**109609**	**276400**

Employment status	Percentage in each category		Percentage of each Sex	
	Women	*Men*	*Women*	*Men*
Permanent full time	52.32	47.68	67.29	93.31
Permanent part time	94.50	5.50	28.30	2.51
Casual (non-seasonal)	78.48	21.52	2.08	0.87
Casual (seasonal)	80.58	19.42	0.31	0.11
Temporary full time	51.96	48.04	1.65	2.32
Temporary part time	80	20	0.06	0.02
Persons under contract	38.19	61.81	0.27	0.67
Other	23.53	76.47	0.04	0.19
Total			**100%**	**100%**

*Source: 1994/95 Affirmative Action Reports

Additional employment data was provided by 18 of the 75 companies. They accounted for 136,334 or 49.3 per cent of finance industry employees covered in the sample. This separate data revealed that the 18 companies made greater use of women as part-time employees in 1994/95 than five years earlier (corresponding percentages for female full-time versus part-time employees were 82 per cent versus 17.3 per cent respectively). While more males were also being employed part-time, their change in employment status was not as great as for women over the five-year period.

The proportional breakdown of male and female employees in the 75 organisations in 1994/95 in terms of employment category – that is, permanent full-time, permanent part-time, casual and temporary employment, is illustrated in **Graph 2.1.** Women made up the greater number of employees in all categories of work, except contract and other staff.

Graph 2.1 – Employment status in the Australian Finance Industry

	Women %	**Men %**
Gender split of permanent full time staff	52	48
Gender split of permanent part time staff	94	6
Gender split of temporary full time staff	52	48
Gender split of temporary part time staff	80	20
Gender split of casual staff	79	21
Gender split of contracted staff	38	62
Gender split of other staff	24	76

*Source: 1994/95 Affirmative Action Reports

Occupational breakdown

The representation of men and women by *occupational category* for the 75 companies in 1994/95 (**Table 2.2**) reveals that women were significantly under-represented in the *managerial, professional, para-professional and trade areas* in comparison to men.

Table 2.2 – Occupational categorisation of workforce in 75 organisations

Occupational category	**Full time in each category**		**Part time each Sex**		**Casual**	
	Women	*Men*	*Women*	*Men*	*Women*	*Men*
Managers/Administrators	3787	22451	77	13	14	40
Professionals	7246	12115	388	169	50	94
Para-professionals	2157	3644	215	33	82	35
Trades	90	668	18	3	11	6
Clerks	35251	14716	15072	919	1899	719
Sales and service	17929	11417	9989	317	1515	177
Plant and machinery operators/drivers	121	153	2	1	18	4
Labourers	53	106	104	19	127	64
Total	**66634**	**65270**	**25865**	**1474**	**3716**	**1139**

Occupational category	**Totals**			**Percentage**		**Percentage of each Sex**	
	Women	*Men*	*Total*	*Women*	*Men*	*Women*	*Men*
Managers/Administrators	3878	22504	26382	14.7	85.3	4.03	33.15
Professionals	7684	12378	20062	38.3	61.7	7.98	18.23
Para-professionals	2454	3712	6166	39.8	60.2	2.55	5.47
Trades	119	677	796	14.95	85.05	0.12	1
Clerks	52222	16354	68576	76.15	23.85	54.28	24.09
Sales and service	29433	11911	41344	71.19	28.81	30.59	17.55
Plant and machinery operators/drivers	141	158	299	47.16	52.84	0.15	0.23
Labourers	284	189	473	60.04	39.96	0.3	0.28
Total	**96215**	**67883**	**164098**	**58.63**	**41.37**	**100%**	**100%**

*Source: 1994/95 Affirmative Action Reports

Women comprised approximately 15 per cent of managers and administrators, 38.3 per cent of professionals, 40 per cent of para-professionals and 15 per cent of tradespersons. When the numbers of women managers/administrators, professionals, para-professionals and tradespersons are taken as a proportion of the total number of women employed in the industry, the percentages decline sharply to 4 per cent (managers), 8 per cent (professionals), 3 per cent (para-professionals) and 0.12 per cent (trades).

Alternatively, women greatly outnumbered men in the *clerical, sales and service, and labouring classifications*. Women made up 76 per cent of clerical grades, 71 per cent of sales and service employees and 55 per cent of plant and machinery operators/drivers and labourers. Again, when the number of women employees in these categories are considered in relation to the total number of women employees in the industry the percentages change to 54 per cent, 31 per cent and 0.4 per cent respectively.

Graph 2.2 illustrates the occupational categorisation of male and female employees more clearly.

Graph 2.2 – Occupational groups in the Australian Finance Industry

	Women %	*Men %*
Gender split of manages/administrators	15	85
Gender split of professionals	38	62
Gender split of para-professionals	40	60
Gender split of trades people	15	85
Gender split of clerks	76	24
Gender split of sales and service staff	71	29
Gender split of labourers	55	45
Gender split of total industry	59	41

Composition of the management workforce – 18 organisations

Explicit details on the composition of the management work-force were not available from the 1994/95 Affirmative Action Reports. However, this information was obtained from 18 financial institutions, comprising five commercial banks, two building societies, three credit unions, two foreign banks and four insurance companies, through a separate survey. These organisations employed 136,334 employees or 49.3 per cent of the study sample. The following information was revealed about their management workforce:

- Women comprised 15.5 per cent of managers, 6.7 per cent of senior managers and 6.12 per cent of executive management. Women also occupied 43 per cent of supervisory positions.

- Women managers were employed mainly in retail areas (29.3 per cent), human resource management (13.6 per cent), information technology (14.8 per cent), treasury management (6.4 per cent), customer service (6.25 per cent), marketing and sales (5.8 per cent), and general management (3.4 per cent). They were also found in legal, financial management, strategy, planning and development, credit management, public relations, and other minor functional areas, but in less significant numbers.

- The majority of men and women managers in the 18 organisations were aged between 31 and 45 years of age (60.5 per cent men and 63.2 per cent women). More women than men occupied the younger age group 21 to 30 years of age (27.4 per cent versus 8.3 per cent), while men were a greater proportion of age category 46 years and over (31.2 per cent men versus 9.4 per cent women).

- Forty-two per cent of male managers had completed a degree and/or post-graduate studies compared to 35 per cent of the women managers. When diploma-type qualifications were included, this disparity disappeared with 55.3 per cent of male managers holding a tertiary qualification versus 55 per of women managers.

- A total of 11 women sat on the Boards of Management of the 18 organisations. Reasons given for the low number of women directors included 'lack of women with high level of finance/banking expertise', 'lack of nominations', 'do not fit the criteria of currently being or recently being a chief executive of a public listed company', 'board representation generally reflecting the 'culture' of the organisation with gender split being typical of the inequities in senior management between males and females'.

Summary

The employment data thus revealed the following features of female employment in the finance industry in 1994/95:

- women were employed predominantly in permanent full-time or permanent part-time employment;

- part-time employment of women was increasing;

- women were significantly under-represented in the areas of managerial, professional and para-professional employment;

- women were significantly over-represented in the clerical, sales and service employment categories.

Affirmative action reports: Details of personnel policies and key performance areas

The 1994/95 Affirmative Action reporting mechanism required organisations to provide details of their internal procedures and policies in relation to:

- recruitment, selection, promotion and transfer
- conditions of service
- training and development

The intention was to identify various practices currently in place in reporting organisations and to provide some ideas for future program initiatives. The responses were also an indication of the type of internal environment being created within organisations in regard to employees' career prospects and progress.

Charts 2.1 to 2.3 provide a summary of the main findings from the analysis of the 75 reports.

Chart 2.1 – Personnel policies and practices of 75 organisations – recruitment, selection, promotion and transfer

Statement	Percentages of 'Yes' responses
Promotion and transfer opportunities are available for all employment categories including part time and fixed term employment…	92
Women are given equal access to transfer opportunities…	92
Vacancies are advertised within the organisation as well as externally and all interested staff are encouraged to apply…	88
Skills acquired both within and outside the workforce are recognised…	80
Job descriptions and selection criteria have been established for each position, and criteria not of direct relevance have been removed…	65
Feedback is routinely provided to internal applicants about their performance…	63
Interview panels have been trained in EEO awareness and the types of interview questions that may be discriminatory	55
Employees on maternity leave/paternal leave and other leave are kept informed of vacancies or other opportunities within the institution	41
Commitment to and knowledge of EEO is a criterion for promotion to a supervisor's position…	25
All interview panels includes at least one woman	20
Where women's representation is low, advertising has been targeted to attract female applicants	8

Chart 2.2 – Personnel policies and practices of 75 organisations – conditions of service

Statement	Percentages of 'Yes' responses
All employees (including casuals and new starters) are advised of leave and other entitlements and of relevant award agreements…	96
Management actively promotes a work environment free of harassment…	87
Formal procedures are in place to deal with complaints of sexual harassment…	81
Performance appraisal schemes are widely understood, equitable and have clear written criteria…	81
Grievance and disputes procedures exist for decisions affecting staff…	80
Permanent part time work, with pro-rata conditions, is available for and publicised to all employees…	77
Levels of remuneration (payments, allowances, bonuses, over award payments and other benefits) within the organisation are widely understood and equitable…	76
Exit interviews are conducted to ascertain the reasons for employee resignations	72
Job sharing opportunities exist…	71
Written policies have been examined for gender bias and gender specific language…	68
Informal practices have been formalised into written policies to ensure gender bias does not occur…	59
Entitlements related to employee's partner/spouse are equitable…	45
Enterprise agreements and awards are examined for their possible impact on women's conditions…	43
Paid leave is available for care of dependants…	43
Occupational health and safety policies are analysed for their affect on women…	36
Support for EEO is a criterion in performance appraisal for managers and supervisors	24
Injury and illness patterns are analysed to assess whether there is a gender bias in these patterns…	21
Paid maternity leave is provided…	17
Child care or child care assistance is provided…	16

*Source 1994/95 Affirmative Action Reports

Chart 2.3 – Personnel policies and practices of 75 organisations – training and development

Statement	Percentage of 'Yes' responses
Employees are actively encouraged to participate in either training or education programs or both…	95
Training is conducted during standard working hours…	93
Formal training courses are available for all occupations and levels in the organisation…	92
Employees granted study leave receive assistance with study expenses…	91
Women are encouraged to undertake management/supervisory training…	89
External study is supported through paid leave or other arrangements…	88
Paid study leave is available at all levels of the organisation…	84
Training opportunities are advertised throughout the organisation and self-nomination is encouraged…	80
Training methods include job rotation, mentoring…	69
Opportunities are provided for women to gain experience at higher levels…	68
Training is provided to men and women to eliminate sexual harassment…	52
Management training includes segments on EEO, affirmative action and sexual harassment…	45
Training is available for women to give them access to non-traditional areas of work…	43
A training audit has been conducted to measure women's access to training…	11
Child care/child care assistance is provided where training is conducted outside standard working hours…	11

*Source 1994/95 Affirmative Action Reports

Recruitment, selection, promotion and transfer

The majority of the 75 financial institutions stated that they were endeavouring to ensure that their policies and procedures in respect to recruitment, selection, promotion and transfer were fair and equitable to all categories of employees and that staff had opportunities to apply for transfer and promotion.

Practices which scored the highest amongst the organisations were the provision of promotion and transfer opportunities for all employees, including part-timers; the provision of equal access of women to transfer opportunities; the advertising of vacant positions both internally and externally; and recognition of skills.

Interestingly, while the organisations may have appropriate policies in place, disparity can exist between the implementation of the policy and the perceptions of staff about current practices. For example, the three banking case studies, discussed later in this report, revealed such a disparity. Women employees did not necessarily perceive that they had equal access to transfer opportunities or that they were encouraged to apply for vacancies. A similar discrepancy existed on a number of other practices. This type of result needs to be born in mind when reflecting on the extent of the adoption of certain policies within the finance industry.

Recruitment and selection practices which scored the least amongst the 75 organisations were: 'all interview panels include at least one woman', 'commitment to and knowledge of EEO is a criterion for promotion to a supervisor's position', and 'where women's representation is low, advertising has been targeted to attract female applicants'.

These findings were confirmed in the focus group discussions which revealed that few interview panels in the three case-study organisations had a female representative, the majority of interviews

being conducted by a male manager. If a panel existed, such as for Head Office interviews, two people were usually present and one of these was not necessarily a woman.

Moreover, responses to the attitudinal questionnaire also revealed that women employees generally felt that few of their male colleagues had either a commitment to, or a knowledge of, EEO, let alone it being a criterion for promotion to a supervisor's position. However, male respondents held contrary perceptions, stating that male managers did have a commitment to EEO principles. Hence, while organisations may be attempting to improve their internal practices, perceptual differences can exist between male and female employees on these issues. This attitudinal variation can impact people's perceptions about their career prospects and progression.

Conditions of service

Chart 2.2 reveals the responses of the 75 organisations on 'conditions of service.

Conditions which commonly prevailed were: 'all employees (including casuals and new starters) are advised of leave and other entitlements and of relevant award agreements', 'management actively promotes an harassment free work environment', 'formal procedures are in place to deal with complaints of sexual harassment', 'performance appraisal schemes are widely understood, equitable and have clear written criteria' and 'grievance and dispute procedures exist for decisions affecting staff'.

Evidence from the attitude questionnaire and the focus discussion groups provided general support for these statements. However, women employees did not totally agree with management's claim of an harassment free work environment. Some women asserted that sexual harassment still existed; others said that women should 'just handle it as the men don't know any better'. The performance appraisal schemes were widely understood.

Conditions which were less prevalent amongst the 75 organisations were: 'EEO is a criterion in performance appraisal for managers and supervisors', 'injury and illness patterns are analysed to assess whether there is gender bias in these patterns', 'paid maternity leave is provided' and 'child care or child care assistance is provided'.

The provision of company-sponsored child-care emerged as a major issue in the focus group discussions. It will be discussed in more detail when the results of the focus groups are presented.

Training and development

Questions in this section received the highest number of positive responses (**see Chart 2.3**). The majority of the 75 organisations stated that they provided training, conducted it during working hours, granted study leave assistance and helped with study expenses, advertised training opportunities throughout the organisation and encouraged self-nomination, and encouraged women to undertake management and/or supervisory training.

The conduct of training audits to measure women's access to training, and the provision of child care or child care assistance when training was conducted outside standard working hours, were not common practices amongst the 75 organisations.

Overall, the reports indicated that employees were given sufficient access to training. However, this was not necessarily confirmed in the focus groups where lack of access, and career development training, were somewhat contentious issues. Evidence suggests that the industry is not providing the same level of training as in former times, a fact that is keenly felt by its employees.

Career barriers for women

Eighteen of the 75 companies also provided information on *possible career barriers* for women within the organisation. These responses were acquired through a separate survey and were not part of the standard Affirmative Action Report. Generally, the organisations portrayed a favourable environment for women with career ambitions. It must be remembered, however, that the 18 companies represented some of the leading-edge organisations in the industry, with some gaining considerable public attention for their initiatives in the field of gender employment. **Chart 2.4** gives a summary of organisational practices in this area.

Chart 2.4 – Possible career barriers for women

Statement	*Percentage of 'Yes' responses*
There are opportunities for women and other minorities throughout management…	94
Management is accommodating of family responsibilities…	88
There are senior women role models within the organisation…	88
Competent women within the organisation are identified…	82
Women are encouraged to take line management positions…	82
The organisation attempts to attract women applicants at every level…	77
CEO's are seen to be actively supporting equal opportunity within the organisation…	76
The organisation is expanding and changing it's culture to be more attractive and friendly to women…	71
The organisation provides training in career planning…	65
For managers, official 'outside business hours' work (eg late meetings) is the exception rather than the rule…	65
Management training, secondments, scholarships and travel subsidies are available for country or non-central branches of the organisation…	57
Long service leave vacancies, and 'acting' opportunities of more than 12 weeks are planned for and competent female and male staff targeted to fill the roles…	44
There is official acknowledgement of possible career barriers for women within the organisation…	40
There are options for 'time out' (like sabbatical leave) so that staff have opportunies to balance skill development , family responsibilities and work commitments	24
There is a mentoring strategy that supports women interested in executive careers…	24
Targets have been set for equal representation of the sexes in management…	19
Childcare costs are met when 'outside business hours' work is scheduled…	18

*Source: 18 Organisations Company Survey

Responses which received the highest support were: 'there are opportunities for women and other minorities throughout management', 'management is accommodating of family responsibilities', 'there are senior women role models within the organisation', 'competent women within the organisation are identified', 'women are encouraged to take line management positions', and the organisation attempts to attract women applicants at every level'.

These claims were not supported by the survey evidence from the three banks. Women employees in both the attitude survey and the focus groups portrayed a different working environment. The women expressed strong opinions about the difficulties involved in combining work with family responsibilities (made more difficult they believed by the long working hours of the banking industry), while they also felt that there was little recognition of women's talents. They also did not believe that they were encouraged to seek promotion. In fact, when some women proposed to do so they were actively discouraged by their male managers. However, the survey results revealed that the

perceptions of male respondents tended to confirm management statements. A perceptual gap thus existed between male and female respondents on the subject of career barriers for women.

Questions receiving the least response from the 18 organisations were: 'there are options for 'time out' (like sabbatical leave) so that staff have opportunities to balance skill development, family responsibilities and work commitments'; 'there is a mentoring program that supports women interested in executive careers', 'targets have been set for equal representation of the sexes in management', and 'childcare costs are met when 'outside business hours' work is scheduled'.

These responses were confirmed by survey evidence from the three banks.

Summary of conditions

Overall it appears that the finance industry provides appropriate policies and procedures to enhance career opportunities for its employees. However, case-study evidence suggests that there is a discrepancy between policy formulation and implementation. This discrepancy is felt most keenly by women employees, who perceive that policy implementation does not necessarily affect them in the way it was intended. Women employees do not believe that an equitable working environment exists; alternatively, male employees believe that women employees are treated fairly. These perceptual differences will be explored further when discussion on the attitude survey and focus groups occurs.

Part 3 – Banking case studies: Results of attitudinal survey

Information on the perceptions and attitudes of employees in the finance industry towards women in the workforce, and management in particular; the career prospects for women; and any perceived barriers to career progress, was obtained by an examination of the working environments of three large Australian banks.

Research methodology

The companies assisted the overall research objectives in the following manner:

- the provision of internal workforce data relating to the employment status of male and female employees.

- the distribution of an attitude questionnaire to 10 per cent of staff. The questionnaire was designed to elicit the attitudes of both male and female employees towards women in the finance industry.

- allowing a vertical slice of female staff, both full-time and part-time, at all hierarchical levels to participate in a number of focus group discussions on the presence or otherwise of career barriers to women and possible solutions. Approximately 200 women were interviewed in this manner, providing a sample of between 60-65 women in each bank.

- a total of 20 men were also interviewed in Company C to ascertain the male perspective on career barriers to women.

Research instrument: The attitude survey

The questionnaire was divided into several parts. Part A mainly comprised questions identical to those in the 1994/95 Affirmative Action Reports on recruitment, selection, promotion and transfer

and conditions of service, and were reproduced with the permission of the Affirmative Action Agency. The replication was aimed at determining whether company statements and employee perceptions generally coincided. Part A also contained some additional questions, derived primarily from the background review and other research, to broaden the context.

Section B of the questionnaire dealt with perceptions concerning the equitable treatment of employees by management, while Section C sought answers to whether or not respondents had experience in working for women managers. Finally, section D provided background and personal details of the respondents.

Overall attitudinal profile of respondents

A total of 3902 employees out of a surveyed 9339 in the three banks responded to an attitudinal questionnaire giving a response rate of 42 per cent. Sixty per cent, or 2360, of the respondents were women and 39 per cent, or 1528, were males. There was a non-response rate of one per cent to the gender question.

The basic overall profile of the respondents was as follows:

- Average length of service was 11 years. However, 23 per cent of the sample had been employed for more than 15 years.

- The average age of the respondents was 34 years. A quarter were more than 40 years of age.

- The occupational distribution of the total sample consisted of 26 per cent senior managers, 28 per cent managers, 15 per cent supervisors/technical staff, and 29 per cent clerical staff. Two per cent declined to nominate their occupation.

- Approximately 42 per cent of the sample had completed secondary schooling, while another 22 per cent had not. Another 20 per cent held a tertiary qualification, either undergraduate or postgraduate.

- Sixty-one per cent of the sample were married, while 31 per cent were single. The remainder were either separated, divorced, widowed or living in a de facto relationship.

- Forty-four per cent of the sample had responsibility for the care of dependent adults or children.

- Only 16 per cent of the sample had children in child care. [Note: this result is important because the women respondents, through the attitudinal questionnaire and the focus group discussions, held firm views about the provision of child care].

- In terms of career plans, 71 per cent of the sample intended to seek promotion over the next 5 years; 25 per cent indicated they would seek a transfer; another 23 per cent favoured a career change within the company, while 19 per cent intended to join another company. Only 11 per cent stated they intended to take maternity leave [Note: the latter is important as women employees resent an organisational attitude prevalent in the three banks that married women will automatically become pregnant and leave – see focus group discussion].

- Seventy-one per cent of the male respondents in the sample had experience in working for women compared to 86 per cent of the women respondents.

- Over 75 per cent of both male and female respondents were unconcerned about the gender of their boss. However, 18 per cent of men preferred a male boss (compared to 14 per cent of women), while 10 per cent of women preferred a woman boss compared to 4 per cent of men.

Results of attitudinal questionnaire

Method of interpretation

Because the attitude survey results were very similar for the three banks, the results are presented as a general finding.

Employee expectations on the three sections of the questionnaire are presented in **Charts 3.1 to 3.3.** Even though both genders participated in the survey, the charts depict the **most significant female responses in order of priority from highest to lowest** in each of the areas surveyed (recruitment, selection, promotion and transfer; conditions of service; and personal qualities).

The attitude survey used a 7-point scale ranging from 'strongly disagree' to 'strongly agree'. The mid-point was 'no opinion'. The charts depict the **combined positive responses only** on each item. Care needs to be taken in the interpretation of the charts because the level of agreement may cluster more around the mid-point than at the end of the spectrum – that is, 'inclined to agree' rather than 'strongly agree'. When the positive responses are amalgamated for presentation purposes, this differentiation is lost. Inspite of this, the responses reveal the direction of the respondents attitudes towards a particular item.

The most significant aspect is the **significance level** which appears on the left-hand side of the chart and reveals the level of disparity in perceptions between male and female responses.

The responses were analysed according to the three main sections in the questionnaire:

- recruitment, selection, promotion and transfer.
- conditions of service, and
- personal qualities.

Recruitment, selection, promotion and transfer

Male and female respondents differed significantly on 31 (79%) of the 39 questions in this section. The results are depicted in **Chart 3.1.**

Significant positive responses from women: agreement with item

The most significant variation in perceptions (significance levels ranging between .001 to .05) with **women agreeing, but men disagreeing,** occurred on the following items:

- In this company men have better likelihood than women of being formally recognised as having management potential.

- This company would benefit from having more female executives.

- For a woman to be promoted in this company, she probably has to be better than a man.

- In this company, men have better access to gaining visibility with senior managers than women.

- In this company, men have better access to senior male sponsors or mentors than women.

- It is difficult for women to get managerial experience in this company.

- Some company people make gender-oriented assumptions about a person's career commitment or career interests.

- Affirmative action is needed in the company because there is still discrimination against women.

Significant negative responses from women: disagreement with item

The following items received a **negative response from women,** but a **positive response from men**:

- Women are encouraged to take managerial positions.

- Managers should be able to employ who they want without having to worry about Equal Employment Opportunity.

- Women have as many opportunities to advance as men in this company.

- When women have the same length of experience as men they get selected for a job equally as often as men.

Both genders disagreed with the following statements, **but women more so than men.**

- Some jobs in this company are more suited to women while some are more suited to men.

- Time will take care of the advancement of women to senior jobs in the company.

- Executives in this company are good role models when it comes to support for Equal Employment Opportunities for men.

- Interview panels are fair and non-discriminatory.

- women are encouraged to transfer into non-traditional jobs.

- The issue of women's unequal participation in this company is overstated and should not be a high priority for this company.

- Affirmative action has now gone too far and women now have an unfair advantage.

- Women do better if they are placed in non-managerial jobs.

- Too many women are taking men's jobs in the finance industry.

- Women are already being given too many opportunities in management.

Chart 3.1 – Finance industry attitude survey – combined banks, recruitment, selection, promotion, transfer

Significant statement	% of women & men who agree	
	Women	*Men*
*** In this company men have better likelihood than women of being formally recognised as having management potential.	75	45
Who you know is equally or more important than what you know if you want an executive job in this company.	73	67
* This company would benefit from having more female executives.	73	38
*** Living in Melbourne or Sydney is important for executives and people aspiring to executive positions.	70	79
*** Work by female managers is regarded as equally valuable as work by male managers.	70	88
*** For a woman to be promoted in this company, she probably has to be better than a man.	70	30
*** There are good female role models in this company.	68	74
*** In this company men have better access to gaining visibility with senior managers than women.	65	29
*** In this company men have better access to senior male sponsors or mentors than women.	63	31
Skills acquired informally as well as formal qualifications are recognised as part of work experience.	63	70
*** Women have equal access to transfer opportunities.	62	84
*** It is difficult for women to get managerial experience in this company.	60	23
** Some people in this company make assumptions about my career commitment or career interests because of my gender.	60	35
The managers think that some jobs in this company are for men and others are for women.	58	34
* Affirmative Action is needed in this company, because there is still some discrimination against women.	58	22
Women who want to build a career in the finance industry come up against invisible barriers when they try to do so.	58	20
*** There are better opportunities at the executive level of this company if you come from outside.	54	68
Often promotional positions are filled before you find out about them.	53	50
** More women need to be better educated to compete in significant numbers with men.	46	26
*** Women are encouraged to take managerial positions.	46	75
*** Managers should be able to employ who they want without having to worry about Equal Employment Opportunity.	44	70
*** Women have as many opportunities to advance as men in this company.	43	77
*** Sexual discrimination occurs at pre-executive and executive level.	41	23
* Some jobs in this company are more suited to women while some are more suited to men.	37	45
*** When women have the same length of experience as men they get selected for a job equally as often as men.	36	64
*** Time will take care of the advancement of women to senior jobs in this company.	34	46
** Executives in this company are good role models when it comes to support for Equal Employment Opportunities for women.	33	43
*** Interview panels are fair and non-discriminatory.	32	43
Being 'one of the boys' is not important in getting a job at executive level.	26	36
* Sexual harassment occurs at pre-executive and executive level.	26	21
*** Women are encouraged to transfer into non-traditional jobs.	25	35
*** Women are either too young or too old to compete with men for promotions.	23	6

Part time workers in this company have as much opportunity for promotion and development as full-time workers.	22	20
*** The issue of women's unequal participation in this company is overstated and should not be a high priority for this company	17	44
*** Affirmative Action has gone too far and women now have an unfair advantage	13	45
When you are on leave you are kept informed of vacancies and other opportunities.	10	10
*** Women do better if they are placed in non-managerial positions.	6	10
*** Too many women are taking men's jobs in the finance industry.	4	13
*** Women are already being given too many opportunities in management.	3	16

*p greater than or equal to 0.5, **p greater than or equal to 0.1, ***p greater than or equal to .001.

Significant positive responses from men: agreement with item

Both genders agreed with the following statements, **but men more so than women.**

- Living in Melbourne or Sydney is important if executives and people aspire to executive positions.

- Work be female managers is regarded as equally valuable as work by male managers.

- There are good female role models in this company.

- Women have equal access to transfer opportunities.

- Better opportunities exist at the executive level if a person comes from outside the company.

Significant negative responses from men: disagreement with item

Both genders disagreed with the following statements, but men more so than women.

- More women need to be better educated to compete in significant numbers with men.

- Sexual discrimination occurs at pre-executive and executive level.

- Sexual harassment occurs at pre-executive and executive level.

- Women are either too young or too old to compete with men for promotions.

Comment

It soon became apparent that considerable disparity existed between the perceptions of male and female respondents on a large number of the attitudinal questions. In fact, the results indicated considerable perceptual differences between the two genders concerning career opportunities for women.

The women portrayed a situation where the working environment favoured their male colleagues and indicated that it was difficult for women to establish a career. The men tended to describe a different working environment – one that suggested that opportunities were available for women.

However, some of the male opinions did support the female perspective. The two significant ones were that managers should be able to employ whom they wanted without having to worry about

Equal Employment Opportunity, while they also perceived that when women had the same length of experience as men they would be selected for positions as equally as often as men.

These variations in perceptions between male and female employees are not unusual. For instance, Russell Reynolds Associates (1990), in a study of men, women and leadership in the American corporation, found a marked disagreement between male and female respondents when asked to describe the emotional ambience of their companies and their access to opportunities. Two-thirds of the sampled women perceived hostility towards women as compared to two per cent of men. In addition, the men believed that their companies actively encouraged career development amongst women executives; the women disagreed. Similarly, while men also perceived equal opportunity, the women believed that men were given more opportunities to exercise power and authority.

A more recent study by Burke (1966) found a similar result amongst men and women employees in Canadian firms.

Russell Reynolds and Associates (1990) suggested that the variation in perceptions could be due to the fact that men were winning the game in the corporation and therefore had an investment in believing that the rules were fair. However, they also pointed out that it was important for all employees to believe that success was the result of competence – not whether an employee had an advantage because of their gender. They concluded (1990, p26-27):

> *This finding suggests that it behoves both men and women, at every level in the corporation, to examine the ways that the game is being played and if, in fact the rules are fair......*
>
> *These findings may not surprise many women, nor will they comfort many...men. This section was one of the most troublesome areas of the study: on the one hand, the women's experiences and perceptions about their corporate environment could not be dismissed, but, on the other hand, how does a company correct a situation when the people involved not only do not recognise the situation as problematic and acknowledge their role in it, but do not even perceive that there is a problem?* (p26-27)

The reasons for the variations in perceptions emanating from the attitude survey in the three banks are unknown, as the focus group discussions merely confirmed the results of the attitude survey. However, it is clear from the above that women perceived the work environment and their place in it differently to men. The fact that this occurred in all three organisations, and not one or two, suggests that the issues could be systemic holding particular implications for management.

Conditions of service

Male and female respondents differed significantly in their perceptions on 11, or 85%, of the 13 questions in this section (**Chart 3.2)**

Chart 3.2 – Finance industry attitude survey – combined banks conditions of service

Significant statement	% of women & men who agree	
	Women	Men
*** Companies should provide flexible working hours to help people who have responsibilities for children.	87	73
*** The provision by this company of childcare facilities to attract more women to management would provide a sufficient benefit to this company to justify the cost.	72	44
** Excessive work hours are becoming associated with commitment and productivity within the culture of this company.	72	82
*** Work related social gatherings tend to be male gatherings (sports events, luncheons, Friday at the pub).	72	44
*** Managers promote an harassment free workplace.	71	80
Managers support equal employment opportunity	58	78
*** Information about training is easy to access	57	66
* Information about awards and conditions is easy to access and understand.	52	62
*** There is a double standard between official 'family friendly' policies and how those taking advantage of them are judged.	50	35
*** There are informal work practices in place that are considered compulsory by managers.	46	48
* Special programs to help women move into executive levels should not be used because they are not fair.	29	57
*** Providing greater flexibility in working hours than currently exists risks compromising this company's effectiveness.	25	38
People with shared or sole child/elder care responsibilities cannot operate effectively at supervisory or management level…	16	24

*p greater than or equal to 0.5, **p greater than or equal to 0.1, ***p greater than or equal to .001.

Significant positive responses from women: agreement with item

The most significant variation in perceptions (significance levels from .001 to .05), with **both genders agreeing, but women more so than men,** was on the following item:

- companies should provide flexible working hours to help people who have responsibility for children.

Items on which **women agreed, but men disagreed,** were**:**

- The provision of childcare facilities to attract more women into management would provide sufficient benefit to justify the cost.

- Work-related social gatherings tend to be male gatherings (sports events, luncheons, Friday at the pub).

- A double standard exists between official 'family friendly' policies and how those taking advantage of them are judged.

Significant negative responses from women: disagreement with item

Items on which **both genders disagreed, but women more so than men.**

- There are informal work practices in place that are considered compulsory by managers.

- Providing greater flexibility in working hours will not compromise the company's effectiveness.

Significant issues for men

Male perceptions were more positive than women's on the following items:

- Excessive work hours are becoming associated with commitment and productivity within the company's culture.

- Managers promote an harassment free workplace

- Information about training is easy to access

- Information about awards and conditions is easy to access and understand.

Items on which there was a **positive male response, but a negative female response:**

- Special programs to help women move into executive levels should not be used because they are not fair.

Comment

The perceptual variations between the genders again suggest a different working situation. Women want more flexibility in both hours and childcare facilities to accommodate their needs and enable them to make a better contribution to the company, while they also acknowledge their exclusion from certain work related social gatherings on the basis of gender.

The male perceptions suggest that the workplace is equitable with information on awards and training courses easy to access (it is the researcher's opinion that this is true for male employees. Women employees in the focus groups indicated that the same access was not available to them). The men also feel that an harassment free work environment is promoted and that no informal practices exist that would hinder career opportunities for any employee (a different perception again to women respondents in both the attitudinal survey and focus groups).

However, further evidence of the Russell Reynolds explanation for the variation in perceptions is given in their concern about the 'fairness' of special programs that would assist women into executive positions.

The results of this section of the survey thus again suggest that it is important to produce an equitable workplace in both fact and perception.

Personal qualities

Male and female respondents differed significantly in their perceptions on 14 of the 16 items (87.5 per cent of the section – see **Chart 3.3**).

Significant positive responses from women: agreement with item

Both genders agreed, but women more so than men

- Women are as capable of contributing to a company's overall goals as men.

- Women are ambitious enough to be highly successful in the finance industry.

- Women have the 'right stuff' to compete effectively with men for positions.

- Women would no more allow their emotions to influence their behaviour than would men.

Items on which **women agreed, but men disagreed.**

- Women have to work harder in order to prove themselves.

- Most men would not like to report to a woman.

- Part-time workers are as committed as full-time workers.

- Women must learn to 'give as good as they get' in office banter to survive, no matter what their job level.

Chart 3.3 – Finance industry attitude survey – combined banks personal qualities

Significant statement	*% of women & men who agree*	
	Women	*Men*
* Women are just as capable of contributing to a company's overall goals as men.	98	95
Women have the capability to acquire the necessary skills to be successful managers.	98	96
*** Women are ambitious enough to be highly successful in the finance industry.	97	86
Overall, men and women are equally competent.	96	92
*** Women have the 'right stuff' to compete effectively with men for positions.	92	88
*** Women have to work harder in order to prove themselves.	84	35
*** Most men would not like to report to a woman.	79	43
*** Women would no more allow their emotions to influence their managerial behaviour than would men.	78	57
*** Part time workers are as committed as full time workers.	68	44
*** Women must learn to 'give as good as they get' in office banter to survive, no matter what their job level.	57	46
*** Women tend not to be as highly or appropriately qualified as men for many positions.	25	27
*** Because of child-bearing and child-rearing, women will never be able to make it to the top in finance companies.	24	16
*** Women are less committed to their careers because they have babies and leave the company while their children are young.	19	37
*** Women prefer not to have managerial positions.	13	22
*** Women do not have the emotional stamina of men to handle positions of authority.	8	20
*** Men should be the primary wage earners.	7	12

*p greater than or equal to 0.5, **p greater than or equal to 0.1, ***p greater than or equal to .001.

Significant negative responses from women

Both genders disagreed, but women more so than men

- Women tend not to be as highly or appropriately qualified as men for many positions.

- Women are less committed to their careers because they have babies and leave the company while their children are young.

- Women prefer not to have managerial positions.

- Women do not have the emotional stamina of men to handle positions of authority.

- Men should not be the primary wage earners.

Significant negative responses from men

Both genders disagreed, but men more so than women:

- Because of child-bearing and child-rearing, women will never be able to make it to the top in finance companies.

Comment

Once again the results revealed a different 'emotional ambience' about the working environment amongst the genders. The women respondents perceived that their personal qualities were not appreciated or recognised and that they were just as capable as men of succeeding. However, they also acknowledged that they needed to learn to handle the working environment in order to 'survive'.

The male responses, on the other hand, suggested that women's role in society did not prevent them from achieving success. This perception was not shared by their female colleagues.

Summary

The attitudinal survey revealed considerable perceptual differences between the two genders concerning opportunities within the workplace. While many of these attitudes spring from traditional gender roles (that is, there is an overlay of stereotypes influencing perceptions), it also appears that company policies to alter the working environment have not impacted perceptions. In fact, the women's perceptions indicate feelings of 'powerlessness' – that a different working environment exists for them in contrast to their male colleagues and that a 'level playing field' is not available to female employees.

The depth of this attitudinal response holds considerable implications for management. If the two genders are to co-exist equitably and harmoniously in the workplace, then some commonality of experience, in both fact and perception, is essential. The attitudinal survey results clearly indicate, through the varying perceptions, that such commonality does not exist. The male perceptions suggest an 'I'm O.K., Jack' approach, while the female perceptions portray an 'underclass' mentality which must have a considerable negative effect on the career progress of women.

An examination of the policies of the three individual banks suggests that efforts are being made to improve the career situation for women. Despite these actions, however, female employees feel that the working environment is not fair and equitable. While the attitudinal survey does not point to specific barriers in the career paths of women, it does depict a working environment that favours men. Despite being in the majority, women feel they are 'outsiders' in this workplace. It would seem that the cultural nuances of the workplace have not been addressed in the various organisational changes that have occurred to improve the position of women. As more women are employed in the companies this will become an emerging problem for management. The attitudinal survey has thus revealed a pervasive organisational cultural issue which holds systemic barriers for women.

Other issues

Employees were also asked several other questions to ascertain their depth of knowledge regarding company policies. **Table 3.1** presents the results of employees' self-reported knowledge of paid maternity leave, flexible working practices, child-care provision, career planning, training, paid study leave and relief staff.

As can be seen, both men and women respondents had a good knowledge of policies in most areas. Even those areas which had a low response rate indicated the extent of knowledge, i.e. employees knew that a policy or an operational practice in the area mentioned did not exist.

However, despite the fact that the three companies had similar policies, a number of knowledge differences did exist between male and female respondents.

For instance, men were more 'aware' than women that employees could nominate themselves for training, that paid study leave was available for all staff, that all staff had access to training including part-time staff, and that women received training and experience in higher-level positions. Some of these differences in 'awareness' can be attributed to the fact that many female employees who answered the survey were in lower employment classifications or part-time employment. They thus may not had the same level of exposure to policy implementation as their male counterparts. Some of the differences may also be due to erroneous 'awareness'.

Alternatively, women were more 'aware' than men that paid maternity leave was available for all staff and that relief staff were provided when employees were on training courses. This difference in awareness could be partly explained by the fact that many female employees are in the branch networks rather than in administrative or mainstream 'line' positions and are able to observe many of their colleagues being the beneficiaries of policies. Other reasons appear to be circumstance (women being more aware of maternity leave), or positional perception (men asserting that women receive training and experience in higher level positions). However, overall there was a common 'awareness' of policies and procedures.

Table 3. 2 illustrates male and female responses to two questions: namely, what factors were important in assisting employees to obtain their current position, and what factors were most important in obtaining management positions.

Generally speaking, both genders placed a similar order of value on the most important factors *assisting employees to obtain their current position.* These were 'track record', 'education', 'opportunity to act in position' and 'previous work experience'. Interestingly, male employees placed greater emphasis on 'track record' than female employees. While the reasons for this are unknown, a partial explanation is that many women participating in the survey were not in positions where track record was emphasised for advancement, i.e. they were in processing jobs rather than in career-stream functions.

Although some minor variations in perceptions did exist between the genders, the few issues involved were not significant in terms of the overall degree of perceived importance to promotion. Males gave more emphasis to 'developmental assignments', while females gave more emphasis to a 'mentor', 'contact with employer' and 'being female'. Again these differences can be partially explained by the stage of development of females within the workforce, where mentoring and contact with superiors are now being promoted as appropriate strategies to assist women's career progress.

With respect to the *factors important for gaining management positions,* both genders were again in agreement as to the most important ones. The particular factors nominated were 'track record', 'previous work', 'education', 'opportunity to act in position', and 'access to training'.

Interestingly, women thought that the 'opportunity to act in a position', 'access to training' and 'previous work' to be more important in order of magnitude than men. Alternatively, men gave more emphasis to 'education' and 'track record' than women.

Of the factors with least importance to management promotion, women again emphasised more than men the issue of a 'mentor', 'contact with people in the area', and 'being male'.

Overall, there was general consensus on the main factors suggesting that employees had both a good understanding of policies and the factors involved in obtaining positions within the banks.

Table 3.1 – Awareness of policies and procedures

Statement	% male responses	% female responses
Paid maternity leave is available for all staff	68.1	71.4
Flexible working practices are available	77.2	76.6
Child-care is provided for work after business hours	6.8	5.4
Career planning training is provided	52.0	46.1
Relief staff are provided when on training courses	16.4	26.8
You can nominate yourself for training	79.5	62.8
Paid study leave is available for all staff	63.5	55.1
All staff have access to training including part-time staff	89.0	81.2
Women get training and experience in higher level positions	79.3	58.6
Training is carried out during working hours	89.9	86.1

Table 3.2 – Factors important in obtaining promotion

	% male responses	% female responses
Current position		
Education	45.8	43.4
Opp. to act in position	42.6	45.4
Access to training	39.2	38.5
Developmental assignments	17.4	12.2
Contact with employer	11.9	12.8
Mentor	14.5	20.1
Contact with people in area	13.0	16.2
Track record	85.3	69.0
Previous work	40.1	45.4
I'm male	3.0	4
I'm female	4	6.6
Management positions		
Education	77.7	73.2
Opp. to act in position	56.7	70.1
Access to training	62.2	72.2
Devel. assignments	34.6	37.4
Contact with employer	19.1	24.7
Mentor	39.0	44.8
Contact with people in area	20.3	27.9
Track record	89.3	83.9
Previous work	72.4	77.4
I'm male	3.7	14.3
I'm female	1.8	1.7

N.B. Responses represent proportion of employees agreeing with statement.

Part 4 – Banking case studies: Focus group discussions results

The feelings of women employees toward their career prospects, and their perceptions of any career barriers preventing them from reaching their full potential, were explored in a series of focus group discussions. Care was taken in each organisation to ensure that the women participants represented all levels of the hierarchy and occupational groups, including part-time employees and executive management. Twenty male employees, representing a similar cross-section of the organisation, were interviewed in Company C to determine if their views concerning women's career prospects varied from those expressed in the women-only groups. The number of participants and their state of origin is given in **Table 4.1.**

Table 4.1 – Focus group discussions

	Company A	Company B	Company C
Numbers of			
Women	60	60	60
Men	-	-	20
Location			
Sydney	x	x	x
Melbourne	x	-	x
Perth	-	-	x

A representative of the Finance Sector Union was also in attendance at each session. This arrangement was reached by agreement through the Equal Opportunity Committees of the three companies prior to the commencement of the study. The focus groups were held in a Central Business District location in each State, with suburban staff travelling in to the meeting from as far away as Campbelltown in Sydney and Ringwood in Melbourne. Each session lasted one-and-a half hours.

Despite their divergent natures, and varying hierarchical and occupational levels, the groups did not vary greatly in their overall perceptions and attitudes. Various issues received more prominence in some groups than in others depending on the mix of the group. However, overall there was common agreement on most matters of concern. As a consequence, the results are presented in the form of a number of common themes.

Opportunities for women in management

The women could not see one of their gender becoming Managing Director of a major banking institution for at *least 50 to 100 years.* Reasons cited were the conservative nature of the upper hierarchy in the major banks; the conservative nature of the industry generally; and the belief, real or imagined, that breaks for family reasons interfered with a woman's career progress.

Considerable concern was expressed about the attitudes of many middle-ranking male managers towards women's managerial aspirations. Generally these men were older, long-serving employees, with wives who did not work. Their attitude towards aspiring women was that they should not 'bother their pretty little heads' about promotion. Many actively discouraged women from applying for promotional positions, while still others openly preferred male candidates to female ones. The women felt that they had to perform better than men to succeed, a perception also confirmed by the attitude survey. Although the three banks had appropriate personnel policies in place to encourage more participation in decision making by women, the actual implementation of these policies at the operational level varied according to division, branch and even state. Hence, some women did not encounter resistance to their career aspirations; in other areas, the resistance was quite blatant depending on whether the prevailing managerial culture at the local level was of 'old bank' or 'new bank' nature.

[Note: the reference to 'old bank' and 'new bank' culture was a feature of the focus group discussions in all three banks. 'Old bank' relates to the traditional paternalistic 'cradle-to-grave' employment previously a feature of the industry where an employee's career depended on patronage as well as a Head Office centralised selection system rather than merit or individual achievement. 'New bank' relates to merit, contribution, achievement and equal opportunity, coupled with active policies for employees to 'manage their own careers'].

In two of the three banks the prevailing culture was not overtly sympathetic to women with managerial career aspirations. A certain amount of rhetoric was expressed about the low numbers of women in management, but few steps were being taken to improve the situation. The third bank, however, had in recent years taken active steps to change its organisational climate to be more accommodating of women's aspirations. This was favourably received by women participants. Typical comments were as follows:

> *I have been in the bank 10 years and I can remember the old style, the old days. Things have improved, they are heaps better, but there is still a long way to go obviously...*

At least I am seeing women managers and I can see people I started with now getting up the ladder. Previously, when you started here you never progressed. Now they are pushing you to go further. Yes, I can see big improvements...

I find it an advantage to be a woman because I have the opportunity of moving into management in our area. They are keen to get women into management because of affirmative action...When I first started in the area 6-7 years ago it was all males...we are now getting women coming through into management. But it takes time to get people...

Because of affirmative action and a change of attitude right from the top, my boss is taking a much greater interest than his predecessors. That is filtering down. They are getting rid of the old guard, the newer managers are much more conscious of what they have to do, they are providing more opportunities. Some of them may not like it, but they realise they have to do it. Some are genuine about it. I think that is what is giving us more opportunities...

While the women appreciated the greater opportunities being presented to them in Company C, there were also some mixed feelings about the lack of scope once promoted and the reaction of their male colleagues. Disquiet was expressed about the fact that women were paid less than men in some areas *(we are on an uneven footing),* while some departments were now hiring many more women than men with the result that women's work ghettos could eventuate in the longer-term. The women felt these areas, such as customer service positions in the branches, offered little scope and were basically a 'dead-end' job. [Note: this was a common perception in all three banks regarding customer service positions]. However, the greatest disquiet was expressed about the male perception that women were being given promotional opportunities simply because they were women.

The male participants in Company C agreed that women were being given jobs because they were female, and that as managers they had to meet a 'quota' system. Interestingly, the women participants did not use the word 'quota' in their discussion of the issue: it was used solely by men. However, a number of men participants expressed a different attitude because they had been exposed to a bank education program on statistics concerning women's progress. As a result they were generally more supportive of women aspiring to management, while some went out of their way to encourage them to apply for promotion.

The men acknowledged that women faced considerable resistance in being appointed to senior positions. They explained that a general perception prevailed that women *could not cope with the position.* To counter this stereotypical thinking, Company C had introduced a number of training programs on equal opportunity and affirmative action which were helping to educate bank employees generally about women's abilities to cope with very complex issues and pressures. As a consequence, women's potential was now being considered more positively. Nevertheless, despite the improved culture, women achievers were still not accepted unconditionally by their male counterparts.

In all three banks, women felt they had more chance of pursuing a career in retail banking than in areas like institutional banking where there were few, if any, women in management positions and few promotional positions. In all three companies, women were being given opportunities at Branch Manager and Service Centre Manager level, a feature perceived by women to be limiting their opportunities. The limitation was expressed as follows in one company:

The only reason there are more women in management positions in retail is because men have left the area. They restructured retail....Our branch structures were changed. Prior to that there were more male managers and after that time they started to move into lending....

If you look back, men were always tellers and that was always held to be a very important position. Once women started to move into those areas in the late 60s and 70s, men started to escape the area. The same thing seems to have repeated itself in retail. I don't think it is because women have asserted themselves in retail. I just think it is because the men have left the area, because they don't see themselves as true managers any more because they don't have discretionary limits [note: lending has been removed from the branch structure into the regional or area structure].

Impact of organisational restructuring on career structures

All three banks had undergone considerable restructuring in the past five years. The organisations had 'delayered' (ie. removed layers of management), reorganised into business units, and 'downsized' by many thousands of employees. The companies had also changed their business orientation from a service to a sales focus, with the result that career structures no longer spread across the whole organisation as in former times, but were now channelled either within a business unit or in the sales areas (retail). Lateral transfers between business units were difficult to effect, while a career 'ceiling' appeared to operate at branch manager level.

Considerable discussion took place on the impact of organisational restructuring and its impact on career futures. In two companies in particular, no woman was perceived to be in a job or in an appropriate department or division which positioned her for executive management. There was now considerable competition for promotional positions *(you can have up to 50 people going for a job),* the number of managerial and supervisory positions had been reduced, while it was difficult to move between business units despite recent attempts by the banks to open up the structures and make movement easier. Part of the transfer problem revolved around 'not being known' or 'having a track record' in the area [note: the importance of these two factors for promotion or career opportunities was confirmed in the attitude survey]. Many women felt they would not be given an opportunity to move between units (although some women had), but if they were they would have to accept lesser positions rather than transfer at their substantive level. It seemed that once in a 'stream' (a business unit) they were 'locked in' as managers preferred to promote from within particular business areas rather than seek a wider pool of applicants.

The restructuring had also changed the banks' approach to career management. Previously there were laid-down career paths which were rigidly followed by ambitious employees who were predominantly men. The 'old' career process was described as follows:

The old culture was very much based on your file being submitted for certain jobs. If you were in a job for a particular term, your file basically got progressed to the next area or to the next level. They used to have groups of files for different panels. A panel would be put together; they would then ask the regions to nominate people for say an A3 job; the regions would identify who they thought was good enough and the file would be sent in. The decision was always made centrally. These days I don't think a file accompanies anything. You just send in a resume and that's it...

In the old days, the regional resources manager, which was HR, planned out the whole region. They said which people were going to move on, who was going to move up. They planned the whole structure. As a consequence, when one move was announced there was usually a chain reaction – up to ten transfers affected. The bank looked after the careers of staff and promoted them to where they saw fit. These days there is no real discussion with managers regarding careers or anything. It's suggested that you read the career circulars and make you own choices...

The new career management approach puts the onus on individuals to promote their own careers. Programs such as 'Your Career, Your Move', and 'Managing Your Own Career' were now promoted by the banks. The paternalistic 'cradle to grave' career approach had disappeared. Merit, qualifications, and the 'best person for the job' were now being emphasised, will all jobs being advertised in each of the three banks.

While this meant more transparent career opportunities for employees, and less 'jobs for the boy's' (a common complaint by women), not all women felt comfortable with the new arrangements. Their concerns revolved around personal adequacies to cope with the changed circumstances: for instance, whether or not they met the criteria for advertised jobs, and qualifications.

In the main, women acknowledged that their general 'lack of confidence' concerning careers or promoting themselves held them back. Women in all three banks perceived a gender difference in the way men and women approached criteria for promotion or transfer. Men appeared to assume that they met the criteria even when they did not. Women, in contrast, did not apply until they met *all* the criteria. This helped explain the frustration felt by many managers when women, despite encouragement, did not apply for positions. The women had to be sure they could compete on an 'equal' footing; they did not want to be rejected because they did not have all the prerequisite skills.

Overall the impression gained was that some women, like some men, were finding it difficult to make the transition from 'cradle to grave' employment to 'managing your own career'. Because they had previously been protected by a paternalistic system of management, with a well-documented plan for promotion and seniority, the nuances of the new working environment were hard to grasp. The lack of guidelines and signposts in terms of alternative available opportunities, or career paths, made the transition harder. While management levels more readily grasped the change, and were enthusiastic to test the changed requirements, part-timers and the general classification level employees were thrown into a vacuum with few life rafts. Many expressed the need for more information or training in career management. They seemed to require this to enable them to adjust to the new working environment.

In all three banks, concern was expressed about the lack of career paths, especially for part-time employees, a feature which was being taken up by the Finance Sector Union in enterprise bargaining negotiations. Women in the branch networks also felt especially restricted, being unable to appreciate career paths beyond branch management level. More guidance was needed on possible career opportunities now that restructuring, and a different approach to career management, had altered the parameters of the former career structures.

Level of attainment

Consistent with the view that no woman would ever head a bank, there was general agreement that women could only progress to certain levels. Some women spoke of various 'glass ceilings' (depending on business unit or division); others talked of levels. The reasons for these 'level' barriers were complex. Examples included the lack of female role models (ie. achievers), the mind-set of many male managers about a woman's 'place' in the structure, the pervasive belief of men that women would only leave to have a baby, and that certain jobs were only suitable for, or were the prerogative of men – for instance, lending. Women felt more accepted in specialised expert roles than when they were competing with men for line management positions.

> *I think there is this thing in the bank that they are more comfortable when women are in a specialised expert role. They are comfortable with the fact that you have the expertise and are prepared to stay in the role. You're not suddenly going to jump up and down in two years time*

and ask to be promoted. They are happy for you to get to a certain level within a specialised area...

Banks are probably still a bit conservative in some of these upper echelons. There is still a feeling that a woman has other responsibilities such as family. They don't see a woman in senior roles...

Barriers or 'ceilings' to attainment appeared to exist in a number of areas. For instance, in most instances women found it difficult to move into management, especially senior management. Another barrier was also felt to exist at branch manager level. Under restructuring, this position has been downgraded in all three banks (with the removal of lending), and was now being filled increasingly by women who could not see a career pathway out of the branches. In company A there was also a perceived barrier between the clerical grades and the first level of management (assistant manager) with most women unable to look beyond that level. Some resentment existed towards graduates who were more easily able to make the transition from a graduate clerk to an assistant manager – the women feeling that graduates were 'interposed' between them and the management level. In two companies strong feelings were also expressed about more qualified and experienced 'outsiders' who were being recruited from outside to fill senior roles and guide the banks into the future. This last view was expressed particularly by those employees who had joined the banks at an early age (most without educational qualifications) and now felt disenfranchised promotion-wise because of changing staff profile requirements.

Apart from certain jobs like lending being considered to be restricted to men, and the low level of hierarchal attainment generally achieved by women, many women also felt that, with the banks' restructuring, there were now horizontal or lateral barriers to career progress. Across all three banks women perceived difficulties in moving between business units. There was a general recognition that employees had to be 'known' or to have had a 'track record' in the area before being considered. Because managers now had the right to hire and fire, they were perceived to be anxious to promote their own, made experience in the area an essential criterion for promotion, and were considered to block transfers of people both in and out of the career 'stream'. While some business units were acknowledged as being good at recruiting 'outsiders', the general consensus was that barriers existed between units. These applied to both men and women. However, women felt they were at a greater disadvantage because they were not recommended on the rare occasion when enquires were made about suitable candidates.

...what the guys tend to do is to ring someone up and say 'Hi, I know this is not your area, but can you recommend anyone? We have a vacancy in such and such'. They guys have the ability to establish themselves in another business unit through this method and make the cross-over.

The perceived advantage male employees had in being 'known' to sponsors and mentors, and in having greater 'visibility' in the organisation, was also a feature of the attitude survey.

Career aspirations of women

Despite the fact that there was a changed working environment for women in one bank in particular, few women expressed major career ambitions. Generally most saw themselves as attaining either a supervisory or a junior management role. In Company B, if a woman moved into the executive level she sacrificed her rostered days off. These days were considered important because they enabled women employees to attend school concerts and other family-related activities. The impression gained in discussions was that many women were actually limiting their own careers in order to manage the many competing demands on their time.

A general lack of career focus was found to exist amongst women participants in the study. This was commented on by some male managers in Company C.

> *Going back about six or seven years ago, the State Manager used to ask the females in the areas where I worked how high they wanted to go. Most of them had a perception of supervisor. He used to ask them why they didn't want to go into management. They just didn't seem to want to go any higher. Whether it was the responsibility or something else, I don't know...*

> *I ask the same question of my staff and very rarely do I find a female employee who has ambitions to get, to go to higher levels. A lot have said they would like to do it, but they haven't really said 'I have a plan to do it, I want to be there in such and such a time. I don't know how I am going to do it because of my work or home life and that sort of thing'. Another issue has to do with recruitment. Going back five, eight or ten years, women were never employed to go right through to the top positions. Maybe that was fundamentally wrong with recruiting them in the first place. But in balance most male employees seem to have aspirations of getting right through to the top, whereas the females don't'...*

Women themselves were ambivalent about whether or not they wanted to aim for higher-level positions. While some women were openly ambitious, the all pervasive nature of the male dominated culture presented a formidable challenge to most. There was a feeling that the banks would not spend money on preparing women for senior roles *when they think we are going to stop and have kids.* In all three banks, the recent restructuring of the branches and regions meant there was greater competition for available promotional positions, while so many jobs were perceived to have been either downgraded or deskilled that employees no longer felt they were acquiring a range of skills to serve as a career base. Tellers felt especially bored by the deskilling process. The change to a sales culture in the banking industry was also not received with enthusiasm by women:

> *Now it's all sales, and it's too much pressure. In your appraisal, if you don't meet your sales targets then you fail that part of your appraisal. Really you don't have much chance at all...*

Many women did not feel comfortable with the sales culture and the pressure to meet targets. They also complained that they had not received sufficient training. Some women's adjustment to the changed operating circumstances at branch level appeared poor, with resulting poor motivation to take on more responsible roles.

Interestingly, all three banks were perceived to be channelling women into the sales (retail) area as a 'career' stream, because 'they are good at it'. While some women had taken to the new sales culture with alacrity, and were proving to be good performers, most were more comfortable with a service culture and the need to 'look after the customers'.

Of all study participants, the graduates were the most optimistic about their career prospects. They were exposed to 'fast-track' training (rotation around the system), while tertiary qualifications were now valued by the banks in contrast to years of experience (the seniority principle). Graduates saw more opportunities for themselves in contrast to those who were in branches or locked into traditional career streams. They also tended to be unmarried and believed that even if a woman did have children she could still have a career.

> *It's a difference in attitude. If you have a degree, you have an ambition to get somewhere, you have more drive to go further and be better, whereas is you start off as a GC [general classification] and come in as a teller you take a lot longer to build up that drive to want to become something better...*

> *I think it depends on whether you want a career path and want to head towards an executive level. You put off having children until a later time because your work is more important. So when you get to that level, and it comes to the time when it is do or die for having kids, you have them. At that stage you would have the money to make different choices...*

Graduates were also more aware of the best employment areas for career progress. For instance, Head Office was seen to be the 'career' area rather than the branch network.

> *Time and time again you hear stories about people from the branches who came in as graduates, were promised a long-term career in the bank, and who became trapped within a backwater. They have had enormous difficulty getting into any other area, and it can take three or four years for people who have graduated with High Distinctions to move out of the branch into the Head Office environment. I haven't been with the branch very long, but my impression is that if you are in Head Office you are more likely to be fast-tracked than if you are in a branch...*

> *When you are working in the branch with people who don't have qualifications there is a different culture and more often than not you are working with people who are not particularly ambitious. A lot of them are very competent at what they do, but they don't necessarily want a great deal in their lives, and they find it difficult if you put pressure on them to move, to get out of their environment. They take it quite personally. They probably think that you don't think this is good enough because you are a graduate. When you are working in Head Office there is more encouragement for you to pursue higher education. It is just totally different; it is a much more stifling environment in the branch...*

> *It is almost as if we have a general labour market – like we have people in the branches who are generally dead wood, who are not qualified, and who are concentrated in the GC [general classification] ranks. Then in the Head Office areas we have all those with qualifications. I think there is quite a clear career path for us...*

The graduates were also more aware of the operational areas most likely to lead to promotion. For instance, they recognised that business units held good career prospects because they *make money and can justify their existence.* Graduates in Company B considered International Banking and Business Banking to be two other good career areas. While many women felt drawn to Personnel or Human Resource Management, they recognised that *there is a serious reluctance to look at Personnel as a serious department. It is almost like a half-way house.* The graduates were also aware that the nature of their qualifications could limit their career progress: some were not in 'meaty' areas like finance and could not compete against colleagues who had two master's degrees as well as experience in crucial areas such as International Banking.

Most non-tertiary educated women, however, saw their 'careers' as being only a part of a process of trying to 'fit everything in', especially travel and family. Other women again openly admitted that women themselves could be their 'own worst enemy' because they chose to give home and family priority.

> *...the reality is that females themselves still see themselves as the caretakers of children. They are not going to change. It is not that there are not opportunities for us. It is just women's own preference.*

The result was that few women wanted a long-term career in banking, many using it as a job opportunity market until either family considerations intervened or they found better paid

employment elsewhere. The great majority of women in the three banks were locked-in to the general classification employment level with few career aspirations apart from returning part-time after bearing children.

Despite the change from company sponsorship to self-responsibility for careers, a large number of women in the three banks still expressed a need for someone to talk to them about where the bank saw them going in their careers. They wanted reassurance from someone in authority that they had potential, that they had a 'chance'. Managers on the whole did not offer this advice or adopt this role. Many women claimed to be information-poor in that they either did not see or have access to the various career bulletins which advertised jobs and which were now circulated around the banks as part of a changed policy direction. There was considerable concern about the general lack of transparent career paths since restructuring, while women in the branch networks saw few possibilities of movement, either in-or-out of the network, above branch manager level. Most women also recognised that they had to decide whether or not they wanted to be 'career bankers'. They also acknowledged that, because of the prevailing organisational culture and its emphasis on long hours, women could not expect to reach senior positions if they kept taking career breaks to have children. Men had a different approach: their jobs were their careers, and they wanted to work. Women wanted to keep their options open. The majority were not yet ready to commit themselves to the long hours and the hard work essential in building a career, and to the possible sacrifice of a happy and rewarding personal home life.

Organisational culture and its perceived impact on women employees

Organisational culture appeared to play a major role in the way women employees felt about their working environment and career prospects. A number of dimensions of culture were identified across the three banks: the existence of 'subcultures' in the organisations and their differential impact on career progress, the all-pervading attitudes of male employees which appeared to either directly or indirectly discriminate against women and their ambitions, and the cultural schism developing between 'old bank' and 'new bank' – a result of organisational restructuring.

Various subcultures existed within the banks and mainly revolved around functional area and location: for example, branches versus head office, business bank versus head office, retail versus treasury and so on. Each subculture was perceived to have its own ways of 'doing things', and its own traditions and ethos – some being more restrictive than others. It was also felt that the different subcultures had a differential career impact upon women.

> *I see a real difference within Head Office. The culture and mentality is different. It's quite accepted to have young women in their 20s and 30s being in management. I don't know what drives that. Maybe it's because you have to be well qualified to get into Administration. But once you are in there you can start changing the values. People slowly start to realise that you are a woman and even if you wander off with your handbag you will come back and that you work just as well as a man. In the branches and in the country that doesn't happen. That type of attitude hasn't seeped down to them yet. We are talking about a lot of subcultures.*

The 'old bank' attitudes towards women had a negative impact on women employees. The traditional emphasis on long hours, on 'serving your time' in certain areas, of patronage from the 'old style' manager, of being part of the 'boy's club', still pervaded parts of the three companies despite technological advances, the shift to a part-time workforce and major restructuring. Although many long-service employees were made redundant under the downsizing of recent times, sufficient numbers still existed in pockets of the banks (like branches, business banking, and some levels of management) to ensure that the old culture continued to survive. Generally the 'old culture' preserved certain attitudes towards women and their right to have a career or to compete for career

opportunities. Male managers in two banks in particular were generally perceived to promote only those they knew or were familiar with, had poor attitudes towards the abilities of women (were sceptical of their skills above base-grade levels), thought all women would become pregnant and leave, were unsympathetic to the needs of women (such as child-care), overlooked women for training and acting positions, and in some instances actively discouraged women from applying for transfers or promotion. Some were also known to have prevented women from taking advantage of career opportunities. Although exceptions existed and were acknowledged by the women, the general impression given was of a lingering 'old guard', aged over 40, who was too deeply ingrained with the 'old culture' to change. The women were particularly incensed that, despite being discriminatory, they were often asked by male managers and colleagues when they were going to start their families.

I've been in the bank a long time. It took until I was 37 before I was even given an opportunity to move into a management role even though I'd done everything and far exceeded expectations. But the line was "You'll still have a family". I'd turn around and say "I'm not having a family". You've almost got to get to the age where you're past it before anyone will believe you...

If you're all dried up, you're alright. I recently had a promotion and it was told to me the day before my 40th birthday. The senior manager turned around and said to me "If you get pregnant now I'll kill you". This was from a man I used to think was reasonably progressive...

I seem to find that a single woman in a career is fine, but the moment you get married, it is like, oh well, she'll be leaving soon to have a baby. It is an assumption they all have about women...
People in the bank see us as breeders. That's basically it...

Some managers don't like to promote you because they're scared you're just going to get pregnant and go off and leave anyway...

Comments are "Don't sit on that chair because it's the pregnant chair". You sit on the chair and you fall pregnant...

Because of this type of organisational climate, most women felt that as soon as a woman fell pregnant her career took a turn for the worse. As already mentioned, opportunities for promotion and transfer disappeared; there was less access to training because there might not be a 'return on the investment'; managers assumed that the woman would not return to work; while the woman herself felt that her 'career' was limited because of poor work opportunities when she returned from maternity leave.

Much of the resistance of people at the operational level to women taking maternity leave was due to three factors: managers having to employ and train someone else during the woman's absence (the fact that others were being given developmental opportunities was overlooked); the lack of relief staff to assist areas during an employee's absence; and the change to a sales culture at retail level – sales targets and bonuses being affected by constant staff turnover.

Despite the three companies having 'family friendly' policies, paid maternity leave, extended leave for career breaks, paternity leave, adoption leave and special leave for sick family members, women faced some difficulties when they returned from maternity leave, especially if they came back as part-timers. Most were only able to find clerical work as there were few job-sharing opportunities available despite organisational policies to the contrary. Once in a part-time job, many women felt they lost the skills they had acquired in their former positions and had difficulty transferring back into

full-time employment. The women also felt that their managers believed that they had 'lost' their skills – that they had somehow become less 'intelligent' because of pregnancy.

Apart from the pregnancy issue, women also faced a number of other attitudinal barriers. The following descriptions express some of the variety prevalent in the three companies:

The senior executives in the bank are men. They want to protect their own positions and letting women in isn't on their agenda. They're men in a men's environment and it's more comfortable for them if they stay in that environment...

...I couldn't believe how bureaucratic and male chauvinistic this organisation is and how they are not used to females in managerial roles...Their idea of equal opportunity is to give women three months paid maternity leave. I think their expectations are, "We don't want them to be managers or executives. We want them to have their children".

...Women are treated differently...Not included in anything, even though you attempt to put yourself forward. Spoken to in a condescending manner. You're always the secretary to take notes. I've seen that happen to senior women in executive meetings. "Oh, so and so can take the minutes" just because she is female.

Your old-style managers tend to like to clone themselves and clone the way they work, whereas someone younger and more progressive will entertain different ideas...

What I see, especially in smaller departments, you've got a certain style of chief senior manager who tends to buddy, not even the buddy process, who tends to recruit people in their department who are similar and work in a similar way to they do. Now whether they do that consciously or unconsciously I don't know, but if you are a male, if you are willing to work extra long hours, if you fit a certain social type, you tend to be able to get a job more easily than if you don't. Women, to get over that, can probably do all the things the fellows can do. But the fact that they are a women, she's not part of the clone description that this guy has in his head. It will come out and she will lose a job against a man purely on that basis...

As a result of these attitudes, the women were acutely aware that they did not fit the 'accepted' mould of a banker. Whilst they acknowledged that attitudes generally had changed in the three companies over the last few years, the attitudes and practices described above still impacted decision-making. The 'old guard', who still existed at middle management level, was also perceived to be especially resistant to both new ideas and change. The women believed that the attitudinal barriers towards them would not be removed until the older managers had retired from the system.

The cultural schism between 'old bank' and 'new bank' was also a feature of all three companies and a result of organisational restructuring and changing times. The difference between the two cultures was described as follows:

...[New bank] is typified by young, highly educated people, who haven't been in the organisation for very long. Most are in their early 30's, and have degrees or double degrees. These people work very long hours. New bank relies on knowledge and information. Old bank people rely on people that they know. When you run into one of these, that is, people who have been around for 20 years or something like that and a little bit older, it's very different. These guys all fit a mould.

[Old bank] is jobs for the boys, or the person who has been there the longest. Unless you are a female, in which case you don't ever.

Interestingly, the women preferred to be around 'new bank' people because, although they worked long hours and expected others to do the same, they were more objective in their dealings with others. The women believed there was much more equity in the merit system of selection (although it was still seen to have implementation problems) rather than the 'patronage' system which had long been a practice in banking.

Other organisational culture issues

In addition to the attitudinal barriers described above, other organisational cultural aspects impacted women's career prospects. Two issues in particular stood out: hours of work and the provision of child-care facilities.

The long working hours, an industry norm, were a career barrier for many women, especially those with children. Women felt they were under considerable scrutiny unless they worked from 7 am to 7 pm. Comments about 'not being committed' were commonplace in areas where these hours were expected of both male and female employees. Because some women had to leave at 5 pm to pick up children from child-care, they felt they could be penalised when it came to promotion or transfer. Many of these women worked through tea-breaks and lunch-hours to compensate for the early departure time.

These perceptions were confirmed by male employees who stated that many women's careers were affected because they had very specific working parameters in terms of time frames. Business areas required people to be much more flexible in the hours they were prepared to work. Women often did not meet these criteria because of family or study reasons.

Some women thought the long hours were unnecessary, that much of the time between 9am and 5pm was not spent profitably. Long-service women employees believed that the hours norm had evolved out of male bankers needing several hours during the day to entertain clients, and the need of branch employees (pre-technology) to stay back and balance at the end of the day. Despite the demise of the long lunch hours and the advent of technology, the hours 'norm' remained. However, people were now expected to actually work the hours, to give more to the organisation. With the downsizing and reduction in staff, many people needed the extra time to complete their day's work. Perceptions on the hours issue varied according to the hierarchical level of the women and their functional role, although they were also exacerbated by the long distances spent travelling to work associated with living in Sydney and Melbourne (some employees travelled in to the central business district from as far away as Campbelltown in Sydney and Ringwood in Melbourne).

Women with families were more content to work regular hours, 8.30am to 5pm, but also recognised that their career opportunities were limited because of that decision. Most of these women were located in the branch network and were close to home although a number also travelled long distances to work. The more ambitious realised that promotional positions came with an expectation to work long hours.

> *There are some areas where it is expected that if you're not at work between the hours of 7 and 7 every day then you just couldn't be doing a good job...It is a frightening commitment to move to the executive levels. I could see that as a barrier because there's still that perception that at that level you should be giving more of your time...*

> *Where I am it's more a matter of how many staff we don't have and are not allowed to have because we inspect accounts. We've got a number of transactions done that will involve people on a regular basis working until 12 o'clock every night. The day before the tender is due in we*

work through the night. You don't go home. You just stay. And that's guys mainly, but the idea is that there's a job to be done and you just do it. It doesn't matter what hours you work, the job has to be done and you just do it. It's just the way it is...

Despite a general acceptance of the hours norm, many women believed that the banks could be more accommodating of the family needs of women without undermining overall performance or duty to shareholders. However, the practice of long working hours did not appear to be under review in the three companies. They were accepted as a 'given', a custom in the industry, something that went with the employment relationship. With increasing globalisation, banks needed more flexibility in hours, rather than less, to meet the ever-changing needs of customers who expected service in extended hour time frames. In fact, the banks were beginning to negotiate even more flexible working schedules calculated over a four-week period and on an hourly basis as opposed to daily/weekly schedules under the current round of enterprise bargaining negotiations. While these changes would mostly impact part-time workers (predominantly women), work practices were going in the opposite direction to the needs of women with families.

Coupled with the women's disquiet about the impact of working hours on the work/family interface, there was general consensus amongst women employees in the three companies that the banks should provide employer-based child-care facilities or buy sufficient spaces in child-care centres for those employees with children. All three companies had conducted internal surveys about the need for child-care. Although employees had overwhelmingly stated there was a need, the banks had generally not moved on the issue because they did not believe they were in the child-care 'business'. Company C provided a number of placements with several private-provider child-care centres in the central business district. However, these did not assist the child-care needs of those women who were not centrally located, while women had to be in a management position before they could access the program. Although the company provided the places, the women paid for them through salary packaging.

Despite the reluctance of the banks to become involved in a major way, the provision of child-care facilities appeared to indicate to the women the extent of their value to the organisation. Women employees in Company A argued that a number of central child-care centres in each capital city should be provided to relieve the stress they experienced in trying to manage work and family. The constant stress of feeling 'guilty', the women believed, was contributing to the high attrition rate amongst women, reinforcing the myth that few women were interested in careers, only home and family. Similarly, women employees in Company B felt that the establishment of some form of child-care centre would signal to all levels in the bank that the company was behind women and their careers. Typical comments concerning the difficulties faced by women with the work/family interface were as follows:

Historically hours of work were based on the premise that there was somebody to look after the family, so while there were women doing those things men could always work long hours because traditionally that was the model. Women were not paid for their work and men were, and they had women to carry out the child-care responsibilities. So I think that child-care is a major factor in all of this. If women are to work longer hours, which I don't necessarily agree is a good thing, then we need to have the facilities or infrastructure to support family and child-rearing...

The problem with child-care centres is that they don't open until 7 or 7.30 am and they close at 6 pm. For women working in the city, they just can't get back in time to pick their kids up. Just from a practical point of view I think it is hard to come back to work when you have kids...

There are so many good women who, because they can't get child-care and because of the hours 8-5, and you add an hour's travelling on to that, you lose so many good people because we don't have appropriate facilities to keep them...

Interestingly, several of the banks have begun to introduce 'career breaks' of various kinds in an endeavour to assist women with children. As this is a relatively new policy initiative, it is not known what impact this innovation will have, given that many families are dual-income families through economic necessity.

Despite the fact that all three companies had introduced job-sharing, few women in the focus groups had been able to access the arrangement. Instead they had taken less demanding part-time work after return from maternity leave. Some managers refused to entertain the idea of job-sharing, claiming it would not work in their particular unit or division. All three companies kept job-share registers. However, the women themselves had to find the other partner in the arrangement. Anecdotes suggested that women employees who were in job-sharing made sure that each other was up-to-date in order that clients were not disadvantaged. The women felt that job-sharing was preferable to part-time work because they could maintain their substantive position without a loss in skills. This was important for later re-entry into full-time work and possible career progression. However, job-sharing implementation in practice depended largely on the existence of enlightened managers and the particular needs of work situations.

Part-time employment: its impact on women and their careers

As mentioned earlier, the workforce in the banking industry in the past five years has shifted from being mainly full-time to almost 20 per cent part-time. Efforts are now being made to negotiate increased percentages of part-time workers through enterprise bargaining arrangements. In fact, some large organisations have set quite high targets for part-time workers on the grounds of increased flexibility. Women already account for over 95 per cent of part-time workers. Given the current operating environment of the banking industry, it is anticipated that part-time employment will be an even more significant segment of the workforce as the industry continues to restructure and downsize to meet changing competitive conditions.

The research identified a number of groups of women working part-time:

- women part-timers who were just content to be employed and expressed no overt ambitions to either move location or be promoted. The majority of these were young married women with children, although most mature women in the lower employment classifications also fell into this category.

- young women undertaking tertiary studies. They were ambitious and were using their work experience to build 'credits' for later employment.

- managerial/professional women who were using part-time work for a few years to spend time with their family. They saw part-time work as 'keeping their hand in', 'keeping their skills', 'keeping them exposed' to the organisation, networks and contacts and having uninterrupted employment (ie. no real 'career break') while rearing their family. Most expected to return full-time and continue their career.

- non-managerial women who were also using part-time work for a short while to rear their family. They represented a mixture of women: those who wanted to move into the first supervisory or management levels, were expecting to return full-time, were concerned about the

type of position available part-time (most work they were able to access meant a diminution of skills and level), and the lack of career paths from a part-time perspective.

- non-managerial women who were also using part-time work for short periods. This group differed from the one above in that they needed the money, would like to work longer hours or in full-time employment, but had few career aspirations. Their focus was on the job which they saw as their career. They were often disaffected by their working conditions, expected the organisation to be more sympathetic to women's needs, and were vocal about the organisation's inflexibility to accommodate those needs – such as child-care arrangements and increased hours.

Generally, the women could be differentiated into two major types: 'career' part-timers and 'non-career' part-timers (Duxbury & Higgins, 1993; Tilly, 1992). The first group refers to those women who hold managerial and professional jobs, or who are considered to have career potential. They tend to occupy 'retention' part-time jobs, ie. arrangements negotiated to retain or attract valued employees, typically working women with children, and with higher skill and compensation levels. The second group refers to those women who hold clerical and administrative positions. The jobs are less well paid, have low status and few fringe benefits. They also offer little opportunity for advancement, unlike the 'career' part-time positions which can be located partway up a promotion path. Most women part-timers in the study fell into the second category, although there were also some women meeting the criteria for 'career' part-timers.

> *I'm very lucky. I have two children who are now 8 and 11 and I've made it into senior management. But I've been able to negotiate flexible working hours. Even now. Thursdays and Fridays I go home at 2.30 pm, but I work at night and weekends and that's partly because I've been in a specialised function for a long time, I'm highly qualified, and I think I'm fairly well known and I've had a lot of support from my management. Other people doing it, following on from me, have had more difficulty I think...*

> *Very early on, when I was having my second child, I was contracted to work while on maternity leave doing certain projects like a strategy for Human Resources. I worked one day, then two days, then three days, and slowly over the years I've come back and now I'm here five days a week. But, for example, yesterday I worked at home. It's partly the nature of the job. I do a lot of work that doesn't require me to be actually sitting in the office and I think in time I've been able to educate people around me that I don't actually have to be sitting at my desk to be working. I work until 7.30 at night. Sometimes I've worked until 2 am. It's what people produce that's important: not whether they are sitting at their desk.*

While most women in the study recognised the importance of part-time employment for those with families, it was also acknowledged that it was difficult to build a career from a part-time base. Not only were there few part-time positions available at higher classifications (the 'career' part-time retention positions), but management was not seen as a part-time occupation. This was despite the fact that a number of part-time management positions now existed in the three companies.

However, most women coming back from maternity leave into part-time employment had to take less skilled positions, a feature which caused considerable dissatisfaction.

> *Most job-share and part-time jobs are mickey mouse jobs. I had a Cat C manager come back from maternity leave and she was given a basic clerical job. She did it, but it was very demeaning. Where she was once a Cat C manager, very confident, could deal with other managers, could go into a meeting and run it, all of a sudden she went into the mentality of being a clerical staff member with no faith in her own ability. That destroyed someone who I thought was almost senior management material. She ended up having to come back full-time*

just to get herself out of a rut. I can't believe there aren't jobs in the bank for someone with that level of skill. Someone to say, "Hey, if you want to work three days a week, why don't you work on this project?".

I'm quite high up on the appointed level but I'm not quite management yet. So if I was to have a child and go on maternity leave and come back part-time I would want to come back at my level. But there are basically only 10 part-time jobs in the company at that level. So I would have to take a lower-grade position. Once I took it, I would then have to convince them that I should be where I am now. I may have to work my way up to that level again. You have to start all over again. It shouldn't work like that, but it does.

Despite the attempts to assist women 'with potential' in part-time work, the majority of women part-timers were treated as a 'just-in-time' workforce. An interesting paradox is developing in the banking industry in relation to part-time employment. The Financial Services Union is pressing for career paths for part-timers, while the employers are negotiating for the removal of 'ceilings' on part-time employment to allow even greater use of part-time employees with no guarantee of stable working arrangements. The need for more flexibility by employers, and the impact on the part-timer, is described by one union official in the study:

We get a lot of calls from part-timers at the union saying that that the region or the manager has changed their hours or are sending them to another branch. It seems to me that part-timers quite often get shafted because they are easy to move around, easy to take advantage of, and because they want flexibility they are willing to be more flexible than full-timers. They acquiesce because they want to keep their jobs: the hours suit them. It is a little bit easier to scare them I guess. Normally they want to work for those particular hours, like a little hole that's just their shape to be open before you can transfer them.

Although most women want stable working hours each week in order to organise their work/family interface, the current move to de-restrict the upper and lower limits on part-time hours per 4-week cycle potentially has the effect where there could be months where a part-timer works the equivalent of full-time hours in two or three weeks with a light fourth week. Alternatively, part-timers could be given even less hours than now, and at odd times, ie. more like casual employees. The current negotiations thus have the potential to further blur the distinctions between full-time, part-time and casual work, a trend that has been occurring for some time (Junor, Barlow & Patterson, 1994). Moreover, as women are the part-time workforce, the increased flexibility being negotiated could see them working hours at variance to those in the traditional 'normal' working week – for example, weekends and the midnight shift. A contradictory development thus seems to be occurring in the banking industry: banks have embraced 'family-friendly' policies on the grounds of equity, yet their business needs may result in a different outcome mainly because women comprise the part-time workforce.

Change in emphasis from a service to a sales culture

With the recent changes in the banking industry, all three companies had changed their orientation and positioning from a service to a sales culture.

This was having a direct impact on the career prospects of women. They were now being channelled into the sales area because management held the view that they were 'good' at it.

Not all women agreed with this development, especially those who found themselves in this changed role. They felt the sales culture was an uncomfortable 'fit' compared to the way women worked or found satisfaction in their work. Many preferred 'serving' customers. They believed that the

emphasis on sales no longer allowed them to spend time with the customer or to attend to their needs. Others just didn't have the training or confidence to perform the work. For instance:

You are pushed to get more sales, which some people can do and others can't. There seems to be less quality. It doesn't matter what you do as long as you get your approvals. They only look at the bottom line. Once upon a time in lending you would actually spend time with your customer, give them all the details they needed and have the time to do that. Nowadays, you just don't have the time to sit down and go through every detail, you just sort of expect that they will pick up what's happening...

When we joined the bank, it was much more service oriented rather than a sales industry. Then the bank said we were all going to be sales people. I don't think they have trained the staff anywhere near enough to get the confidence up to become sales people...

The training we receive says to sell customers for their needs, to satisfy their needs, but the bottom line is they ask Branch Managers why they are not achieving their targets. So it is not a matter of customer satisfaction, it is a matter of numbers. The bottom line is that they always look at numbers...

Although some women had made the adjustment to the changed emphasis, and enjoyed the sales role, the majority appeared to resent the change, were concerned about the emphasis on targets (whether they could meet them or not), and the fact that the manager received a larger bonus than the staff. Others, again, saw flaws in the changed emphasis. For instance, they felt that some locations, such as those with a large pensioner client base, were not growth areas for the sales culture.

One constant complaint emerged about the role change. The women viewed sales as being essentially 'dead-end' with few career prospects apart from transfer or promotion to the customer service area and possibly branch management. Few women in the branches aspired to become branch manager; their aspiration level seemed to plateau at supervisory level. This was partly because the branch management role was now viewed as having been 'downgraded' with the removal of commercial lending to other areas. Hence, the position no longer engendered career aspirations. Because the banks were becoming more aware of the need to encourage more women into branch management, the view was expressed that branch management, like the teller's function, would eventually become a 'woman's preserve or ghetto'. *The guys move out into lending and the women are channelled into branch management.* As most women did not know how to access career pathways out of the branch network, despite such career information being available, branch management was viewed as a career ceiling. Consequently, many women were considering leaving the banks because of the lack of a 'future'. Whilst they were not always able to articulate the type of career future they wanted, the women felt their career choices were constrained and limited with the current developments at branch level. They were also concerned that the banks were losing valuable experience and skills because of a high turnover rate amongst women employees.

Other career issues

A number of other career issues emerged in the focus groups. They are discussed briefly below:

- Many women criticised the requirement that they serve two years in their current position before seeking promotion. This caused resentment amongst those women who wanted to 'fast-track' their careers. These women were the more upward-mobile of the groups and had possibly entered the banks in inappropriate positions. They felt that certain jobs were not sufficiently demanding, could be learnt easily, thereby enabling an employee to move on.

- An unspoken age barrier was perceived to disqualify older women from being successful in applying for various positions. Older women felt they could not progress as easily as younger employees, and were locked-out of making significant career progress because of their age. However, they recognised that younger employees were required in certain 'high-flying' positions because they had more 'energy and enthusiasm' and were willing to work long hours for career progress.

- Tighter budgets were having an impact on the release of staff for training. Because units, departments and divisions were now 'leaner and meaner', managers did not have the same discretionary ability to employ replacements on either a full-time or part-time basis to release staff for training. Many women thus felt they could not gain the skills necessary to apply for other positions.

- Concern was also expressed about the lack of training now provided by the banks in comparison to former times. Branches were limited in what they could do by way of training: much now took place in central business locations. The major concern, however, was that the lack of training and de-skilling caused by restructuring was focusing staff into very narrow areas from which there was little escape. Staff were now expected to develop their own skills and competencies. This was rather intimidating to many women, especially those who lacked confidence in taking responsibility for their own careers.

- Career aspirations differed between those who were tertiary educated and those who were not. The tertiary educated women perceived ample career opportunities. The non-tertiary educated women perceived diminished career prospects with the appointment of graduates because the latter were interposed in the hierarchy between them and the management levels, received more money and special training. The non-tertiary educated women lamented the demise of experience or length of service as an essential criterion for career progress.

- A number of career areas were perceived to be still 'closed' to women. Amongst these were Lending, International Banking, Information Technology, Financial Services, and being a Business Development Officer. Although some women had managed to 'infiltrate', these areas were perceived as being 'difficult' for aspiring women. Not only did women face considerable pressure from their male counterparts, but they were not accepted in the areas and tended not to progress any further.

- The restructuring of the banks into business units was perceived to be hindering the career progress of career-minded employees. Difficulties were being experienced in attempting to move across 'streams', ie. from consumer banking to commercial banking, from commercial banking to international banking. Each business unit was becoming extremely specialised and people had to have experience in the area to receive promotion. It was extremely difficult to move laterally between business units at the same substantive level.

- Although women were being encouraged to apply for positions, many still experienced difficulty in being released to take up the new role. Policy required managers to 'sign-off' employees enabling them to move on. Some managers would or did not do this, effectively blocking the release of staff – usually women.

- The attitudes of customers caused concern to some women at branch level. Customers were not always impressed with, or accepted, women in authority positions such as branch manager. This caused difficulties for some women because the customer refused to accept that a woman was authoritative enough to deal with their financial matters.

- Some concern was expressed about women managers not supporting other women. There was considerable respect shown to those women who had achieved and were good role models. However, a general perception existed that women managers were 'harder' on women employees than male managers, and would not offer a helping hand to assist young career-oriented women. There was an expectation that senior women should 'look out for' other women and that this should be done in a public fashion.

- Although the merit system had replaced the seniority system for promotion within the banks, it was still not apparent to all. Perceptions still existed that 'yes' people got promoted over others, while 'jobs for the boys' was still considered to be live issue.

- The fact that Sydney and Melbourne were so geographically dispersed created other problems. Some women were arbitrarily transferred which meant they had to travel long distances or lose their jobs. Lack of vacancies or positions closer to home, or on more accessible routes to work, created difficulties for both employees and the banks. Many women found it difficult to work overtime or longer hours because of the distance factor.

- Finally, women were conscious that they were not privy to the same 'patronage' system as their male counterparts. Although mentoring arrangements were being considered by the banks to assist women, aspiring men were more advantaged than aspiring women because they had more visibility and access to those in decision-making positions. 'Track records' and 'being known' were considered important factors in promotion: men seemed to have the advantage over women in these respects.

The women acknowledged that male employees faced similar problems, and that there was little overt gender bias against women employees. However, the attitudes of older male managers were of concern and needed altering to be more in line with modern employment practices.

Barriers created by women themselves

The women recognised that they could hinder their own career development. Women's general lack of confidence to seek promotion has already been mentioned. However, the groups raised a couple of related issues: namely, that many women did not desire careers (being content with what they were doing), while others could not differentiate between, or lacked a understanding of, the difference between a 'career' and a 'job'.

Similarly to the part-timers, women employees could be divided into a number of career types on the basis of their orientation and aspirations.

The first group were similar to one of the part-time groups in that they were content to be just employed, expressing no overt ambitions to either move location or to be promoted. Many of these women worked in the branch network. They were close to home, had children of school age, and could combine work and family under this arrangement.

The second group consisted primarily of young women who had ambitions (mostly unstated because they lacked knowledge of the range of career options), but who were frustrated by their lack of educational qualifications (being non-graduates), their particular employment level (usually lower grades), and the banks' lack of flexibility to accommodate their needs (child-care, job sharing, flexible hours). They were particularly vocal about the fact that their length of experience was no longer valued *(we are the ones who know all about banking, not those from outside),* as well as the

loss of skills to the bank when women either resigned or were forced to take a less substantive job when moving from full-time to part-time employment.

The third group comprised older women who had worked their way up the bank hierarchies. They were mainly in senior roles, were aware of the culture and its nuances, had learnt how to handle the frustrations associated with working in a male environment, but felt that their careers had been held back or truncated by prevailing attitudes. This group were acutely aware of the barriers to their progress and whether there was sufficient time left for them to take advantage of any opportunities offered by attitudinal change. They were also the group who was most likely to be proactive in confronting reluctant mangers, forming networks and other such activities.

The final group comprised young graduates. Full of enthusiasm, with a 'gung ho' approach to both their jobs and their careers, they had experienced no barriers up to now and believed they faced an unlimited career future. Most were either unmarried or unhindered by children. They were career-oriented, were prepared to work long hours and were scathing about other women who could not 'cope'. Their general approach could be summed up in this fashion: *you know the circumstances and you just get on with it!* They were extremely ambitious and were totally unprepared for career setbacks and disappointments. This group was more informed about career options because of the opportunities provided by their training programs. They were also acutely aware of the need to gain 'sponsors' or 'mentors', were active networkers, were keen to make important contacts, knew where the best opportunities for advancement lay, and were generally competitive with both male and female colleagues.

Overall, the main distinguishing characteristics of these different career groups was level of education, knowledge of career options, occupational level, the difficulties experienced in combining work and family, and whether or not they felt restricted by the working environment.

However, a different division between women employees could be made when considering their failure to differentiate between a 'career' and a 'job'. Basically the women could be categorised into another two groups – those who could not 'manage their own careers' and those who accepted the responsibility for planning their own futures.

The majority of women in the first group confused a 'job' with a 'career'. In fact, most saw their job as their career. There was a lack of career focus, little knowledge of career options or how to position themselves for a career. Most realised that their male colleagues 'knew what to do' and were encouraged by senior male colleagues to progress. The women, in contrast, felt disempowered by lack of knowledge (either training or career opportunities) and the lack of general support for their limited aspirations. While the banks circulated job vacancies, many did not see the circulars. They also appeared to want counselling on what they could/should do. Career advice tended to be offered only to a few promising women by their managers, despite annual performance reviews in all three companies. The women seemed to want management to initiate the career advice sessions, rather than themselves. The reluctance to seek advice, or to find out information, could be partly attributed to the confidence issue, the socialisation of women *(we've been trained to be nice and not pushy),* the perceived attitudes of male superiors, and the expectation that the bank should 'look after them'.

The current emphasis by the banks on self-directed careers was felt to be too difficult or meaningless for most women in these circumstances.

The second group comprised a smaller number than the first group and believed *women should just get on with it.* While they acknowledged that women generally lacked confidence in the workplace, they felt that they had to do more to help themselves. Examples included learning how to promote

skills and abilities, seeking information rather than waiting to receive it, and being more assertive about career opportunities. This group was mainly comprised of graduates, although it also held a fair number of aspiring non-graduate women employees. Some women had taken the self-motivated step of moving interstate to improve their careers, while others were busy undergoing selection tests and gaining interview experience to improve their prospects. They felt that their careers were up to them: that the banks did not have 'to do' anything to improve the lot of women. In fact, they were particularly frustrated by other women who, although having considerable talent, restricted themselves because of their home situation. Their summation was *that women are their own worst enemy!*

Suggestions offered by women employees to improve their career prospects

Each group was asked to offer suggestions on what needed to be done by the companies to improve the career prospects of women employees. The responses were fairly uniform, although one focus group might emphasise a particular response more than others. A number of points emerged:

- women wanted better access to training to prepare themselves for the next career step. The current budget restrictions in the three companies limited opportunities and access as it was difficult to release people from units for training. The women felt the need to be trained to have the confidence to apply for positions.

- a number of women wanted more flexible working hours. This would enable them to combine work and family in a better fashion and remove some of the stress involved in trying to work 'two shifts'. They then might be able to give more consideration to looking longer-term in respect to career progress.

- women in two companies in particular saw a greater need for job-sharing. Although available in all three banks, there were few places available. In practice the policies were operationalised in lower status roles which were easier to organise. The women wanted the banks to be more proactive in creating job sharing opportunities in senior roles. This would assist them to maintain their skills and to gain necessary experience at their own level without diminution in status, pay, and career opportunities.

- active steps should be taken to introduce employer-based child-care facilities. More women could then begin to think about career possibilities, rather than working in various roles and then resigning. It was felt that the provision of child-care would assist the banks to overcome the high attrition rate of women employees. The cost of provision would be more than offset by a reduction in costs associated with the constant advertising and recruitment of new staff.

- the need for training to assist women to exit branch banking was a strong recommendation in some groups. The women expressed the need to have training in other areas [cross-training] to assist them to gain credentials for lateral career moves. They also wanted more encouragement from management as many women did not have the confidence to be proactive about their own careers. Some male managers did not know how to approach women about their career aspirations. Training for managers in this aspect was also considered essential.

- barriers to movement between divisions should be removed to enable those who desired promotion to gain experience in other areas without loss of status or remuneration.

- 'men-only' jobs should be removed. Male managers still preferred men in certain jobs – for example, commercial sales. Similarly women did not want to channelled into sales and service areas. They were fearful of 'women's ghettos' being created *(80% of women are in sales and*

80% of men are in lending). Career structures should avoid attitudinal divisions into 'men's' jobs and 'women's' jobs.

- the merit system for promotion should be enforced and be 'transparent' to all.

- mentoring programs should be available to women to assist those who were career-oriented. Role models were essential for women, especially at higher levels. Women wanted to be 'sponsored' for positions, similarly to male colleagues.

- service restrictions should be removed – for instance, the two year service requirement after gaining promotion. Many jobs were not intellectually demanding. As a result they could be learnt quickly, leading to boredom on the part of many employees. This affected staff turnover. Many good employees were 'poached' by other banks. The more ambitious women wanted to move faster through the system.

- more career positions needed to be made available. Restructuring had removed many positions or training opportunities, resulting in too much competition for the remaining promotional positions. Women did not know how to *break through the crowd, all vying for the same position.*

- better career opportunities needed to be made available to part-time employees. Whilst these were unspecified, it was felt that the banks attitude to part-timers had to change. They were not just 'cannon fodder'. Women part-time employees felt they were not being given a 'fair go'.

Most of these suggestions revolved around career guidance and planning and a lack of perceived career opportunities brought about by restructuring and other organisational changes. Although few major barriers were articulated concerning women's career progress, the above list suggests a number of areas needing improvement.

However, one barrier was evident in all three banks: the culturally embedded view that *women will only get pregnant and leave.* This was also linked to the *attitudes of the older* [male] *generation* (which were linked to the attitudes towards women's pregnancy). Women in one bank identified 'having children' as the major career barrier for women. Despite 'family friendly' policies, paid maternity leave, extended leave for career breaks, paternity leave, adoption leave and special leave for sick family members, the issue of having children, of attempting to combine work and family, was seen as a major impediment to career progress. Not only did opportunities seem to disappear once a woman became pregnant, but there were poor work options available when women returned from maternity leave. Hence, much of women's career progress revolved around outdated attitudinal views on the role of women in society vis-a-vis their place in the workplace. Until these could be altered, women faced diminished career prospects as they could not fit the mould of a successful 'banker' owing to other life responsibilities.

Conclusions and recommendations

Both the attitude survey and the focus group discussions revealed strong attitudinal issues revolving around the employment of women and their career futures. Many of these attitudes are culturally embedded as a result of the different socialisation of the genders, historical factors and past experience. Although women now make up the majority of employees in the finance industry, and are well past the 'critical mass' once considered necessary for change, it is obvious from the banking study that organisational cultures have not changed significantly to accommodate them as a working force. The banks, despite restructuring and changes in operational orientation towards a more competitive business environment, still operate along traditional lines when it comes to careers and

promotional opportunities. Careers are locked-in to a set structure despite the current 'managing your own career' orientation: full-time, within business units, based on experience and education, with experience in certain business units being more important than others for career aspirants. Even though the banks are introducing more enlightened policies, women are late aspirants to this structure and face enormous residual attitudinal resistance to their progress. The greatest career hurdle for women appears to be the organisational culture which creates a certain mind-set amongst male superiors and colleagues regarding women's potentialities (for instance, *when are you going to have children?*). The change in employment strategy to more part-time employment also creates difficulties for women. As they make up almost the entire part-time cohort, the possibility of a career appears to be a diminishing feature of their employment contract.

The banks have introduced certain policy initiatives to improve the employment status of women, such as job-sharing, sexual harassment policies and flexible working hours. Yet, because of various operational and attitudinal responses, these initiatives have not produced a significant change in culture. The core issues have not been addressed or impacted. Rather the policies, while important, have merely tinkered around the edges. The fact that women employees perceive a different working environment to their male colleagues substantiates this point of view.

The earlier part of this report also clearly articulated significant differences in perceptions between male and female employees on a wide range of organisational and managerial issues, while the employment statistics also indicated that women dominated the lower employment grades in comparison to men. Given these results, what can be done to improve the employment situation for women and/or enable them to adjust to a changed working environment which now incorporates managing their own careers rather than paternalistic management?

It is clear from the study that not all employees have made the change to the new work requirement of 'managing your own career'. This result is possibly influenced by the fact that the samples in the three banks were heavily skewed towards the general classification levels (clerical). Many part-timers and long-serving clerical employees lamented the demise of lifelong employment and a secure career path which had previously accompanied employment in the banking industry. On the other hand, graduates and managerial groups were keen to take advantage of the new opportunities, believing them to less restrictive and surrounded by patronage than in former times.

The research results mirror the changes that are taking place in working environments generally in Australia and overseas. Staff can no longer expect lifelong employment. Jobs are becoming scarcer. Long-term careers in one organisation are no longer the norm. Yet employees still persist in seeking hierarchical, rather than lateral, careers because this has been the traditional pathway to career development. Others, mainly younger women with children, want the working environment to change to suit their immediate needs irrespective of the business needs of the organisation. A significant number of women now employed in the three companies also believe that the work situation should change to reflect women's 'ways of thinking' rather than the traditional masculine version. This could partly explain the disparity in attitudes found in the attitude survey: younger women, being a critical mass at the lower levels, have totally different expectations of the work situation in comparison to their older counterparts.

The following recommendations are made with some of these aspects in mind:

- Programs needs to be introduced to educate women about careers. Women need to be advised of both their career potentiality and career opportunities. Although career circulars are sent around the banks, many women do not have access to them or do not understand the relevance of the opportunities to their own situations. A full career counselling/education program needs to be introduced which will give women training in writing applications and interviewing skills,

give advice on possible career paths, and perhaps have 'transitional' positions where women can gain confidence and experience before taking up more advanced appointments. This latter strategy could form part of the banks' affirmative action policies. Mentoring provides some guidance in this area, but more needs to be done. If the banks wish to improve their ratios of males to females at senior levels, then strategies such as these need to be considered.

- The banks need to be sensitive to the possibility of introducing structural barriers through restructuring which impede employees' careers – for instance, the division into business units which impedes lateral transfers. Any further operational and organisational changes should take into account possible career development impacts.

- The banks need to ensure that policies, which already address some of the issues raised by women, are fully implemented – for instance, job sharing. While this policy, and any provision of child-care, will not by themselves solve any problems raised in this report, they will help ameliorate the resentment and disaffection caused by the disparity between policy and operational implementation.

- The banks should consider introducing a series of 'gender awareness' programs, targeting in the first instance the older generation of male managers before working through the remainder of the hierarchy. While such a proposal can be expected to engender considerable resentment and resistance on the part of some male managers, and especially some senior management, the 'generational' and 'socialisation gap' is such that this training or exposure is essential. Managers need to be made aware of their attitudes towards women in the workforce and promotion positions and the women's reactions to them. Employment conditions and attitudes have changed considerably since many male managers entered the banks, yet their attitudes appear to be trapped in a timewarp. Moreover, as women now make up the great majority of employees, it is evident that they expect different standards of treatment to that of a previous era. Managers need to be brought up-to-date on these matters, to improve and advance their management skills, and to become aware that 'jobs for the boys' has been replaced by a merit-based promotion system. The attitude survey revealed considerable disparity in attitudes between male and female employees concerning aspects of the working environment. It needs to be made clear to all staff that women perceive a different working environment to that of men, and the distinguishing characteristics of those different perceptions. Managers need to understand and appreciate that the different gender perceptions can affect the work environment. Targeted counselling also needs to take place with certain groups to overcome the stereotypical views of women. It is important that a work culture is fostered that encourages a partnership between men and women to maximise the benefits of working together. The 'gender awareness' programs will need to be handled with sensitivity, with participants being encouraged to learn from frank exchanges of views. As far as possible programs should include both genders; unless there is an exchange of dialogue between the genders little attitudinal change will occur.

- Performance reviews for managers should include an assessment of actions taken to improve the situation for women, as well as the numbers of women they have assisted to be promoted, transferred etc. When increments or bonus arrangements are tied to actual results, change quickly occurs in both approach and attitude. Such a strategy of linking women's progress into performance reviews has been adopted in the public service with considerable effect.

- To assist women overcome their lack of confidence, and to improve the numbers of women in various employment categories, business units should be encouraged to introduce development plans for both managerial and non-managerial women which includes training and development, career planning, workplace culture and flexible working arrangements. Progress in this plan should also be linked to the performance assessment of managers.

- The banks should consider the development of 'lateral' careers as opposed to conventional vertical careers in order that employees, both male and female, may feel that they can still have career development. This means removing any barriers to lateral movement between departments, divisions and business units, accompanied by appropriate training.

- Efforts need to be made to address the perceptual differences that have been revealed in all three companies between male and female employees concerning the working environment. While some of this is partly explained by the heavy clerical bias in the individual company samples, many of the women's perceptions stem from their own socialisation and experiences in the workforce. Although the banks have a portfolio of policies to address equal opportunity, it is clear that women employees do not perceive an equitable working environment. Much of this perceived lack of equity is related to the organisational culture of the banks. The fact that the majority of employees (i.e. women) hold these views should be of concern to management. They not only indicate that the policies already in place have not had the desired impact, but that the majority of employees reveal disaffected attitudes towards their working environment from an equity perspective.

- Finally, consideration should be given to introducing programs to educate employees, both male and female, about the changing nature of work and the demise of long-term employment and their implications for employees. The banks are to the forefront in workforce change which includes changing working conditions – for instance, the trend towards an increased part-time workforce. It is clear that male employees are still locked-in to a 'seniority' mind-set, and female employees into a 'security' and 'family working environment' mindset. Employees need guidance on the changed working environment ahead: the fact that part-time employment may be the way of life rather than full-time employment and the need to build a portfolio of skills. While one bank is moving in this direction, more needs to be done to assist employees to make the necessary transition in a modern financial world.

Organisations, when faced with such issues, usually look for a few prescriptive solutions (such as mentoring or networking) that will resolve the problems and enable the organisation to return to the 'real' business of shareholder returns and customer service. Unfortunately, such solutions will not produce this result in this instance. The issues are too deep-seated and too steeped in history, banking tradition and culture, that short-term solutions or 'menu' prescriptions are not warranted. Instead, long-term strategies are needed if change is to occur. These in turn will involve the expenditure of resources and investment of time. The recommendations above point the direction to solutions but will require considerable organisational reflection regarding process and operational feasibility. It is recognised that the banks will have to address these issues in a climate of restructuring, increasing national and international competition, further downsizing and other related changes. However, if they are to meet their business goals, they also need to be more cognisant of the attitudes and perceptions of the majority of their employees. The above suggestions may offer pathways to ensuring that women are able to improve their career prospects within the banks while helping the banks to meet their business goals.

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