



**Career progression of women, 1973 to 2002:  
Colliding with the 'glass ceiling' or breaking through?**

Volume II of II

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The Organisational Case Study,  
the Individual Case Studies (caselets)  
and the Survey

Chapter 5.1 The Organisational Case Study

5.1.1 Eirebank

The three parts of the organisational case study will be known as:

- (1) The Support Function;
- (2) The International Banking Division and
- (3) The Dealing Room.

This organisational case study involves a major Irish financial services organisation, with headquarters in Ireland, which we shall refer to as Eirebank. The author worked for this company, in the head office as well as in the centre concerned with international finance, which are both based in Dublin, for a period of approximately five years in the early 1990s. The functional areas included a head office support department, corporate banking, capital markets and treasury.

5.1.2 Participant Observation

Fieldwork was conducted, in three departments, over a five year period. The author was surprised by the amount of information, both concerning their personal lives and of a professional nature, that individuals chose to divulge. Some were quite damaged by their lack of career development and one spoke of her lack of maturity as a recruit, straight from school, which meant that her early performance appraisals were very poor and she felt that she was still being judged by them.

A number of the permanent part-time staff members seemed quite dissatisfied and believed that they were being taken for granted and that there was a lack of equity in the treatment of them as opposed to the full-time staff. Minor complaints were allowed to escalate through inaction.

To the author, the most interesting period was six months spent in the Dealing Room. Throughout the entire period the author was a student and discussed the research project with staff at all levels from the kitchens to members of the board of directors.

#### 5.1.3 Banking families

The paternalistic culture that the banks used to traditionally operate in (up until the late 1980s) meant that the whole family was considered part of the banking family. Every attempt was made to incorporate the entire family and it was not unusual for sons and daughters to follow their father (or mother) into the bank. The job for life, the pension and the home loan, all made up for the fact that one might be transferred 'down the country' for a few years.

#### 5.1.4 The case study organisation

Eirebank employs between 10,000 to 15,000 people in over 600 offices world-wide and is a major player in the Irish banking system. It operates in Britain, Europe, North America and Asia. During the period of this study, the organisational (grading) structure at Eirebank was similar to other financial institutions.

Ancillary staff were employed by Eirebank – performing services that would have been contracted out in other organisations – including those doing the catering, porters who were responsible for operating an internal postal system as well as collection and delivery by vans; and security who monitored and restricted access to all the bank buildings. The cleaning was contracted out as was the gardening and ground maintenance.

The bank offers personal banking services to all segments of the market. Three particular areas that it operates in are mortgages (including direct mortgages), savings and investments, and car finance. The latest innovation in the Irish financial services market is the Banking Shop which is a banking presence in a shopping mall. The banking space is occupied by automated teller machines and statement printers as well as leaflet displays. Automated Teller Machines were introduced into Ireland in the late 1970s. The merchandising has to be visually striking and the whole atmosphere is more like a shop than the traditional idea of a bank with plenty of glass and a clean modern look. The opening hours are consistent with the other retail outlets in the shopping mall.

Eirebank announced, in 1999, that it had come to an agreement with the trade union representing bank staff so that certain branches, in strategic locations in the city centres as well as satellite branches, which service commuters who do not arrive home until after seven in the evening, would stay open until late and at the weekends including in some cases Sundays. The staff working these new hours would receive extra pay, extra leave and a once-off payment.

Eirebank targets young children with the offer of a free money box, teenagers with a free wallet and phone card and university students with free mobile phones. Personal customers are offered the chance of a relationship with their Personal Banker, Mortgage Advisor or Financial Planning Consultant. Face to face banking is supplemented with an electronic banking service as well as the, open all hours, automatic teller machines. The idea is to sell armchair banking or banking via your personal computer because these are more cost effective to operate than branches with staff in a high street location.

The telephone banking is available twenty four hours a day, seven days a week all year round, and allows one to pay bills at the touch of a button on a phone. Internet banking facilitates on-line banking as well as providing a help desk for technical assistance twenty four hours a day. On-line banking can still be quite a slow process. The customer response to internet banking proved to be less positive than predicted.

The leaflets produced by Eirebank are colourful and clear in appearance and show women in a variety of roles including business executive, financial advisor, wife or partner and university graduate. In the area of mortgages, the bank produces literature for the customer which covers every detail that might be involved in buying a first home, building a house or investing in property. The guides are clear and offer advice on handling transactions with professionals such as surveyors, solicitors and estate agents. This material is comprehensive and treats the heterosexual couples portrayed as equals.

None of the literature produced is aimed at the 'pink market' i.e. homosexual

couples. Eirebank also sells pensions and distributes literature, which is educational, along the lines of 'made simple' books. The couples portrayed in the leaflets are members of the 'grey market' which is a growing segment as the age profile of the Irish population changes.

In the area of life assurance, women are targeted in the traditional roles of wife and mother. A promotional leaflet shows the results of a survey which calculates how many hours per week women spend in the home, in terms of child care and domestic responsibilities. The campaign is an attempt to increase life cover in the young female adult market segment.

The bank is security conscious and employees sign a declaration of secrecy. They are aware that telephone conversations may be tape recorded and that they are monitored by security cameras in the buildings. Staff are encouraged to be careful with regard to information disclosure and the appearance of their desk space is monitored by more senior staff. The need for data security measures is widely publicised within the organisation. Staff are advised to take personal security measures and security systems are installed in the homes of senior managers and executives because of past kidnaps.

Complaints from customers, if they remain unresolved at branch level, are handled at head office in a customer service department which deals specifically with complaints. Staff grievances are being handled more effectively since new communication and consultation structures were put in place. The aim was to ensure equity in treatment in regard to terms and conditions of employment as well as benefits. Appointments were

made to operate this system impartially.

In an attempt to educate the staff about the general economic conditions and banking business challenges, Eirebank introduced a newsletter to inform the staff about relevant developments in banking as well as in the business environment. Issues covered included the preparation for Year 2000 (Y2K) information technology readiness; the pan-European currency (2002) and the changing banking market where customer relationships and technologically advanced distribution channels will make marketing the products and services even more challenging.

#### 5.1.5 (1) The Support Function

The discussion of this function will centre on the issue of the Programme for Improving Effectiveness which was a team based departmental initiative to increase operational effectiveness while cutting costs.

##### 5.1.5.1 Management and Staff

The number of management in this department remained the same but the numbers of junior staff fluctuated due to the pressures of work. In 1990 there were twenty seven people, while in 1995 this had grown to number thirty one. This was due to a need for more (data input) people to cope with the new computer system and the increase in the pace of work -- the expected turnaround targets which were imposed from outside the department.



The staffing mix in the support function was quite different from the other two departments (see Figures 8.5.1 and 8.5.2 in the Appendices). In terms of gender balance, the department was predominantly female but the three most senior posts were occupied by men. The executives, that these managers reported to, were also men. The atmosphere was different because of, the lack of men or rather, the predominance of women.

#### 5.1.5.2 Improving Effectiveness Programme

A better name for this exercise would have been 'increasing productivity and cutting costs'. This programme was an attempt to increase revenue by developing existing profitable business and discontinuing unprofitable activities, by sourcing new opportunities, and by cutting costs.

Most banking departments, this one included, had an administrative section, a technology area and a business development capability. The department was effectively organised into three groups based on activity areas and these needed to co-operate and share information with each other. The existing organisational structures and work flows were examined by each activity group in an attempt to identify cover for key posts and to see if there were opportunities for further staff development which would provide additional cover.

The possibility of using outside contractors, for some tasks, was examined as was the further application of technology. Both of these were intended to free up existing staff to undertake more profitable tasks such as speeding up the turnaround of client

correspondence. The computer system had the capacity, like many today, of collecting keystroke information.

The first task in an activity analysis is to decide what is the specific purpose or objective of the department under examination and then to identify the outputs in terms of manpower hours (including overtime). The organisation as a whole is committed to providing professional customer service and the staff in the support function made it their goal to respond to all queries from customers and clients – all those parties (both internal and external) that they interacted with -- to a high professional standard. A second aim was to comply with routine banking practices, because the support function operated as a branch, which meant that the control of internal accounts and office procedures had to be strictly monitored.

The skills gap analysis highlighted the fact that a certain level of expertise was required both in regard to legal knowledge and technical ability. The support function routinely dealt with approximately fifty companies and had a customer base of around 150,000 people. The staff, as mentioned previously, which varied in number between twenty seven and thirty one, routinely dealt with ten internal departments who provided them with specialist services.

They also had the usual external services to deal with such as the national postal company and the Revenue Commissioners among others. This department was an example of how important technology had become over the years. During the period

under study, the technology needs, as well as, costs had grown exponentially.

Technology involves the activities of systems development and maintenance as well as user support and training. Some of these activities would require an input from other departments such as Information Technology and Education and Training. The two most senior members of management, who were old style bankers, delegated the technology area to two junior members of management who had the ability to develop an expertise in the area.

There were seven different grades operating in the department. Two new grades were introduced. These were Bank Official Grade (BOG), known as 'yellow pack' after the supermarket own brand labels, because they cost less to employ, and the other was the grade of Career Bank Official (CBO). The general idea behind this regrading was to recruit routine clerical staff who would wish to stay at that level and also to identify people who sought a career involving progression. The grades in the department were manager (two males), assistant manager (one male), officer, senior bank official, junior bank official, bank official grade, permanent part-time, temporary part-time, temporary full-time and bank porter. The activity analysis indicated that there was room for staff development through job rotation and that more staff training was needed because current cover was inadequate when staff took holidays, maternity or sick leave.

Regular communication was needed between management and staff and this was never formalised. Communication briefings were *ad hoc* and the senior managers never

appeared comfortable handling these. Information was spread through the office grapevine. A number of minor internal issues were identified as problems such as the opening and filing of the large amount of correspondence received on a daily basis as well as the issue of smoking in the department. A number of the items found through the activity analysis were implemented.

The staff in this department assisted with the case study and ten of them completed the survey questionnaire as well as granting interviews and helping with the pilot. One assistant manager, three JBOs, five PPTs and one full-time temporary official assisted with the research but it is fair to say that everyone co-operated with the author.

#### 5.1.4.3 (2) The International Banking Division

The discussion of this part of the organisational case study will focus on the issue of team working which was a highly effective organisational tool. This department was organised into teams.

#### 5.1.5.4 Management and Staff

There was a head of department (male) with a female personal assistant who operated very much in a gatekeeper role (see Figure 8.5.3 in the Appendices).

#### 5.1.5.5 (a) Teams

There were four teams. The first team consisted of a male manager, a female secretary and two male managers and one female junior management staff member. The

second team had a senior male manager, a female secretary, one female manager and two male junior managers. The third team had a male manager, a female secretary, a male junior manager and a male junior management trainee. The final team had a senior male manager, a female manager, a female secretary and a male manager.

The function of this department was relationship management with the top private and public companies in the state as well as with other financial organisations and state bodies.

It had to work on a daily basis with three other departments.

Of the eight women working in the International Banking Division, two were junior managers, one was a junior management trainee and the other five were secretaries. The two junior managers and the junior management trainee were graduates -- all three had primary business degrees and one of the managers was studying for an M.B.A. One of the male managers was also studying for an M.B.A. and another, junior male management trainee, was studying for the Bar. The two executives, that the chief manager reported to, had female secretaries and in the three other departments that the department co-operated with on a daily basis, of the five women, three were secretaries.

Each team worked as an information gathering and assessment resource. They gathered information, of a mainly financial nature on a company, then they analysed it to see if the company was worthy or not of (further) investment. The process started early each morning with the arrival of the newspapers which were visually scanned, and clipped, for news on companies of interest. The staff all worked long hours and a day that started

at 8.30 a.m. and finished at 8.30 p.m. was the norm rather than the exception.

The chief manager had a wife who was a stay-at-home mother to two small children. All the women in the department were childless although two were married. One woman, in a secretarial role, who was pregnant, requested a transfer out of the department, on completion on her maternity leave, which she got. The problem lay in the fact that the managers would spend much of the day in meetings with representatives of companies and any findings or agreements would need to be typed up immediately and often faxed abroad that night, which meant that work would not arrive on the desk of the secretary until five or six in the evening thus necessitating overtime on a nightly basis. These hours were not conducive to family life.

The international operation of Eirebank covered Ireland, the United Kingdom, Europe, the United States as well as Asia. There were between twenty and twenty-five top executives in Ireland and they were all male. If one examined the top positions in London, Frankfurt, New York or Singapore -- they were also held by men.

#### 5.1.6 (3) The Dealing Room

The third case study threw up the issues of (a) Stress Management and (b) Sexual Harassment. The Dealing Room was the most sexualised of all the areas that the author worked in (See chapter six).

5.1.6.1 Management and Staff

The author worked in the Dealing Room of Eirebank in the early 1990s. It had a twenty four hour trading capability and was one of four other dealing rooms operated world-wide by Eirebank. It trades in the international financial markets on behalf of others as well as on its own account. Derivatives were a major area of interest at the time of the case study research as well as the issue of market making. All the executives, both in Ireland and overseas, were male.

The area consisted of seven desks trading in different areas. Four of the seven desks were composed entirely of males -- one desk of eight, one of six, one of five and another with three. Of the fifty-one dealers only four were women. The four executives were male and the four secretarial staff were female. The total staff number was just over sixty and less than ten were women. The women working in the department included one senior dealer, two dealers, one trainee economist and four secretaries. A section, set apart from the main dealing floor, which also did some customer related trading, had one female dealer (see Figure 8.5.4 in the Appendices).

One of the women in this department (the senior dealer) was in her thirties with two young children and one of the secretaries (a PPT) was in her late forties with two children. The others were in their twenties or thirties and single and childless. One desk of five had a female trader, who slotted into the dealing room type of 'one of the boys'. Another desk, of five, had a female senior dealer who seemed to be unaffected by the stressful working environment and was treated with respect by both the male and female

dealers, both those working under her and other colleagues in the Dealing Room. She did not work excessive hours and was obviously able to delegate to the others on the desk. She was the mother of two small children and brought them into the office on Christmas Eve as did some of her male colleagues. She was always well presented but did not have an overly powerful dress style. Her personal style was relaxed and she always seemed calm and in control as well as being feminine.

The male staff were predominantly of a type in that they were middle class and in their thirties or forties. The majority were married. There was one case of a senior, married, executive dating one of the secretarial staff and this was, common knowledge but considered unremarkable. The assistant economist was a small, blonde, female graduate in her late twenties. In total, the desks were populated by thirty four individuals, of whom thirty one were male. All the backroom support staff were female. All the senior managers and all the executives were male.

As mentioned before, Dealing Room staff work long hours and often have breakfast at their desks and are still there long after tea time is over. The need to commute, or find parking, meant that it was necessary to leave home between 6.30 a.m. – 7.30 a.m.

The parking spaces in the building were allocated to executives and managers and if anyone was on holiday the space was taken by another member of the Dealing Room staff. The work day involved a substantial amount of time spent on the telephone and reading market information from computer screens as well as periods of lull when they would



peruse newspapers or investment material. There was a television which was turned on in times of international crisis as these could have an impact on the market(s).

The walls had clocks showing the time in various financial centres around the world. It was a noisy environment to work in as well as quite hot despite air conditioning. A 'no smoking' policy was introduced and staff used to take the lift down to the basement car park and smoke there. Staff had been discouraged from smoking outside the building, by the management, because it was too public.

The building was very modern and new and had been fabricated using glass and steel. Non-sparkling mineral water was available as well as a coffee machine in the Dealing Room. The restaurant served breakfast and lunch and the food was heavily subsidised and of very high quality with a strong emphasis on healthy eating. Theme days and casual dress on Fridays were used as morale boosting exercises.

Security restrictions meant that access to the Dealing Room was by means of a special swipe card only. The staff identification card which operated all the other doors and lifts in the building did not open the doors to the Dealing Room which was at the top of the building with a panoramic view of the city.

#### 5.1.6.2 (a) Stress Management

A programme was put in place for dealing with the stress encountered in the Dealing Room at Eirebank. It was a type of mental effectiveness training co-ordinated by

an outside consultant psychologist from one of the leading mental health facilities in Ireland. It was not intended to be a deep psychological assessment but an attempt to provide the basic coping skills necessary for dealing with the everyday stress of this psychologically tough working environment. Each participant was asked, in the fortnight leading up to the course, to keep a notebook or diary of any situations which they felt that they could have handled better or that they had found difficult.

The idea was that each Dealing Room team would go away for a two day residential course which was divided into four sessions of basic training. Each individual would be interviewed separately by the male psychologist on the second day. The course was centred around teaching blocks, discussions and practical exercises. The aim was to prepare the individual to deal with high pressure situations. A follow up day was scheduled four weeks later. The general idea behind the course was to allow the dealer to feel more in control, in achieving workplace goals, and to develop the necessary skills to make this possible. Stress is exacerbated by the constant use of the telephone and computer screens as well as the fact that decisions can involve very large amounts of money. Telephone calls, both incoming and outgoing, are recorded in case there are any misunderstandings. Dealers have bursts of frenetic activity and these are interspersed with periods of inactivity which are spent lounging in their chairs watching the room.

### 5.1.6.3 (b) Sexual Harassment

Trading floors are notorious for being testosterone fuelled places in which to work. In the United States, and now in the United Kingdom, they have also become the

sites of sexual harassment law cases. The work environment is masculine, aggressive, noisy and competitive and only a few survive, and thrive, in this environment for long. The trading floors are the place where large bonuses can be made and the time frame in which to make money before moving on is short. Burnout is commonplace.

One particular dealer watched the young female staff members avidly and liked to complement them on outfits that he thought were appealing. The female secretarial staff avoided him because he had a tendency to become over familiar.

#### 5.1.6.4 Human Resource(s) Management in Eirebank

The human resource function operates a telephone help line which deals with all enquiries during working hours. The main queries concern employment contracts, flexible working, terms and conditions, allowances and expenses, leave, benefits, counselling and recruitment. The development of a database makes this job more efficient over time. It frees up other staff to work on identifying skills gaps, recruitment and training, coaching, and succession planning. Some staff work on strategy and others are specialists employed to concentrate on one area of the human resource function.

The human resource function has been restructured in order free up more staff to be proactive. The necessity for staff to handle staff queries meant that less time than necessary was spent on developing policies, change management and in implementing newer human resource practices such as 360° feedback.

A university lecturer joined Eirebank for a two year period in order to undertake a skills gap analysis with a newly recruited team of twenty graduates. The lecturer, an expert in the field of human resource management, reported to a senior executive who himself reported to the chief executive.

The HR staff monitor monthly manpower requirements through a standard manpower tracking system and if in need of additional routine clerical staff they have developed contacts with the secretarial schools and recruitment agencies. There is also a pool of new graduates willing to fill routine clerical positions as a means of getting work experience. It is not unheard of for a graduate to be offered training and a full time job while working during university breaks or during work experience. University students in applied subjects, like mathematics or e-commerce, are given work experience in the technology areas such as credit card applications.

The staff are covered by all employment legislation. Eirebank is conscious of health, safety and welfare at work regulations. They circulate guidelines on how to minimise risks involved in continuous operation of a VDU (video display unit) and provide free eye tests for those who feel that their eyesight may have been damaged by overuse. They circulate a desk aid which lists the warning signs related to Repetitive Strain Injury (RSI).

The terms and conditions of employment are favourable in regard to pay, allowances and expenses, leave, transfers, promotions, grievance and disciplinary

procedures and very favourable in relation to benefits such as profit sharing, sports and social club subscriptions, health insurance, insurance/assurance, pension and death benefits, holiday funds and house, car and personal loans. Eirebank operates a staff suggestion scheme whereby good ideas which are implemented, and cost effective, may result in the employee receiving a reward of some kind such as a holiday voucher.

5.1.6.5 Counselling

Eirebank has operated a staff counselling service for a number of years and it is accessed via a confidential free phone number by referral of either medical staff or by management or by means of self-referral. It is intended to help staff cope with stress; bereavement, family, relationship, financial or work problems and addiction to alcohol, drugs or gambling. Employee Assistance Programmes (EAPs) are intended to remove problems that interfere with work performance.

5.1.6.6 Organisational Culture Change

Over the years, Eirebank has launched a number of initiatives aimed at promoting organisational culture change which attempt to instil new values. By launching new initiatives at senior management and executive level it was hoped that they will trickle down. The core idea seems to be that the customer is number one and sales professionalism is a key skill in the new competitive, commercial environment. Each branch is serviced by a sales team, some of whom are mobile.

5.1.6.7 Identity

The branch banking system was updated and branches were organised into clusters of ten or under. Eirebank has not witnessed the same degree of branch closures (yet), as other banks in Ireland and the United Kingdom, but the branches have had to undergo a refocusing of the energies of their staff. They are encouraged to develop their sales capabilities. More branches may close if the newer product delivery channels such as in-store banking, telephone, mobile phone (WAP or Wireless Application Protocol or Short Messaging Service (SMS) Technology) and television and digital banking as well as the internet prove popular with customers. The uptake of these newer delivery systems has been slower than predicted.

5.1.6.8 Management Information Systems

One of the major challenges facing banking organisations is how to gather, and use, information about customers better. The development of database marketing goes hand in hand with the advance of direct banking. The information already stored by the various bank computers has to more effectively converted into sales of services and products. The existing customer has to be encouraged to use cheaper methods of banking and discouraged from using staff for routine transactions thus freeing up the staff to educate and sell more expensive products like life assurance and pensions. The focus is to target market segments and sell to them. Eirebank recognised the need to update the Management Information Systems. The need to establish meaningful relationships with clients, in order to retain them, was acknowledged in the late 1980s.

Eirebank keeps staff informed about the nature of their advertising strategy and leaflets are distributed internally explaining the campaign messages and media. These, staff advertising packs, are glossy and produced to a high quality. Since the early 1990s, they have launched new brand identities in most of their markets.

Eirebank is, like many Irish organisations, taking part in the promotion of Ennis as a town for the Information Age. It has a large population of young adults. It is expected that four-fifths of the population will be on-line and can avail of the services of electronic banking. Smart card technology was supposed to lead to a cashless society. Initial analysis of the take up and continued usage of the 'electronic purse' has proved disappointing. The findings is in line with the results of similar trials in the United Kingdom and United States (Manhattan Island, New York).

In an attempt to further motivate individuals, and promote the development of teams, Eirebank undertook a scheme to reward excellence in customer service. The panel behind this scheme was all male. Similar to the staff suggestion schemes, the rewards are holiday vouchers and cash.

#### 5.1.6.9 Training and Educational Support

Training can be classroom based or computer based. Both are used at Eirebank. Some fundamental training can be undertaken by technology based training (TBT) i.e. word processing packages as well as skills training such as time management and holding a business meeting. Video and CD-ROM based training packages are extensively utilised.

The skills needed for the future encompass change management as well as advanced social skills such as communication and negotiation, leadership and teamwork.

Eirebank provides extensive educational support and has tried to refocus their training. In the area of qualifications, younger bank staff are actively encouraged, and even pressurised in some cases, to study for the examinations of the Institute of Bankers. An added advantage of further education, at night, is that the bank staff get to socialise and network with non-bank staff. The problem lies in the fact that too many people opt for qualifications in certain areas, leaving a skills deficit. The department in charge of education and training believe that there is only a narrow correlation between the qualifications acquired and the subsequent career development of the individual.

The permanent part-time staff will now be considered for Certificate and Diploma level examinations but, although all business related courses will now be considered, the individual staff member will have to prove the relevance of any particular course to their line manager. A banker has to have five years service before being considered for a degree. One of those taking part in this study gained two degrees at night and is now studying at postgraduate level. On the other hand, one individual (female) working in a support function was encouraged at each performance review to start studying for the bank examinations and refused each time.

The training facility at Eirebank has over forty different courses covering banking procedures, secretarial skills, management development and professional sales training.



They provide management development training as well as performance, project and change management in addition to units on time management and personal skills development. They even train the trainers. They run induction courses for new entrants, courses for JBOs and SBOs, as well as for newly appointed managers. The main training centre handles over 3,000 course participants per year. It has a staff of around twenty and approximately half that number of training rooms – some facilitate technology based training with a teller training room for cashier training as well as a recording studio for those staff who have to deal with the media on a regular basis.

Managers and executives, once they have completed all the Institute examinations, are encouraged to study for degrees in business administration, financial services management or business and information technology. Specialised advanced technology and banking degrees are highly regarded.

#### 5.1.7 Employee Communications

Managers and executives are encouraged to discuss issues with staff and to keep them informed of developments because they should be made to feel part of the decision-making process and they need to know what is required of them. Teamwork is encouraged which is why regular scheduled briefings are recommended with an agenda and a fixed length. All the methods of communication are used to instil the basic values contained in the mission statement. All staff should have grasped by now that the business is undergoing major changes and that if they aim to remain with the front-runners they have to see off the competition and further develop the technology to do so.

5.1.7.1 Attitude Surveys

The method used to identify the morale level of the staff is by means of Staff Attitude Surveys conducted every two years by an international research company based in London. A questionnaire is distributed to all staff including temporary officials and once completed it is posted back to the human resource research company. Anonymity is guaranteed, and results are in blocks, so that no individual can be identified. The questionnaire is designed to take less than half an hour to complete either individually or during a group completion session. Questions ask, indirectly, whether the employee trusts the company to treat them fairly and if they think that the organisation operates a closed communication system.

The type of issues raised include staffing levels and the size of individual workloads, the need for training in customer service and information technology, the fairness of systems of promotion, performance appraisal, communication and consultation between employer / employee and the availability of counselling. The need to rely on temporary staff who are not fully up to speed in regard to banking procedures has been identified as a source of dissatisfaction by the full-time permanent staff.

One survey of staff attitudes, which had an exceptionally high response rate, points to the fact that female staff are unhappy with the equal opportunity situation and all staff are dissatisfied with benefits, performance pay, decisions on promotion and personal development, recognition for work well done and physical working conditions.

The workloads are a source of discontent despite constant recruitment. Upward communication, of staff with management as well as managers with executives, is considered to be a problem area. On a positive note, the staff at Eirebank report relatively high levels of job satisfaction and commitment. They feel they are treated with respect and are confident regarding the future of their organisation.

5.1.7.2 Staff Newsletter

Another method of communication is through a monthly newsletter distributed free to all branches and departments. A survey showed that it was read by 75% of all staff but that staff thought that it should have more input from themselves. This newsletter was relaunched and renamed in the mid 1990s because it was over 25 years old. It contains branch news, features on departments and new initiatives, information on products or services as well as other bank news.

5.1.7.3 Advertising, Marketing and Sponsorships

The marketing department handles advertising, sponsorship, promotions and direct mail which they target at specific market segments. The marketing of financial services is a highly sophisticated process involving the identification of the product, the market, the media and the target audience as well as costing. The buzz word is market segmentation. They use a combination of television, press, radio, the internet, cinema, direct mail as well as merchandising in the retail sites such as branches and banking shops.

Eirebank has a wide range of financial products and services to communicate to

customers in a highly competitive market place where national and global boundaries have broken down. New players have come into the market, of the core business areas such as mortgages, offering highly competitive rates so they have to be constantly alert to new prospects / opportunities or areas of expansion. They commission research on consumer trends and lifestyle changes in order to stay ahead of the competition.

Eirebank sponsors a wide variety of community schemes, home-grown art such as painting, sculpture, drama, music, photography as well as sporting and festival events. It sponsors television and radio programmes. A review of sponsorship activity was undertaken which showed that it was disproportionately targeted at a male audience. Eirebank intends to rectify this situation with female specific sponsorship activities.

## 5.7.4 Managing Organisational Change

Restructuring has involved changes in terms of staffing and functions. The branches, as well as head office, have refocused business in line with the needs of the newer direct distribution channels. This has been reflected in the areas of recruitment, selection, training and retirement.

The last ten years has seen a restructuring in terms of age. Like many organisations in this competitive environment, staff over the age of fifty years have been offered attractive severance (early retirement) packages. This has meant that individuals who were still valued but wanted to pursue new opportunities, such as start their own business, had to be allowed to leave as well as those that the organisation felt were no longer as effective as

they had been. The result was that younger people were given a chance to operate at a higher level while still in their forties. Other staff have been retrained and moved into positions requiring sales professionalism, communication and negotiation skills, as well as first rate customer service capabilities.

Functions which are found to be less cost effective when undertaken in-house have been outsourced and this process will continue. This means that overstaffing during any downturn or quiet period will impact on the company with the contract rather than on Eirebank's bottom line.

5.4.1.3 Recruitment and Selection

Eirebank is constantly recruiting both for branches and head office as well as on the international side. Some of these new staff members will go into lending or information technology. This follows on from the successful recruitment of temporary staff who were made permanent. The focus will be on sales and customer support. Eirebank has recruited consistently over the last ten years, for both full-time and part-time staff, and now use their web site as a recruitment tool.

Permanent part-time staff are permitted to apply for the full-time positions as are temporary staff who have a certain number of months of continuous service. Full-time staff are made aware, during the application process, that they are fully transferable anywhere within the group throughout the Republic of Ireland. The salary scale has twelve points on it. The top salary is the equivalent, if slightly less, of the starting salary of a

graduate recruit. A full-time work week exceeds 35 hours but is under 40 hours.

Permanent part-time staff are recruited to cover lunch time opening as well as extended opening hours. The selection procedure includes an application, aptitude tests, an interview, a medical and a reference check, a panel, placement and a six month period of probation. Permanent part-time staff are recruited to meet both the needs of the organisation and also the requirements of certain individuals who wish for flexible but regular employment. The jobs are routine clerical and customer service. The type of work might involve being a secretary to a senior manager, working on the switchboard or on reception desk duty.

The required educational level is five passes in the Leaving Certificate or equivalent. The average working hours for permanent part-time staff might be in the region of 20 to (under) 30 hours a week. The type of hours might be 10 a.m. to 4 p.m. five days a week or 9 a.m. to 5 p.m. four days a week. The idea behind these working hours is that extended weekends suit women who have domestic or caring responsibilities.

The graduate recruitment literature still attempts to sell banking as a career rather than merely a job and mentions that an honours degree is necessary for a place on the graduate training programme. Part of the graduate intake is channelled into the information technology sector. The most recent recruitment literature, as well as the newspaper based advertising campaign, has been colourful and innovative. The internet site contains recruitment advice.

The application form for bank official employment asks for a recent photograph to be affixed as well as for details of family association or connection with the bank. School qualifications are requested with spaces to fill in marks in Mathematics and English. Five subject passes are essential. Skills acquired on commercial courses such as typing and shorthand are requested. The applicant has to give an account of any work experience and state the reason for leaving a particular post. One of the questions attempts to assess leadership qualities as well as the ability to mix socially. At the end of the form it states that Eirebank is an equal opportunity employer.

The applicants sit a selection test and if they pass they are called to an interview. Applicants are allowed to take the selection test twice. If selected they will be placed on an employment panel, and after placement, they have a probationary period of six months. During this time they will attend an induction course as well as undertake job related training. They undergo a career review in the fifth year of employment.

The application form for permanent part-time work asks for dates of any previous applications or employment as well as preferred working hours. Five passes in the Leaving Certificate are required for permanent part-time work as well as temporary work. Eirebank employs disabled staff.

Vacancies for the more senior positions may be advertised externally if the internal skills pool is found lacking and more international experience is required. At the moment, the banks are attracting graduates who, a number of years ago, had to go abroad to gain

sufficient experience and monetary reward. The standard recruitment procedure involves submission of a curriculum vitae, a number of interviews and the offer of a contract after the checking of qualifications and references as well as the results of a medical examination. Graduates recruited for a particular speciality may have to undergo an assessment of their technical skills. If accepted they will be paid the market rate. They also attend an induction course and may have further job specific training. A career review will be held after two or three years. Eirebank receives a huge response to recruitment campaigns.

All staff must wear staff identity cards. Information is shared with colleagues on a need to know basis and in the centre concerned with international finance a system of "Chinese Walls" is in operation. All information must be regarded as sensitive and all means of communication including electronic mail must be considered potentially insecure.

#### 5.1.7.6 Career Development

Staff at most levels are evaluated by means of a Personal Progress Review (PPR). The main review is conducted annually but there are interim meetings, every three months, which gather information about progress to date. These meetings are more informal. The dates for these are fixed at the PPR. The two parties to the appraisal -- the appraiser and appraisee -- have to concur on a mutually agreeable time to meet and the appraisee is generally given a couple of weeks to fill in their part of the form. The staff at Eirebank realise the importance of this process and it is prepared for in advance. The general idea is to fix objectives for the coming year which are both challenging and achievable. The



appraiser and appraisee both have to sign the form as well as a manager, a copy of which is retained by the manager and another goes to the head of department.

Different appraisal forms are supplied to permanent part-time staff, which are half the length, at one sheet printed on two sides. Factors that individuals are rated on include the standard of work, quality and quantity, in performing their duties; their knowledge of and interest in their job; whether or not they are responsive and polite to customers, colleagues and superiors; if they have sufficiently developed team skills and how they handle customer service. The staff member is graded on time keeping as well as flexibility in performing duties, attendance and sickness records. The organisation is quite strict in requiring explanations for any absences due to sickness. All staff, below the grade of manager, have to sign an attendance book daily.

The general appearance of the individual is taken into consideration. Some women supplied with uniforms, or as Eirebank prefer to call them corporate wardrobes, have a tendency to let them become less than perfect because the fact that they are worn on a daily basis means that dry cleaning costs can be high. The latest corporate wardrobe is supplied to men and women. Women now have the option of wearing tailored trousers.

The information collected, on the PPR form, includes all qualifications including language proficiency as well as banking examinations. The objectives which have to be met during a twelve month period are outlined as well as any areas that might need to be worked on. Eirebank is keen to encourage further education.

The full-time staff are given a longer appraisal form, two pages (both sides), to complete and they are asked to supply their date of entry and the starting date of their current appointment as well as their marital status and ages of any children. This last detail is probably required, because staff with school going children are entitled to take some of their annual leave during school summer holidays and, in order to calculate death in service benefits to dependants of married staff. They are also asked about qualifications and language proficiency.

Staff members are asked to make suggestions that would improve the operating efficiency of their work unit or their own job. They are asked if they believe that they have met their agreed objectives for the past year and to make new ones. They are allowed to comment on their performance in the course of their own duties. The PPR is an attempt to make staff take personal responsibility for their own career development plan.

#### 5.1.7.7 360° Feedback

360° feedback will be used at management level initially. This multi-source, multi-rater assessment system is an aid to personal development and consists of evaluation by peers, management and subordinates. It is not linked, at the moment, to performance reviews.

It takes about two days and is repeated at intervals of eighteen months. It is confidential and the completed questionnaires are processed by an external company. This Personal Development Programme is a human resource initiative intended to bring about

changes in behaviour which impact on the individual as well as at the organisational level. The company that processes the data provide detailed feedback in the form of a booklet.

#### 5.1.7.8 Open Selection Procedures for Management Vacancies

In the recent past, appointment to officer or assistant manager was by nomination from management but internal selection promotion procedures were changed and nomination was discontinued. Now these vacancies are advertised internally.

#### 5.1.7.9 Career Progression

Career Progression is based on performance such as experience, competence as well as qualifications, and the availability of senior jobs. The staff member after induction, probation and annual performance appraisals has a career review in the fifth year.

Eirbank considers itself to have an open promotion system and people are promoted on grounds of merit. If a staff member is considered unsuitable for a post then they are given feedback.

Staff are notified of all vacancies. The grounds for promotion include their past record of performance; and the degree of experience they possess in regard to the position applied for as well as the assessment that the human resource department makes in regard to their potential to develop within that post. The HR department compile a shortlist and narrow it down from there.

5.1.8 Remuneration

In the last ten years, the remuneration structures have been revised in an attempt to encourage management to perform better, through performance related pay, which allows for differentiation. The salaries of the top executives were disclosed to the media and the post holders labelled 'fat cats'.

5.1.8.1 Annual, Maternity and Adoptive Leave

Eirebank gives staff between 20 and 30 days leave depending on seniority. Marriage and compassionate leave are also available. Staff are paid during jury service.

Eirebank offers an enhanced maternity leave scheme for all permanent female staff but the staff member has to continue with staff loan repayments. The scheme even covers pregnancies of 28 weeks duration which result in miscarriage. The leave available under the existing legislation can be extended by an extra fourteen weeks and where possible the new mother can return to work part-time for six months as long as she works 20 hours minimum. After that she may apply for a career break if she worked for the bank long enough or at the discretion of the bank if the circumstances are exceptional. This is intended to cover serious ill health of the mother or baby.

The adoptive leave scheme is also available to all female permanent staff but only to male staff if they are sole male adopters which would not generally be the case. This may be challenged in the future because it appears to discriminate on grounds of gender. On return to work a woman who is breast feeding is to be allowed additional, within

reason, rest breaks.

## 5.1.8.2 Career Breaks

The career break scheme can be used to study, take up a scholarship, do voluntary work abroad or explore a religious vocation. It can also be used after maternity leave to stay at home while the children are young. If a staff member wishes to undertake any paid activity while on leave then they must get the approval of Eirebank who will judge whether it is detrimental to the reputation and standing of the bank.

## 5.1.8.3 The Call Centre

Eirebank operates a call centre within commuting distance of Dublin city centre which is staffed locally. Working is team based. It receives around 15,000 calls a day and the average response time is 2½ minutes. A routine enquiry may involve the use of the self-service facility rather than a customer service adviser. They surveyed their customers and found a 99% satisfaction level with service and response time.

The team leaders seek co-operation through a service level agreement in order to facilitate swift call answering. They set a target of 85% of calls answered within 15 seconds and 100% of calls picked up within 25 seconds. There is close monitoring of service levels. There are monitor displays on the walls and a light system on the phones – green indicates that there are three calls waiting, orange four and red more than four. They also handle some credit card business.

5.1.8.4 Working Hours

Most staff work a standard working day of 7¼ hours with a one hour lunch break. Some staff, who work in technical or support functions, may work on a shift system. Overtime is not compulsory and they are given a tea allowance. Other expenses such as mileage allowances and business expenses are reimbursed.

5.1.8.5 Transfers

Staff sign a contract which makes them fully transferable within the Republic of Ireland. If they are unhappy with the suggested move they can appeal. They may also request a transfer. If the transfer is at the request of Eirebank, transfer expenses will be paid. The time scale for a transfer may be anything from two to six weeks depending on whether a house move is necessary.

5.1.8.6 Resignations and Terminations

Normal notice is required and the bank like to know the reason for leaving. They are obliged by law to supply a letter of reference that confirms the dates of employment. Employees may be fired for a wide range of practices including insider dealing, fraud, threatening or violent behaviour. Criminal prosecution is grounds for dismissal.

Eirebank has grievance and disciplinary procedures in place. If the breach is less serious then demotion or suspension may take place. Incompetence, inefficiency, negligence and even continuous unexplained absences will lead to action by the employer.

5.1.8.7 Retirement

The retired staff are encouraged to keep in touch with developments at Eirebank and they receive a newsletter along with their retirement pay slips in the post. The newsletter lists all retirements as well as bereavements since the last edition and has special offers such as discounts, out of season holiday offers and sports news. Before staff retire they attend a residential seminar to prepare them for the change in circumstances. A counselling service is made available as well as an occupational health team. Retired staff are invited to attend seasonal lunches.

5.1.8.8 Good Employment Practices

The Eirebank staff are covered by approximately forty pieces of employment legislation including acts relating to Anti-Discrimination (Temporary / Part-Time Workers); Employment Equality; Health and Safety; Maternity Protection; Minimum Holiday Leave and Minimum Notice as well as Unfair Dismissals. They also sign employment contracts which guarantee terms and conditions of employment and benefits.

Eirebank does not operate a crèche at headquarters and individual staff members have to make arrangements for child care. Staff have mentioned to management, by means of the Attitude Survey, that a crèche would be useful. Eirebank claims that it is an equal opportunity employer and takes a positive stance on recruitment of staff with disabilities. Eirebank does not carry out an annual gender audit (breakdown of grades by age and gender). Over 60% of the staff of Eirebank are female but less than a tenth of that number hold management or executive positions.

Eirebank attempts to operate in an environmentally friendly manner for example by recycling glass and packaging and they source machinery with low (noise) pollution emissions.

#### 5.1.8.9 Electronic Banking and e-business

The Eirebank web site provides a means of access to existing customers in Ireland as well as abroad. It also serves a public relations function in relation to clients, shareholders and a larger audience. Personal banking and business banking (B2B) are both targeted.

Electronic banking or e-banking covers telephones, mobile phones, plastic cards and the internet. Electronic banking includes three types of cards such as pay before (ATM), pay now (debit) and pay later (credit). The debit card gives the customer the option of getting cash back. The smart card (electronic cash) is still in the trial phase but will involve filling a card with electronic cash at a vending device much like a parking meter and can be exchanged for goods in retail outlets. Many universities, in the United Kingdom and the United States, operate smart card technology on campus.

The benefits of a virtual branch, in the form of the Eirebank web site, are balanced by the threats such as the security risks from unauthorised access by hackers. Many customers are still worried about confidentiality of information as well as the security of the transaction which is why so much research is being done on encryption. The e-business initiatives in the areas of digital television and Wireless Application Protocol technology



have led to a recruitment drive for people who understand that the future of banking will be web based.

The first part of chapter five has outlined in detail the three parts of the organisational case study (the Support Function, the International Banking Division, the Dealing Room) as well as described the human resource management (HRM) practices and policies in operation in Eirebank.

The next part of this chapter details the twenty individual case studies or caselets while the final part of chapter five contains the survey results.

5.2 The Individual Case Studies (caselets)

Each caselets highlighted a number of career (and family) issues:

(1) A High Achiever (Housekeeper)

Laura

Career Issues: Role models; networking; mentoring; dual-career (earner) couples; career planning; tokenism; career mobility.

(2) A High Achiever (House Husband)

Sarah

Career Issues: Full-time employment; spousal support; career planning; networking; mentoring; education.

(3) A High Achiever (Childminder)

Emily

Career Issues: Mentoring; career planning; professional qualifications; developmental assignments; networking.

(4) A High Achiever (Childfree)

Emma

Career Issues: Tokenism; Networking; Role models; Full-time employment.

(5) A New Mum (Home Office)

Sheila

Career Issues: Professional qualifications; specialist role; change agent.

(6) A New Mum (Job Share)

Gillian

Career Issues: Networking; career break; flexible employment.

- (7) A New Mum (Crèche) Aoife  
Career Issues: Networking; mentoring; workplace crèche; parental leave.
- (8) A Family Carer (Trailing (accompanying) Spouse) Lucy  
Career Issues: Part-time employment; career mobility; older generation.
- (9) A Family Carer (Divorcee) Rachel  
Career Issues: Part-time employment; older generation; short career ladders (secretarial work).
- (10) A Family Carer (Career Break) Katie  
Career Issues: Part-time employment; parental leave; FFWA / Employer flexibility.
- (11) A Family Carer (Late Marriage and Widowhood) Jennifer  
Career Issues: Older generation; Part-time employment; FFWA / Employer flexibility.
- (12) A Family Carer (Eldercare) Sophie  
Career Issues: Training; developmental assignments; visibility; mentoring.
- (13) A Mobile Career Woman (The Political Mover) Isobel  
Career Issues: Career planning; career mobility; organisational politics; education; networking; mentoring; visibility.

- (14) A Mobile Career Woman (The New Recruit) Ellen  
Career Issues: Career mobility; career planning; younger generation.
- (15) A Junior Management Woman (The Stalled Manager) Fiona  
Career Issues: Full-time employment; developmental assignments; career plateau.
- (16) A Junior Management Woman (The Graduate Manager) Rebecca  
Career Issues: education; career planning; Full-time employment; networking.
- (17) A Junior Management Woman (The Unstuck Manager) Alison  
Career Issues: Developmental assignments; education; professional qualifications, visibility.
- (18) A Thirty Something Woman (The Regressive Worker) Hannah  
Career Issues: Career regression; short career ladders (receptionist / switch operator).
- (19) A Thirty Something Woman (The Instrumentalist Worker) Elizabeth  
Career Issues: Career planning; professional qualifications; networking.
- (20) A Thirty Something Woman (The New Assignment) Nicola  
Career Issues: Developmental assignments; education; Full-time employment; professional qualifications.

The careers of women are like patchwork quilts in that no two are identical although some may be vaguely similar in design. The twenty case studies show how different they can be depending on what each woman has prioritised as most important – career or family – over the life course. The women vary in age, in these individual case studies, from early twenties to early sixties.

All of the most successful women claimed to be very well organised, and indeed stated that they were, with plenty of energy and ambition. They are committed to further career progression as well as the attainment of higher educational qualifications for the sake of self-actualisation and, professional as well as personal, growth.

This study provides a snapshot of where these women are now on the continuum which was introduced at the beginning. It discusses the choices that they have made and what they have identified as priorities. If you go back to some of these women in five or ten years you may see a different picture from the one portrayed here.

A number of the women who participated in the research changed their priorities over the course of the work. Two had been single bankers with between 10-15 years of work experience in the banking organisation. They got engaged, married and pregnant within the space of three to five years. Both are currently on extended maternity leave. One intends to go back to work full-time after six months of maternity leave while the other, married a non-Irish national and, is living in mainland Europe. She is planning to job-share when she returns to work.

Another woman who participated in the early stages of the research was in a senior role in a high profile specialist position. She worked for a number of companies before taking up the first of the two banking roles that she occupied. She is now running her own business from a home office which she had constructed for that purpose. The childminder arrives at nine in the morning and she heads into her work space.

#### 5.2.1 The continuum

The three women mentioned above changed their orientations from career priority to career and family priority. Each can be placed at a different point on the continuum which is dependent on the choices that they have made now that a baby has arrived. The choices are all different -- a new consultancy in a home office with a childminder coming to the house; back to work part-time, then full-time, after extended maternity leave with the baby going to a childminder (her mother) until a crèche place becomes available and finally, the last woman is intending to job-share, with another woman who has also recently given birth, when her extended maternity leave is over. Any gaps in child care coverage will be filled by her mother-in-law.

One woman, who assisted on a number of occasions, has seen rapid promotion from Senior Bank Official to a high profile post as Assistant Manager after being stuck for many years in routine administration while another woman has seen her career stall at this point. Two others have chosen to work in the United Kingdom to gain experience that they see as essential for progression to the highest grades in the organisation. One woman is just starting to feel the benefits of a transfer to a new branch while another is doing work

that the organisation would rather pay a temporary, less expensive, official to do.

Each of the women can be placed in (at least) one of six categories:

- (1) The High Achievers;
- (2) The New Mums;
- (3) The Family Carers;
- (4) The Mobile Career Women;
- (5) The Junior Management Women and
- (6) The Thirty Something Women.

The woman who reached the highest level of all mentioned that it was important to make the right choices but that the best laid plans may have to be abandoned depending on "What life throws at you" (Laura).

A High Achiever (Housekeeper) Laura

Laura completed the survey questionnaire and agreed to an in-depth interview at her beautiful house surrounded by a large well-maintained garden with mature trees. Additional information about Laura was gleaned from newspaper cuttings, a conference speech and a chapter in a book on successful Irish businesswomen. She worked full-time for over twenty-five years and now holds a number of non-executive director positions in companies in the financial services sector which require a commitment of three or four days a week.

Laura is in her early fifties and married to a retired executive. She is elegant and calm. She was and still is a higher earner, earning more, than her high earning husband who was a director of a bank. She comes from a large rural family and all her siblings, brothers and sisters, have been successful in career terms. Her two sisters combine professional careers with motherhood.

Her father and mother were both educated to secondary level and placed a high value on education which Laura shares. Her father was a farmer and her mother a housewife. Laura left school at seventeen and joined the civil service where she spent a year as a secretary in an educational environment. After a year she moved into banking with one of the major clearing banks. She had to leave work due to the marriage bar even though it was five years before she had children. Her second foray into financial services is where she made her name.

Laura achieved a number of firsts for Irish women as the first female managing director of an Irish licensed bank and the first female executive director of a public company. She was in demand to serve on and chair, policy making and policy review, boards. The company that she joined in 1980 and left in 1994 had just over ten staff which increased to 800. It grew to be a multi-million pound company. It expanded dramatically and core business was as a specialist financial services company. At one stage she was responsible for the operations in Scandinavia and Iberia. She was awarded the accolade of business person of the year.



The organisation underwent, in the earlier years, rapid development with acquisitions while later years involved restructuring and rationalisation as well as redundancies. It had some union problems during the period of cost cutting and the need to refocus on the core business. Laura travelled frequently and was in demand as a conference speaker. She has no interest in entering politics although her high profile meant that she has been approached frequently over the years. She has helped the same charity for many years and is still very active in the running of this body.

Her two, university-educated, children are now grown up. She spent three and a half years in total as a full-time housewife. She has been extremely fortunate in that she had one housekeeper for one year and the second one ever since. Laura used to drop her daughter to school in the morning and tried to get home to spend time with the children in the evening.

She plays tennis and golf. She also walks and skis. She works out in the gym a couple of times a week. Laura and her husband are members of a number of exclusive (sports) clubs in Ireland. She mentioned that she should have taken up golf earlier but did not have time when she was working full-time and so she passed the many golf invitations down the line.

Laura stressed the importance of education for women (and now has a degree which is not work related and undertaken for pleasure), financial independence and self-identity. She did not engage in networking and had no mentors although she had one

really good boss. She has acted as a mentor. Laura did no career planning. She took a career break because she did not know how she would cope with motherhood. When she went back, she worked full-time and did unpaid overtime. She thinks that the key to her success lies in her energy levels and stamina as well as her organisational capacity.

In terms of domestic organisation, the house cleaning is taken care of by a housekeeper while she and the housekeeper cook and do the food shopping. Her partner takes care of the garden. In relation to the household finances, she says that consumer products, investments such as art and a second home (which they have) as well as decisions in regard to the house and insurances are joint while private shares are dealt with by each partner.

She says that the changes that the Irish feminist movement made were necessary and she recalled the arrival of the 'contraceptive train' from Belfast. As an executive, she promoted women and says that some had self-confidence while others did not. She also referred to the greater levels of self-confidence of American women.

In her opinion, men get things together in career terms while in their twenties but for women this happens when they are in their thirties. Laura stated that she comes into contact with a number of successful women lawyers and when the discussion turned to career progression she proposed the pipeline thesis. She did not think that the women would be discriminated against in terms of either pay or opportunities to progress to partnership levels.

A New Mum (Home Office) \_\_\_\_\_ Sheila

Sheila is a former high achiever who has chosen to prioritise her family over corporate life. Sheila provided assistance at the early stages of the research as she worked for the case study company at the time. Newspaper articles and a conference address were also utilised.

She is the most highly educated of all the women holding an advanced degree as well as a professional qualification at the highest level. She held the position of president of her professional body. She worked for two large multinationals, in her specialist field, before joining the first of the two financial services organisations that she has worked for in-house. Her field has large numbers of women in lower levels but the top positions tend to be occupied by men.

She is attractive and vivacious and like most of these women is always well-turned out. Her jobs involved some media attention and she is in demand as a conference speaker. She once addressed a national conference and informed those present that having children was financial suicide. Her occupation, of the two banking roles, was during periods of major organisational transition. Her career started, like that of many women, in a secretarial role. She stayed in her first job, working her way up from the bottom, for ten years and her second, outside Dublin, for three. She seems to have found financial services to be too slow moving and not enough of an adrenaline rush.

For many women life changes when they marry and have children. This was

indeed the case for Sheila who joined the ranks of women waiting to give birth until they approach the age of forty. She gave up her high profile career after the birth of her first child and has set up her own consultancy. She has a home office and once the childminder is installed, at nine in the morning, she retreats into this office which is attached to the house. She saves on commuting time, time which can be devoted to her consultancy or to her son.

Another woman, Jean, who worked in the same department as Sheila, and was at one stage her number two, started out in a specialist role but has changed to a different specialism from the one she did her undergraduate and postgraduate degrees in. She started as a graduate trainee and five years later married. She, like another of our cases, felt it necessary to get experience in the United Kingdom and was promoted to a very high specialist position. On her return to Ireland, she joined a small, innovative company in her specialist field. Jean is ten years younger than Sheila.

## A New Mum (The Job Share) Gillian

Gillian worked for the case study organisation, although not in any of the departments studied. She assisted in the piloting of the survey questionnaire as well as agreeing to a later interview. Her case is interesting in that it shows how quickly a woman's life can change.

She is thirty-seven years of age and from the south of Ireland where her parents still live. She went into the bank after leaving school and worked in a branch on the north side

of the city centre before being transferred to a south side branch. The first position entailed commuting across the city and meant leaving her house early and resulted in her getting home quite late so she was delighted to be eventually transferred nearer to her home. She has five sisters and they all manage to combine motherhood with careers. Gillian's years in the bank allowed her to buy her own home and a new car every few years. When she took part in the earlier part of the study she was single.

Both her parents were educated to secondary level and her father is a banker while her mother takes care of the household full-time. Gillian is educated to secondary level but has completed most of her banking examinations. She now has a working knowledge of German. In the year of the survey she had completed fifteen days of internal training at 100% cost to the company. In the previous five years, she had undertaken computer training, specialist and technical training. She is a member of the bank union. The branch that she worked in had a staff complement of twenty-one. She played an active part in the social life attached to the branch.

One of the questions on the pilot survey asked if she was available to move internationally and she replied that she was absolutely unavailable to do so which makes her later move all the more surprising. Performance was evaluated by an annual review and she worked full-time at just under 40 hours a week.

Three years ago, Gillian went to visit a friend who had moved to Germany where Gillian met a German national. They continued the relationship after she returned home

and visited each other every few months. Gillian had worked for the case study organisation for sixteen years. When they got engaged she chose to take a five year career break from her employer because the bank did not have offices near to where she moved to in Germany, or across the border in nearby Luxembourg. This was at the end of 1998.

Within the year they were married and in February 2000, a baby girl arrived. She had no morning sickness and went to see the movie "American Beauty" the night before she went into labour which she mistook for backache. Gillian worked up to eight weeks before the birth which was a swift, uncomplicated water birth. She tried breast feeding but was unsuccessful. The last interview was conducted by phone because her baby was only six weeks old and she had no plans to return to Ireland for another four or five months. Although she lives in Germany, she works in Luxembourg and the maternity leave entitlement is very generous at (equivalent) IR£1,200 per month. She intends to take a maternity leave of five or six months. Her husband has an annual leave entitlement of ten weeks a year and he took three of those after the birth.

She says that she loves her work, both the job that she is doing as well as the mixture of nationalities that work with her which include American, British, French, German and Irish. A female colleague, who has also given birth, spoke to her about approaching the company about a job-share arrangement. There are currently no such working practices in place but the organisation is allowing them to implement a trial.

## A High Achiever (Childminder) Emily

Emily works for the case study organisation in a specialist area. She completed the survey questionnaire as well as participating in a one hour in-depth interview. She has made interesting career decisions over the years and claims that her success is due to her highly developed organisational skills.

She is in her early forties, married with two children aged ten and sixteen. Her husband is an aeronautical engineer but she earns more money than he does. Her father is an engineer and her mother is a housewife. Both of her parents completed secondary education. She has two sisters who combine motherhood with successful careers.

Emily herself has a primary degree in business, completed at night, and is planning to undertake an M.B.A. next year. Her husband has just finished a period of studying so she believes that it is her turn. The timing is right as the eldest child embarks on her final school examinations. She does not speak any continental languages fluently but her Irish is sufficient to help her youngest child with homework.

In the year that she filled in the survey, she had completed two days of internal training which personally cost her IR£800. She has a company car and drops the children off at school which is on the way. Her journey, which is not long in terms of distance, takes between half an hour to forty minutes depending on the traffic.

Emily is not a member of the bank union which is not unusual as she is a senior

manager. She was a junior bank official for three years, a senior bank official for four, an officer for two and an assistant manager for four. Emily has been a senior manager for twelve years. She works as a senior project manager in the information technology area and her current field is emerging internet applications for retail banking.

Emily engages in career planning and her proposed M.B.A. is intended to aid her further progression. Her employment spans twenty five years and she has always been based in Ireland. She has never taken a career break but took maternity leave on two occasions. She works full-time from eight-thirty to five-thirty and used to travel, more than she does now, both to America and to Britain. She prefers to work overtime, roughly five hours a week, than take work home. Like Laura, Emily stated that she has high energy levels.

She sits on a number of committees that report to the board of directors and has influence in the human resource management areas of selection, induction, evaluation, payment, career development, work organisation but not in respect of downsizing. She earns between IR£41,000 and IR£60,000 per annum. The benefits that she receives include a company car and a preferential mortgage.

She engages in networking at all levels of the organisation. Emily has never had a mentor herself but she is part of a formal mentoring programme for graduate recruits. They meet with her if they have problems during their first year or if they need a sounding board. She also participated in the introductory trials of 360° feedback which was later



adopted for all executives and senior management.

Emily tries to devote the entire weekend to her children. She and the eldest share a love of music which involves them in outside groups. The domestic activity is shared by herself and her husband. The cooking and cleaning is undertaken jointly as is the child care at weekends. Emily does the food shopping and the ironing while her husband takes care of the garden. All decisions in regard to household finances are jointly taken. She uses a cash card, a credit card, a debit card as well as cheques for her banking. She does not use the internet banking facility despite being actively involved in the development of this service.

Emily regrets, like Laura, that she did not feel that she had the time to take up golf earlier in her career because of the networking opportunities that it provides within the entire area of banking in Ireland. The most interesting part of the formal interview, a breakfast meeting at the company headquarters, concerned her career choices. At school her best subject was biology and she was fascinated by the medical field. She had good Leaving Certificate examination results and also thought about primary education as a possible career area. After school, Emily did a one year secretarial course because she was young not having reached her eighteenth birthday. On completion of that course, in 1974, she applied to both of the main banks and joined the case study organisation.

She was sent to a branch in the Dublin area which was hit by staffing reductions due to technological change related to the savings side of the business. It was a case of last

in first out so she went to work in the newly established computer centre doing routine coding which she hated because of the repetitive nature of the work. A senior member of staff approached the department and asked if anyone was interested in training as a computer programmer so she put herself forward. The bank gave her six months computer training and that is where her information technology career started.

Prior to this opportunity she had thought seriously about leaving the bank. The state airline had appointed a woman as a pilot and was recruiting. She sat a number of aptitude tests and was called for interview, along with a group of men, but she was unsuccessful.

She moved to a new home a few years ago but before that the women who looked after her children lived across the road. A former nurse whose own children were older, she looked after the first child for six years. The gap between the children was deliberate. At the time of the birth of the second child, the childminder decided to look after her new grand-daughter and was unwilling to take responsibility for two new-born babies so Emily looked for another child care worker. Her aim was to replicate the mothering role, as nearly as possible, which is why the children did not go to a crèche.

The children are now of an age when they do not need constant care and the eldest can baby-sit for short periods of time. Emily's husband works shifts which means that someone is at home more frequently than if they both worked normal office hours. The children had no problem with the child care arrangement. The family moved nearer to the

city centre a few years ago so that the children can get themselves home from school, or after school activities, if necessary.

Emily has not experienced sexual harassment or discrimination because she is a woman. She thinks that some woman may be slightly naive in regard to organisational politics. Her current role is as a senior project manager in the e-commerce field where the advances in banking are taking place. The pace is fast and the pressure to develop products, before the competition, comes from the chief executive. Emily puts her success down to being an extremely organised person which allows her to remain balanced with time for her work, her family and her hobby.

## A New Mum (Crèche) Aoife

Aoife works for the case study organisation and was in one of the departments that was included in the research. She is in her early thirties and married to a banker who was a work colleague. At the time of the survey, she was childless but this was to change. She is on a lower grade and lower salary than her partner, but he is five years older than she is so this might be expected.

Her father, who was educated to primary level, died quite a while ago. Her mother who was educated to secondary level, is a housewife. She has one younger sister. Aoife left school after her Leaving Certificate examinations and joined a travel agency where she spent a year and a half before applying for the bank. In the year that she filled in the survey she had taken up a new position in a different building and had undergone ten days

of internal training and three days external training at no cost to herself.

She and her husband live near to work and travel in together in the car which takes between 31-40 minutes twice a day. She is a member of the bank union and participated in the strike action which was mentioned. She chose banking as a career because of the job security as well as the pay and conditions. She has spent eleven years in this organisation and has not achieved management grade yet. She normally works full-time and frequently does between two and five hours overtime a week.

She engages in networking and actively socialises within the organisation. She has both had a mentor and acted as a mentor. Performance and potential are evaluated by quarterly reviews with agreed objectives and the benefits available to her include staff loans and profit sharing.

In terms of domestic organisation, Aoife and her husband share the cooking, cleaning and food shopping while she does the ironing and he does the garden. Decisions in relation to finances are all jointly taken.

When the research into the case study organisation began, Aoife was single and childless. She got engaged, and then married, to a colleague with whom she had worked and socialised with over an eight year period. She is currently on extended maternity leave following the birth of her first child.

I approached Aoife again near the end of the research and she agreed to have a look at the few pages that I had written about pregnancy and working prior to the birth; childbirth and the health implications such as post natal depression; motherhood and child care as well as work intentions after childbirth. We decided to communicate by e-mail because we live at opposite sides of the city. She commented on the fact that after she read my piece, on motherhood and mothering, she nearly cried because it was so negative in tone and asked "Is there nothing positive at all in all those books that you read about working mothers?"

She said that she has found that the most difficult thing about having a baby is finding child care and her friends also had similar problems to her.

The way it is in Dublin at the moment there is a severe shortage of child-care places. It is at a stage that you need to book a place in a crèche while you are still pregnant and even then you cannot be guaranteed that you will get a place where you want. I booked a place for [name of baby] in a local crèche last August but they contacted me in January to say they had given my place to a mother that already has a child in the crèche who is pregnant. This is not an unusual occurrence apparently. I am not exaggerating when I say that I have phoned over 25 crèches and still haven't got a place for [name of baby].

She went on to say that the traffic situation in Dublin means that if they were to put the baby in a crèche near to where they work it would necessitate spending two hours a day in a car with the baby. The crèches in the area where they live do not open in time for them to drop the baby off before they leave for work.

She looked into getting a childminder in the local area with flexible hours such as 7.45 a.m. to 6.15 p.m. She says that the thought of leaving him in child care for that length of time each day is just killing her. The banking organisation that she is employed by do not have a crèche. She eventually agreed with her employer to go back to work on a three day week for the first month while her mother looked after the baby on the other two days. She found a place at a newly opened crèche five minutes from work which will allow her to visit her son at lunch time. She continues on this point:

.... I really think that if child-care was better it would take 90% of the stress of returning to work for parents. It should be the case that parents have the opportunity to view a number of crèches / interview childminders and then choose the one that most suits theirs and their child's needs. However, in Dublin it is a case that parents have no choice at all. If they are lucky enough to get a place they have no choice but to take it or else give up work.

She believes that motherhood has made her less selfish. Her baby at this stage was only twelve weeks old. I asked whether she thought her attitude to work had changed since the arrival of the baby and she replied that:

Regarding work I don't think it will change my attitude and I hope that it won't affect my work. I am still ambitious and hope to get on in [name of company]. However, I am under no illusion that I will not be able to put in some of the hours that I have done in the past. One of us will have to collect [the baby] from either a crèche or a childminder. I suppose things that would've have stressed me out regarding work in the past will probably not worry me as much as I think I've become a calmer person since [name of baby] came along.

Aoife, like Gillian, experienced no problem with morning sickness but she was unwell during the last trimester. She said that the organisation was very good about time

off for doctors' appointments or to attend ante natal classes but that:

Towards the end of my pregnancy I got high blood pressure and my ankles resembled balloons! I was getting towards the end of an important project in work and really didn't want to take time off. However, the doctor soon set me straight and when I told my manager I had to take a week off he was very good about it. He's not married and has no children so I'm hoping he will be as understanding when I get back to work. I know that I wasn't very tolerant of problems that mothers that worked with me had - I've changed now!

Her husband did not get paternity leave so he saved his holidays for that year and was able to take three weeks off. He does however qualify for parental leave and intends to use this entitlement when the baby is a bit older. The human resources department in her organisation explained to her that this is fourteen weeks unpaid leave that either parent may take up until the child is five years of age and that it does not have to be taken in a lump. (For instance, some staff are choosing to take a day a week for 70 weeks or two days a week for 35 weeks.

Acife was willing, like Gillian, to talk about the details of the birth and the health implications afterwards. Indeed, Gillian provided a rather graphic account of the water birth. Acife experienced no complications either during or following the birth but she did have a few days of mild depression or the "baby blues". She says that:

It started in the hospital. I had no experience whatsoever with babies and I just felt completely overwhelmed on about day 3. I was looking at [name of baby] thinking there was no way I would be able to look after him and cried for hours! I was also having problems with breast-feeding. [Name of baby] had no interest in it and I

really wanted to do it. I had myself convinced that if I didn't breast-feed him he would die and spent another night crying about that. (We did eventually manage it for six weeks!). Then I had a few nights of it after I came home. They were really feeling sorry for myself sessions!

Aoife was not alone in feeling like this. The work implications of pregnancy – before, during and after – childbirth demand more attention than they receive in the current literature on organisational psychology / sociology which tends to concentrate on child care solutions.

A High Achiever (House Husband) Sarah

Sarah filled in the survey questionnaire and agreed to be interviewed. She is one of the most interesting of the cases because of the situation of role reversal in her household. Her husband, who is slightly her senior in age, has chosen to take care of the children and the home while his wife takes on the role of breadwinner. He is a former officer in the Irish Army and had the opportunity to take early retirement. They have two children under twelve and live in a large family home.

Her father was an employee while her mother was a full-time housewife. She completed secondary school and speaks German fluently. Sarah is in her early forties and is the second highest achiever in career terms. In the survey questionnaire year, she had



received six days internal training and ten days external training all at the expense of the company. She has a company car and drives to work which takes 31-40 minutes twice a day.

She is not a member of the banking union. She worked for a building society (now a bank) for just under a year before moving to one of the main banks where she has remained for over 25 years. She has been in management for twelve of those years and is currently an associate director of the investment banking arm.

Sarah actively engages in career planning and networking. She has acted as a mentor as well as been mentored. She has taken maternity leave twice but has never taken a career break. She works full-time and puts in overtime, of more than five hours a week, on a regular basis. She has responsibility for selection, induction, evaluation, career development and work organisation but not payment or downsizing. She would rather not leave the Dublin area. Her salary is in the range of IR£61,000 to IR£80,000 per annum. The perks available to her include stock options.

Sarah works long hours at over 60 hours a week at work. She does the food shopping and the ironing while her partner is responsible for the housecleaning, gardening and the child care. They share the cooking. They do not employ any outside help.

## A High Achiever (Childfree) Emma

Emma is of interest because, like Laura, she achieved a first. She was the first female manager of a branch of one of the main banks in Ireland. She is in her early sixties which makes her slightly older than the other women. She has been retired for the last seven years. She was included in the study because of her pioneering role. She never married and does not have a partner. She remained childless. She is a keen golfer and plays an active role in the social life of both her local golf club as well as the golf society of her ex-employer. She has a large spacious house with a big garden.

Both her parents, like herself, were educated to secondary level and her father was an executive while her mother was a full-time housewife. The journey to work took an hour each way and it was undertaken in a company car. She was not a member of the banking union. Her career spanned thirty-four years and nineteen of those were at management level.

She never took a career break, worked full-time and did more than five hours a week overtime. She actively engaged in networking but never had a mentor nor mentored anyone else. The benefits of the job included low preference loans, a company car and a non-contributory pension. She used to work between 51 and 60 hours per week. Emma employs a cleaner but does all the other household chores herself.

## A Family Carer (A Trailing (accompanying) Spouse) Lucy

Lucy was also part of the organisational case study and completed the survey

questionnaire. Lucy made very different choices in relation to family and work to Laura despite being of a similar generation and starting in banking at the time. She chose to adopt the role of trailing spouse to an executive husband. She is currently working two days a week for five hours a day.

Lucy and her husband spent many years in mainland Europe where she was a stay-at-home mother to her four children. Prior to retirement, they returned to Ireland and a few years later he took early retirement in his fifties. Three of the four children were still at university and the fourth was living and working abroad.

The cost of buying a house after years of renting in France, Switzerland and Italy meant that returning to work would be a good idea. She applied for a job as a temporary full-time bank official on a special pay rate for ex-bank officials and five years later when temporary officials were offered the chance of permanent part-time work she chose to work four days a week.

Both her parents were educated to secondary level and her father was manager of the branch in the town where she grew up with her sister and a brother. Her mother died about fifteen years ago and her father lived alone for a number of years but became ill and moved into a nursing home. He did not wish to leave his home town and Lucy and her husband would travel to see him every second weekend. He died earlier this year.

Lucy speaks fluent French and Italian but does not get a chance to use her language

skills in the routine job that she has done for the last five years. She drives into work and it takes around half an hour each way because she avoids peak traffic periods. She is a member of the banking union and says that the main motivating factor for her choice of career was her father. She worked as a bank official for four years prior to marriage, and then after they moved back to Ireland, she was a temporary bank official for five years and has been a permanent part-time official for the last five years.

She does not engage in career planning, has never taken a career break and does not actively engage in networking. She has never had a mentor and has never mentored anyone else. Performance is evaluated by means of a six monthly review and there is no possibility of career progression as a permanent part-time official.

She spends ten hours a week at work while her husband, who does some consultancy work, spends less than 40 hours a week. They share the domestic chores and both enjoy gardening while they devote less than ten hours per week to leisure activities. A large amount of time used to be spend travelling to and from the nursing home where her father lived.

Lucy and her husband undertake all the household responsibilities jointly as well as all decisions relating to the household finances.

A Family Carer (Career Break) Katie

Katie works for the case study organisation and also completed the survey

questionnaire. Katie is the same age as Sarah but her career was interrupted by the arrival of a late baby when her other two children were of school age. She had taken maternity leave for the births of her first two children and then returned to full-time work but she chose to take a career break of three years when her third child arrived. Her children are aged 6, 14 and 16.

While she was on the career break, the bank introduced the grade of permanent part time official which appealed to her as a way to combine child care and work. It also meant that she would get a severance package and a special pay rate when she returned. The only difference is that the PPT grade does not allow for career progression. She returned to the same department she had previously worked in and to exactly the same job function. She socialised with the same group as before and at this stage they were junior and senior management but this did not seem to cause any problems.

Katie works five days a week but leaves at half past two which meant that she could pick up the youngest child from the childminder and the others from school. She employed a childminder near to her home. A workplace crèche would not have been much use because her husband used to take the family car, and he works in the opposite direction, and travelling on a train with a new baby would not have been easy.

Her mother was educated to primary level and became a full-time housewife while her father finished secondary school and became an entrepreneur. Katie did a secretarial course at a vocational school after finishing secondary level. She now drives to work, or

her husband drops her in, and this takes half an hour. She is a member of the banking union. She worked for six years as a full-time bank official and has spent ten years as a permanent part-time bank official. Katie does not engage in career planning. She does not generally put in any overtime. She might occasionally put in an hour to finish a task. She does not network, has never had a mentor and has not mentored anyone else.

The housecleaning and child care are joint activities while she does the cooking, food shopping, gardening and ironing herself. They do not employ any domestic help.

#### Mobile Career (The New Recruit) Ellen

Ellen works for the case study organisation and also filled in the survey questionnaire. She is now based in a London branch. She is the youngest banker to take part in the survey. She is in her early twenties and lives with her partner. They have no children. She earns under Stg£20,000 per annum and her salary is lower than his salary.

Both her parents were educated to secondary level. Her father is a banker and her mother is a full-time housewife.

She left school at seventeen and completed a one year secretarial course before joining the bank as a temporary full-time bank official. Her secretarial college placed her in the bank in a data input job. Her course did not entail a language component. When the temporary staff were offered permanent positions, Ellen applied and successfully completed the aptitude tests, interview and medical. She worked in head office in Dublin for three years before moving to a London branch on a temporary transfer. In the year

that she completed the questionnaire, she had undertaken ten days internal training. It takes her between 16-30 minutes to get to work by public transport.

She is a member of the banking union. She engages in career planning but does not actively network. She has a mentor but has not acted as one. She works full-time and does up to two hours overtime per week. In regard to human resource management she has an input in regard to payment, career development and work organisation. She is open to a move to a different location. Performance is measured by means of performance reviews and potential by continuous assessment. The benefits available include preferential loans, a pension scheme and profit sharing.

All the domestic activity is shared although they have no child care / eldercare responsibilities. The decisions in relation to household finance are made jointly.

A Family Carer (The Divorcee) Rachel

Rachel works in the case study organisation and filled in a copy of the survey questionnaire. She is in her early fifties, a divorcee with three grown up children. She lives alone although she has had a number of long term partners since separating from her husband. Her father was educated to primary level and her mother to secondary. Both parents worked outside the home. Her parents are also separated and her father lives abroad and has done so for a decade. Her mother's health has been poor for a number of years. Rachel's ex-husband is a highly successful entrepreneur. Rachel is educated to secondary level. She helped out in the office in the early days of the family business

while her children were young. In the year of the survey questionnaire, she had completed three days internal training. Since joining the bank, she has been acting as a secretary / personal assistant to various departmental managers. She walks to work because she lives adjacent to head office.

She is a member of the banking union and applied for the bank because it offered job security. She has been in the bank for nine years. She has had eight different employers in twenty years. She has taken a career break but not maternity leave. She currently works less than forty hours, part-time, five days a week from 9.00 a.m. to 2.30 p.m. and does not do overtime.

She earns under IR£20,000 a year. Rachel does not actively network and has never had a mentor although she has functioned in the capacity of a mentor. Performance is evaluated by a six monthly review and in reply to the question on benefits she put none. She takes responsibility for all the household tasks and all the financial decision making.

## A Thirty Something Woman (The Regressive Career) Hannah

Hannah works for the case study organisation and also completed the survey questionnaire. She is in her early thirties and has had a troubled career which can be described in terms of regression rather than progression. She is single although she was engaged to be married. Her father is a retired bank manager of a small rural branch and her mother trained as a nurse but has not practised since marriage. She has a younger brother who lives with her while attending university in Dublin.



Hannah and her father have both completed the banking Diploma. She had twenty days internal training in the year of the survey questionnaire. She drives to work which takes an hour each way. She is not a member of the banking union. She started her banking career as a bank porter after leaving secondary school and has been a full-time bank official for the last twelve years. She has never taken a career break. She works full-time and puts in between 2-5 hours overtime every week. She spent two years doing relief work, in the south City Centre area, which she hated.

Her first post was in a branch where she was trained as a waste operator which entails encoding all the paper transactions of monetary value every day. When she was moved to a department in head office she was again assigned this task because this department operated as a branch. The problem was that a lot of the waste to be processed in this department, large cheques from client companies, did not arrive until after five in the evening which meant that she was frequently required to work late so that the department could get 'same day value' on these. Hannah used to resent this enforced overtime and made her views clear which annoyed management.

She was eventually granted a transfer out of the department after a dispute involving her refusal to sign a personal progress review which mentioned her attitude to the job of waste operator. The sensible route might have been to train someone else in to do the waste, and allow Hannah to move to a different task which did not mean that she had to stay late, but the decision was made to leave her where she was. Another point of disagreement was the need to take her banking exams. She hated the thought of studying

and every year when this was brought up, at review time, she lodged an objection.

Hannah is currently working as a receptionist at head office and as a switch operator on the main switchboard. Her co-workers are permanent part-time officials, some women returners, and newly recruited bank officials for whom this is a first assignment. One of the women who was in the same induction class as Hannah has been made an assistant manager.

A Family Carer (Eldercare) Sophie

Sophie works for the case study organisation and also completed the survey questionnaire. Sophie is, like Hannah, in her early thirties. She is married to a property developer and has no children. Her elderly mother-in-law shares a large family size home with them. She attends hospital once or twice a week. Sophie earns the same amount of money as her husband at between IR£20,000—IR£40,000 per annum.

Her father had a university degree while her mother is educated to secondary level. Her mother, like most of the mothers of participants in this study, is a housewife. Sophie joined the bank after secondary school where she had an aptitude for languages. She speaks French and German fluently.

In the year that she completed the survey, she had 40 days internal training and 23 days external training paid for by the company which may be explained by the fact that her previous department was disbanded and she moved into a high profile public relations post

within head office. The post entails daily contact with the executives at the top of the organisational hierarchy as well as contact with staff at all levels of the organisation within the Republic. The position became available because another participant in this study chose to move to a large branch in the London area.

Her husband drops her off at work in the morning and she travels home on the bus if he is working late. This journey takes between 45-60 minutes. Sophie is a member of the banking union. She became a banker because it offered job security. She has been with the same bank for thirteen years.

She works full-time and puts in between 2-5 hours overtime per week. Her job entails the organisation of and attendance at a number of evening functions. She does not engage in career planning and has never taken a career break. She does not actively engage in networking although her job would mean that she would be well known in the organisation at least at head office. She has never acted as a mentor although she has been mentored herself.

They do not employ any additional help in the home. They jointly clean the house while he does the cooking, food shopping and gardening and she does the ironing.

A Mobile Career Woman (The Political Mover) Isobel

Isobel works for the case study company and filled in the survey questionnaire. She comes from a strong banking tradition. Her father and uncle as well as her cousin and her brother are all bankers as is her father-in-law. She is in her mid-thirties, married to an accountant who is a few years her junior. She is childless. She is currently working in a large London branch, which is something she deemed necessary, as part of her career development plan.

She is one of the more interesting cases in that she is the most conscious, of all those in the study, of the organisational politics of the bank and how career progression has to be planned and managed. She is tall and blonde and her well groomed physical appearance made her easily recognisable at head office.

Both her parents completed secondary school and her father entered the bank while her mother, an air stewardess prior to marriage, became a full-time housewife. She has two brothers and a sister and all have completed university degrees with her youngest brother following her into the bank although he joined as a graduate trainee.

Isobel went straight into banking after leaving school but since then has completed two undergraduate degrees at night, one in business studies and one in science, at university. She is currently undertaking a postgraduate degree in business studies. The bank pays for her to study. In the year that she completed the survey questionnaire she had

undertaken three days internal and one day external training paid for by the bank.

She drives to work which takes about 15 minutes and she is fortunate that the branch has staff parking. She is not a member of the bank union. She has been employed for eleven years and became a banker because of the pay and conditions. She engages in career planning as well as networking and has been mentored but never acted as one. She works full-time and does more than five hours overtime per week. She has no responsibility within the branch for human resource matters. She accepted, in the past, a three year transfer from head office to a sales area which is housed in a suburban office park.

Despite supporting her husband while he completed his accountancy training, she now earns less than he does. She is paid between Stg£20,000 and Stg£40,000 per annum. Her salary has a London weighting. She says that performance is evaluated by meritocracy but that potential is measured by gender. The benefits available to her include a home mortgage, profit sharing and life insurance.

They spend an equal amount of time, at between 10 to 15 hours, a week on domestic activity and less than 10 hours each on leisure activity. When she was based in Dublin, she was a keen sailor and crewed with the bank team. She also attended the gym before work a few days a week.

Her banking career started in a department at head office and she was moved out,

on secondment, after choosing to work during a bank strike. She was promoted into a highly visible public relations post in head office where her advanced social skills were utilised and then moved to another office for three years before accepting a transfer, requested by herself, to London which she thought would further aid her career progression.

When asked to provide a breakdown of domestic activities, she indicated that the housecleaning and food shopping are joint undertakings while she takes care of the ironing and the gardening. Her husband does the cooking. They do not employ any domestic help.

A Junior Management Woman (The Graduate Manager) Rebecca

Rebecca joined the case study organisation after university but only remained with them for two years before moving to one of the other main Irish clearing banks. Rebecca is the same age as Isobel but she has been a manager for the last four and a half years. Instead of going into banking as a school leaver, Rebecca went in as a graduate which may account for her progression. She is single and recently purchased her first home, an apartment in the city centre of Dublin, which is convenient to work.

Her father is a retired executive and her mother a full-time housewife. Her father did an engineering degree at university while her mother is educated to secondary level. Rebecca has had five days external training in the last year, prior to the questionnaire, which was paid for by her firm. She has a company car and now works fifteen minutes

away from her new home. She is not a member of the banking union. She has been in banking for twelve and a half years.

Rebecca engages in career planning but does not actively network. She has never had a mentor and has not acted in that role to anyone else. She has not taken a career break. She works full-time and puts in more than five hours overtime a week. She is willing and able to move to a different location. Her income is in the IR£20,000 to IR£40,000 bracket and the perks that she enjoys include a mortgage subsidy, subsidised loans and club subscriptions. She has recently taken up golf and the club subscription fees are paid for by her firm. Performance is evaluated by achievable targets set, which are weighted and graded, twice annually.

Rebecca does the ironing herself but shares the housecleaning, cooking and food shopping with a house mate.

#### A Thirty Something Woman (The Instrumentalist) Elizabeth

Elizabeth assisted in the early stages of the research and agreed to be interviewed. She is in her mid thirties, lives with her long term partner and works for the insurance arm of a British bank in Ireland. She has worked for four companies in the last sixteen years. She has no children.

Her partner works as a sales director of a large Irish food manufacture and distribution company in the North East of Ireland. He has to travel long distances on a

daily basis. He leaves home at 6.30 a.m. and arrives home at 8.00 p.m. He often goes into work on a Saturday morning. He earns more money than she does. Her father attended secondary school while her mother completed primary school. Her father is a taxi driver and her mother is a housewife with co-responsibility for caring (cooking, cleaning and washing) for a widowed brother-in-law. Elizabeth has two, married, sisters. One studied computer science at university.

Elizabeth finished secondary school and did a one year secretarial course. She had no training in the year of the interview but her team leader is pressurising her into further study. She travels to work on the train and it takes between 31-40 minutes a day. She is not a member of a bank union.

The reasons that she works are purely financial. She and her partner bought a house five years ago and they have spent large sums of money on home improvements. Her career is interesting in that she admits that she has been promoted "beyond her imagination". After finishing the secretarial course, she got a job as a book keeper and receptionist with a large Irish garage chain. She says that the car industry in Ireland is very sexist. She studied at night to become a certified accountant. She joined a small trade association but found that the job was routine and repetitive.

She left to work at an estate/property management company, which is owned by a large insurance company, but said that after the initial training period the breath of experience that she had been promised was not forthcoming and she left. It was then that



she moved to her present position when the company was in start up mode in Ireland. She said that she would be interested in the job immediately ahead of her but no higher.

She would ideally like to work for another year and then start her own small business from home providing a book keeping/accountancy service to small businesses in the local area. Her idea is to tap into a niche market such as the local restaurants. Her best friend recently started a small business from home and she has been helping her with the financial side.

Her first boss, in her current position, who recruited her, left without having time to train up her replacement. She had failed to mention when she took the job that she was pregnant and hid the pregnancy under custom made suits. She had to leave due to a back injury sustained lifting a laptop. She is not expected to return. Her replacement is male.

The start up team of five was small and the head of the firm, recruited as a figurehead and respected name, had to leave due to ill health – a heart condition. The head of information technology was fired for accessing pornographic internet sites. There is a company policy of instant dismissal for such activity and computer / internet usage is closely monitored.

Elizabeth does not engage in career planning and puts her present success down to luck. She said that her other jobs, before the present one, left her feeling generally unhappy or dissatisfied. She has had a bout of ill health lasting about two years and feels constantly stressed. Performance is supposed to be assessed every year by means of appraisal but, with the change of boss, this has not taken place. She has requested and got

two meetings but no action has resulted from these.

She has never had a mentor and has not acted as one. She says she does not network but she makes a point of going to the pub with her work colleagues on a Friday after work between 5.30 p.m. and 8.30 p.m. She has never taken a career break. She works full-time and puts in overtime near month end and at the end of the financial year or if one of the members of the small team of (now) seven that she works with is ill.

She does the housecleaning, cooking, food shopping, ironing and gardening herself. She employs no household help. Her partner washes his car at the weekend and he cuts the grass. Her partner, it appears, has no aptitude for DIY so they have to employ someone to do any small jobs that need to be done. She did employ a gardener, but she let him go because, he was deemed useless.

A Thirty Something Woman (The New Assignment) \_\_\_\_\_ Nicola

Nicola works for the case study organisation and is based in a City Centre branch. She completed the survey questionnaire as well as granted the author an interview. She is in her early thirties, single and childless. Since moving to Dublin she has lived with an unmarried aunt then in rented accommodation with two girlfriends but she recently bought her first home.

Her father has a university degree and her mother is educated to secondary level. Her mother is a full-time housewife. After leaving school, Nicola decided to train in

Dublin as a primary school teacher and after qualifying she worked for a year before she decided that she wanted to do something else with her life. Nicola completed all her banking exams as well as a degree in business studies at university, at night, which was paid for by the bank. She speaks Irish. She was in a department at head office for nine years before being granted a transfer to a branch.

In the year of the survey, she had completed three days internal training paid for by the company which related to a new branch system. She travels to work by car and it takes nearly an hour twice a day. She is a member of the bank union. She has been in the bank for eleven years. She has never taken a career break.

Nicola works full-time and puts in between 2 to 5 hours overtime per week. She has responsibility for induction of new staff in her branch as well as evaluation but for no other human resource functions. She would accept a move to a new position or location. Her salary is approximately IR£19,500 per annum. Other perks associated with working in the bank include profit sharing, reduced interest loans, 50% club subscription and a uniform.

Performance is evaluated through means of an annual performance review with quarterly updates. Her family live outside Dublin and she often visits at the weekend. She has brothers and sisters who are considerably younger than herself who still live at home. She shares the housecleaning with her house mate, and the gardening is done by a paid gardener, but she does the cooking, food shopping and ironing herself.

A Junior Management Woman (The Unstuck) Alison

Alison works for the case study organisation and has recently been promoted to assistant manager after eleven years with the bank. She filled in the survey questionnaire and was interviewed on more than one occasion. She worked for two years with a major Irish health insurance firm before moving into banking. She is in her early thirties and is single. She shares a house with a friend.

Her father attended university and her mother is educated to secondary level. Her mother is a full-time housewife. Alison completed all her banking exams and also studied for a degree at night which was paid for by the bank. She does not speak any languages and had no training in the year of the survey questionnaire. She travels to work by train which takes 31-45 minutes.

She is a member of the bank union. She has worked for two companies over a thirteen year period. For many years she was stuck in a department which she wanted to leave and when she moved to a different department, still in head office, her career started to take off. She was promoted to officer and then assistant manager in a short space of time. Her position involves dealing with current and retired staff on a daily basis which means that her profile is quite high in head office.

She has never taken a career break and works full-time with between 2-5 hours overtime per week. She earns just under IR£20,000 per annum with the additional benefit of a company pension.

She shares the housecleaning, cooking and food shopping but does the ironing herself and someone is paid to take care of the garden.

A Family Carer (Late Marriage and Widowhood) Jennifer

Jennifer works for the case study organisation and agreed to an interview. Her case is interesting in that she has had a variety of caring responsibilities which she later combined with part-time work. Jennifer is in her mid fifties and has four children. She was widowed ten years ago. She takes care of her elderly mother who is in her nineties but still active.

Her father was a banker and she and her younger brother became bankers. One of her daughters and one niece have become bankers. She is educated to secondary level. She joined an American bank straight from school and stayed with them for a number of years until they decided to pull out of Ireland. She then moved to one of the main clearing banks. Her male boss was ten years her senior and he lived with his widowed mother. They married after his mother died and so Jennifer was over forty when they started a family. She stayed at home and looked after the children -- three children, a five year break, and then a fourth.

Her husband had to retire due to a heart condition. They bought a house outside Dublin. When the children started secondary school she would drive them to school in the morning and spend the day with her mother and then drive them home. She decided that a part-time job might be the answer. The bank, a different clearing bank to the one she had

worked in prior to marriage, was beginning to recruit for a new grade of permanent part-time bank official and she applied and was accepted. She works from 9.00 a.m. until 2.30 p.m. four days a week and she has Fridays off which gives her a long weekend.

Her husband suffered a stroke and had a long recovery in hospital. He died shortly afterwards so she decided to move her family to be near to her mother. She sees her mother most days and her mother spends the weekends at her house. The children, except the youngest child, have all left school. One works for the bank while the other two are at university.

Jennifer has worked for three firms – all of them banks. She has been a permanent part-time official for ten years. She is a member of the bank union. She does not work overtime and has been offered the chance to reduce her hours but has decided not to do so. She receives a bank pension and her stated reason for working is so her children would receive death in service benefits if anything happened to her. She plans to give up work when her youngest leaves school which means in the next year or two. She claims to have had a very traditional marriage in that her husband, while alive, made all the financial decisions and she took care of all aspects of the house and garden.

## A Junior Management Woman (The Stalled Manager) Fiona

Fiona works for the case study organisation and has done so since she left school. She agreed to an interview and also assisted with the development of the survey. She is married to an architectural draughtsman and they have two children who are both in

secondary school. She is in her early forties and has been an assistant manager for ten years. Her career appears to have stalled. She has never taken a career break but the minimum maternity leave twice. She was in the same department, her first assignment, for fifteen years before being moved into human resources. In the last five years, in her old department, she was put in charge of an information technology project which meant frequent travel, every week, to Britain and occasional travel, twice a year, to North America. It meant that she had to develop a specialist knowledge of the London Stock Exchange and the computer systems that operate in the financial markets.

Fiona was the head of an interdepartmental team and had to work with managers in other departments. She was also part of the departmental management team of four men and two women. She was the most senior woman in the department for at least ten years and part of the management team during that time. She was one of the three members, along with an administration manager and a staff officer, who had responsibility for staffing during a period of technological change.

She worked from eight until eight on a regular basis. Her husband was able to work more flexibly and when the children were smaller her sister, who was a stay-at-home mother, helped with child care. She does not have to work long hours in her current position and spends most evenings helping her children with homework. She has been in the bank over twenty years and would have expected to have been made a manager by now.

### 5.3 The Survey

During the participant observation period in the case study company the author developed relationships with the majority of the respondents to the survey questionnaire and to the pilot. The author wanted to achieve a representative sample of women working in the Irish financial services sector over at least a twenty-five year period. This study needed to include women who occupied positions at the bottom of the organisational hierarchy as well as at the top. They needed to be representative in demographic terms in relation to age, marital status and number of children.

The method of sampling used was snowball sampling and the author was made aware of the existence of the first female bank branch manger, the first female managing director of an Irish bank; the female associate director of an Irish investment bank as well as one of the female bank managers by being referred to them by others who participated in the research. The women were all approached and interviewed informally and then asked to complete the questionnaire in their own time. It was posted out to the address suggested by the respondent. The details regarding respondents and non respondents as well as those who assisted with the pilot survey can be found in the Appendices.

Many of the respondents spoke to the author on numerous occasions and the author was able to built up a detailed picture of their lives. The women were very forthcoming and, in general, delighted to talk about their careers and families. One woman, who was one of the more interesting of those studied, was a found to be a rather



private person and thus was unwilling to disclose very much detail. Each respondent is given a pseudonym.

The sample is small ( $n = 14$ ) but the women are believed by the author to be representative of those working in the Irish financial services sector. It is acknowledged that the sample is too small to make any generalisations but the findings are interesting nevertheless. A copy of the questionnaire, the letter which accompanied it and a breakdown of the results may be found in the Appendices. A summary and discussion of the results of the postal questionnaire follows.

### 5.3.1 Age

The breakdown of the sample by age indicates that there was one person in the age group 18-24; six in the 25-34 age bracket; two aged between 35-44; two aged between 45-54 and three between 55-64. There was no one in the age group sixty-five plus.

Permanent part-time staff may work until normal retirement age but the male, and the few female, staff who reach senior management or executive level are offered early retirement packages at around fifty-five years of age.

### 5.3.2 Sex and Marital Status

The majority of the sample were female. The breakdown of the respondents by sex reveals one male and thirteen women. In terms of marital status, four were single, nine were married or living with a partner and one was in the category of widowed / separated / divorced. The male respondent was single.

### 5.3.3 Children

Of the six who replied in the affirmative to the question on children, three had two children and three had three. The three women with three children were all working as permanent part-time staff. Three have grown up children aged 18+. One had cut short her banking career to act as the trailing spouse of an executive husband and the other was a full-time mother and later became a full-time single mother. They had been bankers before their marriages and returned as permanent part-time staff when the grade was introduced.

The other woman was younger and had continued to work as a full-time bank official through two pregnancies. The third pregnancy, which occurred when the two other children were of primary school age, was unplanned. The permanent part-time grade was introduced at this time and was welcomed as a way to manage combining a family and continuing to do the same job but on reduced hours.

This mother worked a five day week but finished in time each day to collect her two older children from primary school and then the baby from a local childminder. A workplace crèche would not have been of use to this woman because she had to commute to work by train and a train journey at rush hour in the morning would have been impossible with a baby in tow.

Two of the women each had two children. Both of these women were very successful in career terms and had supportive husbands. One of these women had a partner who assumed the role of househusband and the other one employed a housekeeper.

Eight respondents had no children. None of the single women nor the man had any children. One older woman had foregone marriage and a family and concentrated on her career. She was one of the first women in the country to be appointed manager of a branch. She is a keen sportswoman and active in a predominantly male game.

Three of the respondents are currently working in financial centres abroad – two in the City of London and one in the Far East. All three of these, two women and a man, are ambitious to advance in their careers and see their assignment abroad as necessary in terms of career progression.

The breakdown of the ages of the children show that there are none in the 0-2 group; one between 3-5; 3 between 6-12; two between 13-15; one between 16-18 and eight in the age category of 18+.

#### 5.3.4 Occupation of partner

In response to the question on the occupation of partner (five replied, four women and one man) that this was not applicable. Of the others, three replied executive, another two professional / self employed, three were employees and one was classified as an entrepreneur and househusband.

As mentioned in the previous section, one of the senior women in our survey was married to a man who had chosen to become a househusband, to allow his wife to concentrate on her career. This man was slightly older than his wife and had already one

highly successful, stressful career behind him. She occupied a very demanding post and worked long hours. He took care of their home.

A comparison of earnings showed that four considered the question was not applicable. Of the others, three said they earned more, two earned the same and five of the respondents had lower salaries than their partners.

#### 5.3.5 Occupation and education of father

The results of the 'occupation of the father' question shows that one listed executive; one entrepreneur, five were retired; four were professional / self-employed and two were employees. One individual ticked off two boxes -- both professional / self-employed and employee. The educational levels achieved by these men were four primary, seven secondary, two university degree and one post-graduate.

#### 5.3.6 Occupation and education of mother

The answers to the question on the 'occupation of the mother' were unsurprising in that ten were confined to the household, three were unemployed and one was an employee. The woman was a nurse. None of the mothers had a post-graduate degree. One had a university degree while ten were educated to secondary level and three had only primary education.

#### 5.3.7 Education

None of the respondents had only a primary education and seven of them were

educated to secondary level. Two had vocational qualifications, four had university degrees and one had undertaken post-graduate study. One respondent had successfully undertaken two university degrees at night and was about to embark on a post-graduate degree in management.

Language proficiency is limited. Twelve of the respondents had not acquired fluency in any language other than English while one spoke fluent French and Italian and others spoke German and French. A number of the woman spoke Irish.

#### 5.3.8 Training

In response to a question on training in the current year, nine said that they had received training while four had not. The length for internal courses was between 2 to 40 days while for external courses the figure was between 1 and 23 days. These courses had been paid for by the company. One respondent paid for her own internal training at the cost of IR£800 to herself. One respondent had spent 63 days training.

#### 5.3.9 Commuting and Company Cars

In our survey, ten of the respondents used their own transport while three used public transport. One walked to work. In terms of time spent commuting, the breakdown was as follows: 0-15 minutes twice a day (3); 16-30 minutes twice a day (4); 31-45 minutes twice a day (4); 46-60 minutes twice a day (1) and 60+ minutes twice a day (2). The data show that two individuals spent over ten hours a week commuting to work. Four of the women had company cars.

#### 5.4 Union membership

Union membership was fairly evenly split between those who were in a union (6) and those who were not members of a union (8). The permanent part-time staff were all in the union and had worked through the most recent dispute in their company. The union was actively seeking to recruit workers in this grade.

##### 5.4.1 Careers

In terms of motivating factors in their careers they replied as follows: family tradition (yes = 4 / no = 4); job security (yes = 9 / no = 3); pay and conditions (yes = 10 / no = 6); looking for status (yes = 2 / no = 3). Therefore, it seems to be the case that job security, as well as pay and conditions, may be motivating factors in career choice.

The survey respondents have worked in banking for between 6 and 34 years. Nine have not reached a management position. Three of these are permanent part-timers. The four women who had achieved management positions had been at this level for between 2 ½ years to 19 years. When asked if the respondents engaged in career planning three replied yes and seven replied no.

##### 5.4.2 Careers of respondents

The respondents are to be referred to in the following discussion by name as well as by R for respondent followed by a number which was the original ID code on their survey questionnaire. Isobel (R1) has been a banker for nine years. Aoife (R2) was in a different service industry for a year and a half and has been a banker for 9 years. Rebecca (R3) has

worked in financial services for 8 years. Emily (R4) has been a banker for 23 years. She (R4) was a JBO for 3 years, then SBO for 4 years, an Officer for 2, an Assistant Manager for 4 and a Manager for 10.

James (R5) worked as a stockbroker for a year and a half and has been an investment banker for four and a half years. Sarah (R6) has been a banker for 25 years and is now in the investment banking arm of the same firm. Emma (R7) was a banker for 24 years. Ellen (R11) has been a bank official for 6 years. Lucy (R12) has been a banker for 17 years while Sophie (R13) has been one for 11 years. Katie (R14) has been a banker for 14 years. Rachel (R15) worked for a variety of companies for periods of 3, 4 and 2 years before joining the bank. Hannah (R16) has worked in banking for 10 years. Laura (R9) had been a civil servant for a year before going into financial services.

Nine of the respondents have spent all of their working lives in the one company and the majority have worked exclusively in the financial services sector. Three others worked in other companies before joining the bank, one in one company for a year and a half and the other for various companies for nine years. The banking careers stretch from 6 years duration to 34 years.

### 5.4.3 Performance

When asked the question: "How is performance evaluated?" the answers ranged from meritocracy; quarterly review with management; achievable targets set, weighted and graded twice annually; against agreed objectives; self and management; achievement

and measurement against goals set annually; annual Personal Progress Review; performance reviews; six monthly review/preview; and by self and manager, and by results.

#### 5.4.4 Potential

The question "How is potential evaluated?" got a more mixed selection of answers. They included the following: by gender; quarterly review against objectives; self and manager; job performance; PPR; continuous assessment and not evaluated other than through internal selection process based on assessment undertaken upon entry and updated every five years; by results. One respondent replied "don't know" and another "various":

#### 5.4.5 Perks or benefits

The respondents listed a number of items except the three permanent part-time officials who did not list anything. The replies are as follows: (1) home mortgage, profit sharing, life assurance; (2) staff loans, profit sharing; (3) company car, mortgage, subsidised loans, club subscription; (4) company car, preferential loans, bank fees and charges; (5) company car, stock issues; (6) low interest loans, non-contributory pension, company car; (7) profit sharing, pension, preferential loans; (8) bonus shares, preferential loans; (9) profit sharing, reduced rate loans; (10) pension, health insurance and share options.

#### 5.4.6 Mobility

In terms of mobility, nine have only worked in Ireland while five have worked in



more than one country. One of these was based in Ireland but responsible firstly for Iberia and then Scandinavia which involved extensive travel. The second highest paid worker in this survey has worked in three countries – two in Europe and one in the Far East.

The respondents have worked for between one and eight companies. They have between 6 and 34 years in employment. Of the two with the shortest employment lengths, one entered banking as a school leaver and the other as a graduate.

Asked if they had accepted a transfer on a temporary basis, four said yes and three said no and on a permanent basis, five replied yes and four said no. The temporary transfers lasted between 1½ years to 10 years. The respondents were asked if they were willing to move to a new position and twelve said that they were. In reply to a question on moving to a new locality, eleven said yes and two said no. This is a high number willing to leave their current job and location.

#### 5.4.7 Career breaks

Four respondents had taken a career break while ten had not. A number of the respondents are possibly waiting until their mid to late thirties to start a family. In reply to the question of whether they had availed of maternity or paternity leave, 3 said yes and 10 said no.

#### 5.4.8 Responsibility

Five of the respondents participated on committees at director level, five at the

functional level while three (the permanent part-time staff) said that they had no such responsibility and one said there was no existing committee. Regarding responsibility for the human resource function the respondents replied as follows: selection (yes = 6 / no = 7); induction (yes = 6 / no = 7); evaluation (yes = 6 / no = 7); payment (yes = 4 / no = 9); career development (yes = 6 / no = 8); downsizing (yes = 4 / no = 9); work organisation (yes = 7 / no = 7).

#### 5.4.9 Income

Five of the group earned under IR£20,000; five earned between IR£20,000 and IR£40,000 while there was one person in each of the categories of IR£41,000–IR£60,000, IR£61,000–IR£80,000 and IR£81,000–IR£100,000. One woman earned over IR£100,000 and the respondent who said he earned Stg£81,000–Stg£100,000 has almost reached that level. However, interestingly, this man was by no means the most senior of the respondents in terms of age, experience or organisational level.

The two second highest earners were investment bankers and the third highest earner worked in the information technology area of a bank. The highest earner had been the managing director of a bank and now holds a number of non-executive directorships. The survey was undertaken before the introduction of the Euro currency to Ireland.

#### 5.5 Networking

The survey question on networking revealed that they were split in relation to

whether or not they engaged in this type of activity. Eight said that they did actively network while six said that they did not. Two of the respondents were sportswomen, active members of a yacht club and a golf club, which brought them into frequent contact with the male executives in their bank which accorded high visibility to staff who had sports participation.

#### 5.5.1 Mentoring

A similar split was found in the answers to the questions on mentoring. The question concerned firstly, whether the respondent had ever had a mentor and secondly, whether they had ever acted as a mentor. The split in the first case was six (yes) and seven (no) and in the second case, eight (yes) and six (no).

#### 5.5.2 Working hours

Eleven worked full-time and three worked on a part-time basis. Eleven said that they did overtime and three replied that they did not. The breakdown in terms of overtime is as follows: Less than one hour a week (1); 1-2 hours (1); 2-5 hours a week (3); more than 5 hours a week (7).

The respondents were asked about the time they spent at work as well as the time that their partner spent in paid activity. Five said that they spent less than 40 hours; five between 41-50; four between 51-60 while one spent in excess of 60 hours per week at work. Those women who had a partner said that he worked less than 40 hours in two cases; between 41-50 hours in five cases and between 51-60 in only one case. None of

them worked in excess of 60 hours.

### 5.5.3 Domestic activity

An examination of the number of hours spent on domestic activity indicates that eleven respondents and seven of their partners spent less than ten hours on domestic activity while three of the women and one of the male partners spent between 10-15 hours. The one househusband spent between 16-20 hours per week on domestic activity while no one spent more than 20 hours a week.

The amount of time to oneself was quite low for both groups. When asked this question they replied as follows: less than 10 hours (respondent = 4 / partner = 5); 10-15 (respondent = 5 / partner = 2); 16-20 (respondent = 1 / partner = 1) and more than 20 (respondent = 4 / partner = 1).

A more detailed analysis was made possible when the respondents were asked who took care of individual household tasks such as housecleaning, cooking meals, food shopping, gardening, ironing, child care and eldercare. Very few of the respondents were responsible for child care / eldercare.

Three of the women had adult children. Two of these women had elderly parents who were still active. They did not live with them but visited them on a regular basis. One respondent worked on a permanent part-time basis and said that she was responsible for child care. One child went to a childminder while the others were in primary school. One

woman worked long hours and her partner, a househusband, was the primary carer. Two other women said that they shared responsibility jointly.

#### 5.5.4 Housecleaning

Two of the senior women employed a housekeeper and her role was mainly housecleaning, cooking meals as well as food shopping. In one case the meal that the housekeeper cooked was tea for the children when they came home from school. A grandmother, occasionally, also cooked the tea for the children. In the case of housecleaning, the survey respondents said that they did it (4), their partner (the househusband) did it (1), they did it jointly (7) or a third party did it (3).

#### 5.5.5 Cooking meals

The cooking of meals seems to be more of a joint effort (5) while seven did the cooking and in two cases the partner cooked the meals. In two cases a third party, the housekeeper, was called upon to do so. This was not the evening meal for the adults in the family. It was also mentioned that a cooked lunch was available at the workplace at a subsidised rate. The three individuals working abroad, two in a couple and one single person, mentioned that they ate out a lot.

#### 5.5.6 Food Shopping

The majority of respondents did their own food shopping (9) while some did it jointly (4) and one partner (the househusband) did it. The housekeeper did the shopping in two cases.

#### 5.5.7 Gardening

Gardening was widely distributed between the respondent (5), the partner (4) and jointly (3). Two of the respondents did not have a garden because they lived in apartments.

#### 5.5.8 Ironing

Surprisingly none of the respondents relied on an ironing company. Eleven of the respondents did the ironing while three said they did this task jointly. In one case the housekeeper did the ironing. Of all the tasks, it was this one that seemed to be reserved for the women (respondent or housekeeper).

#### 5.5.9 Finances

When asked what kind of financial instruments they used, all fourteen had cash cards, chequebooks and credit cards but only eight used a debit card and one said she used internet banking.

The answers to the questions on who makes the purchase decisions regarding a number of items revealed that these were made either by the respondent or jointly. The partner was said to make the decision in only one case which was in connection with the purchase of consumer products. The items listed included investment products, house purchase and personal insurance.

5.6 Sex Roles, Stereotypes and Organisational Culture

One set of questions (Q. 34) was intended to elicit views on sex roles, stereotypes and organisational culture. The questions were prefaced with the statement: "On the basis of your professional experience, please express your views regarding the following statements on sex roles and stereotypes regarding working women". The respondent was requested to tick the box "true" or "not true". The first question regarding whether the career of a woman tends to be negatively influenced by her family role resulted in an almost equal split between true (8) and not true (6).

The second question on whether a rising number of women realise that it is difficult to return to work after a career break saw nine agreeing that this was true and five saying that it was not true. The third question on whether having a career is considered essential for educated women was again split almost evenly with six saying true and eight saying not true.

The next set of questions concerned whether working women have difficulty relating to male colleagues (peers) at the same level in the organisational hierarchy and two respondents thought that this was true while twelve said it was not. On the question of whether working women have difficulty relating to male colleagues at a higher level in the organisational hierarchy, the split was three for "true" and eleven for "not true" but the last part, of this question was the most surprising, of whether working women have difficulty relating to male colleagues at a lower level in the organisational hierarchy. All the respondents said that this was not true.

The issue of whether women have greater difficulty networking at work resulted in an even split of seven saying true and seven saying not true, as did the item on whether women have to assume male attitudes and values at work. Seven said this was true and six said not true. The majority of respondents (12) thought that women possess different leadership styles than men while only two agreed that this was not the case.

#### 5.6.1 Parity

The final item on the survey posed the question of whether the respondent thought that women had achieved parity in positions, perceived competency and pay. The majority said no (12) and two said yes.

#### 5.7 Concluding remarks

Chapter five consisted of the organisational case study (Eirebank), the twenty individual caselets and the preliminary survey. An analysis of the twenty individual caselets indicates that women make individual (multiple) choices depending on what life throws at them (multiple responsibilities). The survey documents the lack of paid domestic support but indicates a reasonable level of spousal (or equivalent) support.

Chapter six contains the main results and analysis.



6 Main Results and Analysis

## Chapter 6: Main Results and Analysis

### 6.1 Introduction

Men are not the strong ones, women are not the weak ones, and motherhood is not what makes women valuable. We need truthful particular ways to describe human diversity.

(O'Faolain, 1996)<sup>1</sup>

Almost thirty years after the removal of the marriage bar, women are still pursuing different careers in financial services than men. They are being recruited to work in the lower grades such as permanent part-time official or to the bank official grade. The top executives are still overwhelmingly male and it is the exceptional women – those who place a high priority on educational attainment and career success and who have the ability to organise every aspect of their lives – who progress to the executive suite or to the boardroom. These women may possess the "A Factor" (Shulman and Bowen, 2001).<sup>2</sup>

The Irish financial services sector has been revolutionised in the last thirty years (Kennedy, MacCormac and Teeling, 1988).<sup>3</sup> Women have been working in banking in Ireland since 1918 but up until 1973 they were expected to retire upon marriage (White, 1998).<sup>4</sup> Some women have achieved a remarkable degree of success in the financial services sector (outside Ireland) and have written about the organisational cultures that they have encountered (Davies, 1994;<sup>5</sup> Davis, 1997;<sup>6</sup> Endlich, 1999).<sup>7</sup> One woman wrote about the power of networking and homosexual reproduction (of male managers) in the City of London (Rowe, 1997).<sup>8</sup> The City is changing due to technology and most of the

trading, that is carried on today, is screen based. The days of the open cry systems are numbered (Rowe, 1997).<sup>9</sup>

Men working in high finance areas such as broking and dealing have written about the pressures that they have encountered (Leeson, 1996).<sup>10</sup> An oral history project, 'City Lives' -- The National Story Collection, is aiming to capture the occupational experiences of early workers in the City of London and it supplies us with a feeling of how male dominated the City was in the past (Courtney and Thompson, 1996).<sup>11</sup>

A book on the organisational culture of Wall Street in the 1990s showed how business a place it could be and what it took to survive for any length of time (Partnoy, 1997).<sup>12</sup> The company had to employ an expert on sexual harassment to train the people who were conducting recruitment interviews because the firm received complaints about sexual harassment (Partnoy, 1997).<sup>13</sup>

One woman who has succeeded, in this male world, is Nicola Horlick. She has generated a considerable amount of media coverage over the years partly over a dispute with her former employers who thought she was planning to move her team and poach clients. This woman takes planning to the extreme. She plans Christmas in October and says that the Sunday opening of shops is a godsend to working mothers. She finds the time to make her own Christmas cake as well as organise the festivities in her town and country homes.

Horlick plans her maternity leaves to coincide with holiday periods. She has five children. One child died of leukaemia and she became pregnant again. She had no epidurals during labour and worked through all her pregnancies. She claims that her nanny was essential to the smooth functioning of her home. Her long standing nanny left under difficult circumstances resulting in a legal dispute. She says that working women have to look either smart or very smart and need a husband who can be comfortable as part of a team. Her husband is an investment banker. She does not drink. Her autobiography is dedicated to her father who was an important role model (Horlick, 1997).<sup>14</sup>

## 6.2 The Research Questions

The three three research questions of this thesis were:

- (1) What do the career paths of women in the Irish financial services sector look like?  
(caselets)
- (2) Have there been any changes in career patterns of women in the Irish financial services sector over a thirty year period?  
(caselets)
- (3) What factors, if any, aid the career progression of women in the financial services sector?  
(caselets and organisational case study)

## 6.3 Methodology (caselets)

The way that the above aims were met was by means of twenty individual caselets of women who have been working in financial services during the ten year period under

study. They have all made choices in regard to career and family and have achieved differing degrees of success in both areas. Laura, whose story is told in one of the caselets, believes that it may be a case of dealing with "What life throws at you". The women could not have predicted permanent singlehood, divorce, widowhood or even how much having a baby, as Aoife says, changes everything.

#### 6.4 Patterns

The metaphor of the patchwork quilt is an appropriate one to describe the combinations of paid and unpaid work done by women and the way that they construct a career as well as a life. The glass ceiling is a power divide – an exclusionary device to keep women out of leadership positions. How women cope when faced with the glass ceiling depends on four factors highlighted by Laura which are:

- (1) Education (social factor);
- (2) Financial Independence (economic factor);
- (3) Self-Identity (emotional factor) and
- (4) Choices (social, economic and emotional factors).

If the results of this research had to be described in one word it would be 'choices'. The author of a guide to report writing warns of the dangers of imposing 'forced categories' on data (Barnes, 1996)<sup>15</sup> while Bateson speaks of 'forced choices' (Bateson, 1990).<sup>16</sup> Hakim (1996)<sup>17</sup> gives us three employment profiles (continuous, homemaker and discontinuous); Potuchek (1997)<sup>18</sup> outlines eight (employed homemaker, co-breadwinner, helper, supplementary provider, reluctant provider, reluctant traditional, family centred and

committed worker) while Mary Dean Lee (1994)<sup>19</sup> has seven career models along three dimensions which are the timing of children and the level of involvement in each role -- career or family -- over time.

Dumelow, Littlejohn and Griffiths (2000),<sup>20</sup> in a study of female hospital consultants, found three types of orientation which they called career-dominant, segregated and accommodating. As in the present study, Potuchek (1997)<sup>21</sup> and Marshall (1995)<sup>22</sup> also chose to give the women they profiled names.

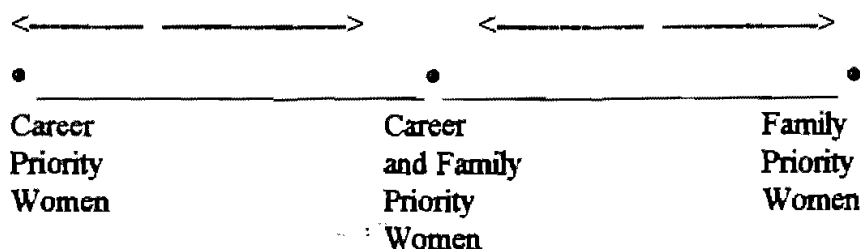
The twenty women in the individual caselets have been consigned to one of six categories (which are not mutually exclusive):

- (1) The High Achievers (n = 4);
- (2) The New Mums (n = 3);
- (3) The Family Carers (n = 5);
- (4) The Mobile Career Women (n = 2);
- (5) The Junior Management Women (n = 3) and
- (6) The Thirty Something Women (n = 3).

## 6.5 The Career and Family Priority Continuum

The Career and Family Priority Continuum (as mentioned before in Chapter 1) is my method of placing women on a scale in relation to the priority that they place on paid employment over caring and domestic concerns.

## The Career and Family Priority Continuum



(O'Riordan, 2001).

If one examines the career of a woman over her life course, one can see what choices she has made in terms of her orientation to career and family. At age 25, 35, 45 and 55 the woman may be placed at a different point on the continuum. This work provides a preliminary snapshot.

The High Achievers each found a solution to the problems attached to trying to combine a career with a family. Laura employed a housekeeper to look after the home and children while Emma, who also employs a housekeeper, opted to remain single and child free. The younger generation of high achievers, Emily and Sarah, both found and married "Mr Right." The importance of spousal support has been emphasised in the literature (Mahon, 1991).<sup>23</sup>

Emily has the assistance of a paid childminder with a husband who works shifts while Sarah is free to put in long hours while her partner executes the role of

househusband. Mahon (1991),<sup>24</sup> in her study of women working in the Irish Civil Service, also found men who were willing to share the parenting.

Feminist economists concern themselves with examining the relationships surrounding breadwinning, caring and gender (Gardiner, 1997;<sup>28</sup> Kuiper and Sap, 1995;<sup>29</sup> Potuchek, 1997).<sup>30</sup> The high achievers earn large sums of money and this may explain how they can redefine the gender roles.

The New Mums had all given birth in the previous six months and were adapting to new circumstances. The most successful in career terms, and the oldest, Sheila, was able to set up a home office, as well as a new business, with a childminder who came to the house five days a week. The other two new mothers opted for extended maternity leave with Gillian returning to a job-share and Aoife initially working part-time while her new baby goes to a childminder (her mother) until the crèche place becomes available.

Under the Programme for Prosperity and Fairness, the Department for Justice, Equality and Law Reform has examined the progress (a comparison of provision within the countries of the European Union) made in regard to maternity,<sup>31</sup> paternity<sup>32</sup> and parental leave.<sup>33</sup>



The largest category is made up of the Family Carers. These women have made career choices based on caring, either child care or eldercare, responsibilities. The older women started work in the bank after school but left to have families. Lucy became a trailing spouse to an executive husband while Rachel worked intermittently until her divorce. Jennifer worked up until her late marriage and, could not have foreseen in how short a time, she was to become a widow with four children to support. The youngest family carer lives with her ailing mother-in-law while Katie had a third unplanned pregnancy at the same time as the new grade of permanent part-time official was introduced.

The Mobile Career Women have both chosen to take an assignment abroad as part of what they see as necessary experience for career progression. Isobel, the political mover, is a graduate in her late thirties while Ellen, the relatively new recruit, came to the case study organisation after secretarial school.

Two of the Junior Management Women are in their thirties while the other is in her forties. Rebecca entered as a graduate and is powering ahead in career terms while Alison completed her banking examinations and a degree, while in employment, and she is moving forward after being stuck in a backwater department, the Support Function, for many years. The other female junior manager is older and, despite the fact that her children are no longer small and she has experience of project management in the field of information technology, her career has stalled at the level of assistant manager.

The last category of women are a mixed bunch in the thirty something age group. Elizabeth has achieved a professional qualification and her career has gone from strength to strength but she would like to get out of the corporate rat race and run her own business, a book keeping / small accountancy firm, but has to work to cover a heavy mortgage.

Nicola, formerly a school teacher, changed her career and has since completed all her banking examinations as well as a degree at night. For many years, she was stuck in a backwater department in head office and it is only in recent years that she has come into her own in branch banking. Hannah is the most distressing caselet. Her career is best described as regressive while her personal life is similarly fraught.

## 6.6 Work and Family Choices

The British-born editor of American Vogue was profiled for a television documentary on "Boss Women."<sup>34</sup> Anna Wintour, nicknamed "Nuclear Wintour", has two children and a job as editor of the most prestigious fashion magazine in the world. She agrees that career success is all about priorities. Wintour, like the High Achievers in this study, is highly organised and energetic as well as focused and decisive.

The CEO, between 1995 and 1997, of Laura Ashley, a fashion and soft furnishing retailer, was in Ireland to address a conference on "Diversity and Balance at Work." Ann Iverson, an American, has two children from four marriages and is now running her own retail consultancy called International Link.

She is quoted as saying that women divide their lives into three: "It seems quite simple: one third for your kids, one third for your job, one third for your one outstanding relationship. But what you tend to forget is that you've got to choose which comes first."<sup>35</sup>

## 6.6.1 Feminism

Only one of the women interviewed brought up the issue of feminism and she would not call herself a feminist. One feminist academic found that the women she interviewed could be labelled along the lines of "I am a feminist, but ..." (Marshall, 1995).<sup>36</sup> This was not the case here.

## 6.6.2 Future Research

The women, in the caselets, studied here were all middle class. Two of the women mentioned that their 'family of origin' would have been considered lower middle class. Another study would be needed to study the career progression of women (bankers) in financial services from working class backgrounds. Two authors, writing on educational inequality in Ireland, make the point that more research needs to be undertaken on the connections between social capital and career progression because of the possible implications for occupational status achieved (Smyth and Hannan in Nolan, O'Connell and Whelan (eds), 2000).<sup>37</sup>

## 6.6.3 The Organisational Case Study (Eirebank)

The methods of carrying this out are described in Chapter five.

## 6.6.4 Snakes and Ladders

The three parts of the organisational case study in one bank, which was given the name Eirebank, are intended to give an indication of what it is like to work in the firm. Eirebank is here compared with Sellbank in Midcity and Southtown (Halford, Savage and Witz, 1997)<sup>38</sup> and Merbank in the City of London (McDowell and Court, 1993).<sup>39</sup> The issue of gendered recruitment (PPT and BOG) and selection and the politics of promotion (development and training, motivation and achievement and progression through the organisation) are discussed.

## 6.6.5 Part 1 -- The Support Function

The working atmosphere in this department reminded the author of being back at school. A large number of women aged from late teens to mid fifties worked together all day. The predominant discourse was based around traditional concerns such as engagements, weddings, pregnancy (which were approached in that order), babies and children, schools, new houses and home improvements, holidays and occasionally sport.

## 6.6.6 Part 2 -- The International Banking Division

The department was organised into teams and the chief manager (formerly a senior manager) to whom these teams reported was a stable introvert (Belbin, 1981).<sup>40</sup> The women were either managers or secretaries. The work and role of secretaries has been examined by Kanter (1977)<sup>41</sup> as well as by Pringle (1989)<sup>42</sup> and Truss (1995).<sup>43</sup> Many of the caselet women had either trained or worked as a secretary at some point.

## 6.6.7 Part 3 – The Dealing Room

The four issues of sexual harassment, bullying, violence in the workplace and workplace stress have been addressed in the Irish context by Costigan (1998).<sup>44</sup> Incidences of sexual assault in the workplace (and the Irish army in particular) have received media attention following the release of the results of research by Dr Tom Clonan.<sup>45</sup>

## 6.6.8 Stress and Sexual Harassment

One sociologist, Marie O'Connor, even found evidence of the bullying of Irish women in the labour wards of Irish maternity hospitals and describes certain practices as bordering on assault.<sup>46</sup> Assaults and violence appear to be prevalent in all areas of Irish life and McKeown has found evidence that men are likely to be victims as well as women.<sup>47</sup>

Stress and sexual harassment have received attention in the media in recent years due to more frequent recourse to the law as a means of redress. High profile bosses, such as Richard Branson of Virgin and Mohammed Al Fayed of Harrods, have been the subject of legal cases while British City banker Kay Swinburne won an out of court settlement of Stg£1 million from Deutsche Bank while the American subsidiary of car maker Mitsubishi had to award 300 women employees \$34 million.<sup>48</sup>

The issues that stand out in a discussion of dealing rooms are those of stress and sexual harassment. Sexual harassment of female dealers can be reduced by sensitivity training and organisational change initiatives. Stress can be alleviated by Employee Assistance Programmes such as the specific one designed for the dealing room staff at

Eirebank (Mental Effectiveness Training) as well as the more general assistance, such as counselling, provided by the HR department.

Two experienced researchers spent three years studying dealing room staff (Kahn and Cooper, 1993).<sup>49</sup> They gained access to ten financial institutions in the City of London, which were both European and American, and they studied twenty-six dealers in detail. The description of working in a dealing room is a very faithful account of life in such an environment. They point out that it was as recently as the mid-1980s that the male culture of the City was diluted (Kahn and Cooper, 1993).<sup>50</sup>

Kahn and Cooper state that dual-career couples may experience conflict between the home and work interface and stress caused by role conflict (Kahn and Cooper, 1993).<sup>51</sup> The female dealers, despite having better academic qualifications than their male colleagues, have fewer responsibilities within the Dealing Room which obviously impacts on promotional opportunities (Kahn and Cooper, 1993).<sup>52</sup> The researchers found that the women did not believe that they were discriminated against and that the men did not moderate their behaviour and language when working with them. They say that the female dealers were hardy individuals.

The reason that this research is so relevant is that computer and information based work in a competitive, high pressure environment may be the future of employment. Dealers spend many hours slumped in chairs looking at multiple screens, working at a keyboard and on a telephone. The split second decisions that they make can cost dearly in

financial terms and these activities may result in physical as well as mental stress.

Those dealers who had responsibility for others had poorer health as did those who had to wait longer for promotion than colleagues. Two of the stress coping mechanisms include separating home and work and having a home that is a refuge from the outside world. Work stressors change and the recent ones include job insecurity, delayering, downsizing and occupational locking-in. Occupational locking-in can occur quite easily in dealing because the relatively high salaries are hard to resist even if the job is felt to be unsuitable by the individual. Status incongruity may be a problem for women in their careers because they may be forgoing the life experiences that are expected, by parents and peers, such as childbearing.

The 'merger mania' of recent years has taken a toll on employee morale. The risk of burnout is a constant in this area of employment. The authors of the work believe that the introduction of Employee Assistance Programmes (EAPs) into dealing rooms should be considered a priority (Kahn and Cooper, 1993).<sup>53</sup> The dealers that appear to need the most help are women, the unattached, graduates and those working in American-owned financial organisations. The need to investigate the more stressful working environments of American financial organisations will become a priority in Ireland as more firms choose to locate European head quarters here.

The research undertaken by Belinda Brooks-Gordon on male dealers in a London brokers office applies to the dealing room that the author worked in. Brooks-Gordon went

undercover in the City of London. She presented her findings in a speech to the conference of the British Psychological Society.<sup>54</sup>

Brooks-Gordon found that the women were put into sexist categories by the men according to perceived sexual availability which was based on age, physical attractiveness and dress sense. She met no women over 45 years of age. The "babes" were the young attractive women. These women were considered to be sexually available as well as sexually active. Those who went along with the men and gave as good as they got were considered to be "one of the boys". She says that the women adopted one of two strategies to deal with the pervasive sexual harassment. The first was to be tough and to give as good as they got which meant not giving into the men, the second was to give in and these women were excluded and eventually left.

## 6.7 Organisational Innovations

Two recent organisational changes at Eirebank were the introduction of 360° Feedback and the setting up of a call centre. Both of these innovations have implications for the career development of women.

### 6.7.1 Performance Appraisal

The matter of gender neutrality in HRM is an issue of recent interest and research has been done on the composition of selection panels and assessment tools. One of the Irish experts on upward appraisal is Gerard McMahon, Lecturer in Human Resources Management, based at the Dublin Institute of Technology. A number of large Irish



companies have introduced the performance management tool known as 360° feedback and McMahon thinks that it will be one of the main developments in his field over the coming decade.<sup>55</sup>

Eirebank introduced 360° Feedback as part of the Personal Development Programme, initially for managers and executives. It takes two days to complete the evaluation by peers, management and subordinates and is repeated every eighteen months.

Eirebank have extended the 360° Feedback to assistant managers and officers as well as started a number of career development programmes for non-management grades.

## 5.7.2 The Call Centre

Transactions in financial services are increasingly being handled by customer service agents housed in large open plan offices in greenfield sites or industrial parks. Researchers, like Professor David Metcalf and Sue Fernie, of the Centre for Economic Performance, at the London School of Economics (Metcalf and Fernie, 1998)<sup>56</sup> have turned their attention to the study of the growth, in number, of call centres and the working conditions for the mainly female employees. The call centre customer agents, like the traditional secretaries, are subject to stress because of the degree of control that is exercised over their work by an immediate supervisor. The pace of work is dictated by technology which can be used to monitor, at a distance, outputs. Monitoring can take the form, in the case of the secretary, of "keystroke" information or, for the agent, response time to calls.

In Eirebank, the agreed response time is 2½ minutes. The combination of a service

agreement for swift call answering combined with close monitoring has led to health concerns such as RSI and sore throats. The secretaries and call centre agents are both doing "emotional work" in their jobs which, combined with the constant supervision, may lead to burnout.

### 6.7.3 Stress and Short Career Ladders

The female dealers, the team secretaries and the call centre operators all have stressful jobs using the newest technologies and all three have performance targets to be met as well as short career ladders. All three groups work in teams.

The Information Society Project Office of DGXIII of the European Commission has set up a project to find "... whether the rapidly-growing call centre market is providing its female employees with new opportunities for expertise development and career progression." The Tavistock Institute in London, who are co-ordinating the project, say that "The central aim of the project is to identify call centre arrangements which promote women's careers."<sup>57</sup>

### 6.7.4 The Glass Ceiling

My research, based on both the caselets and the organisational case study, on the situation in regard to the career progression of women in the Irish financial services sector from 1973 to 2002 can be described as one of colliding with the glass ceiling rather than breaking through. A few exceptionally well educated, highly organised, energetic, politically aware (in organisational terms) women break through but they will continue to

be defined as rarities as long as women embrace motherhood.

The author believes that the glass ceiling is best seen as an organisational power divide which is more likely to be made of ceramic – a material that is much tougher and more flexible than it looks. The most successful woman in this study, Laura, espouses the 'pipeline' thesis (the area she mentioned was the law in Ireland) – that enough highly educated, ambitious women are making their way up the ranks and that it is only a matter of time.

#### 6.7.5 The Politics of Promotion

Future career development may be divided between:

Graduates and non-graduates and

Mothers (women with children) and Non-mothers (childfree women).

Graduate women who are child free are seen to be more committed to employment but even they have to be politically aware of the organisational power games (and willing to join in) and be agentic in terms of career development demands. Some non-graduate mothers may also succeed but they will be fewer in number and have to be "superwomen" in regard to organising every aspect of life. See Chapter two (section 2.7) for a discussion of these issues.

#### 6.8 Recommendations

Open selection for all promotions and annual gender / equality audits as well as

offering cafeteria style benefits packages may improve the situation for women in organisations. These are discussed below.

## 6.8.1 Open Selection

Nomination by management used to be the method of supplying names for internal promotion but this was discontinued by Eirebank and open selection is now practised for appointment to officer and assistant manager. The Department of Justice, Equality and Law Reform commissioned a report on Equal Opportunities in the State-Sponsored Sector (October 1999)<sup>58</sup> as part of a monitoring process. They found that little progress had been made to address the under-representation of women but point out that open recruitment competitions are more favourable to women than internal selection.

## Equality Audits

Eirebank states, in the Annual Report, that it is an equal opportunity employer but they do not provide a breakdown of grades by gender which would reassure staff who mentioned, through means of the most recent attitude surveys, concerns regarding equal opportunity. An annual breakdown of grades by age and gender would be easily accomplished considering the sophisticated technology that the Human Resources Department at Head Office use to track manpower.

## 6.8.3 Cafeteria Style Benefits

Staff at Eirebank have mentioned, by way of an attitude survey, that a crèche would be useful.

## 6.8.4 Choices – Later Motherhood, Childlessness or Home from the Boardroom

When is the best time to have a baby? A guide to older motherhood says that the best time, physiologically, for a woman to have children is between the ages of 20 and 25 years (Berryman, Thorpe and Windridge, 1995).<sup>60</sup> Motherhood has a transformative impact on life at whatever age it is embarked upon. The women who choose to remain childfree want different things out of life. They have different values and priorities and are motivated by a desire for independence and autonomy. One study related maternal age to the risk of type 1 diabetes in children (Bingley et al., 2000).<sup>61</sup> There is no male equivalent for pregnancy.<sup>62</sup>

Ruderman and Ohlott (2002) found that different women have different needs (for self-actualisation and self-realisation) at different life (age based) stages but that personal development is important for women and that multiple roles (including motherhood) and multiple relationships are necessary for this.<sup>63</sup> A review of reviews, by Gary N. Powell, of the research on the glass ceiling concluded that a female model of success is needed which allows for a balance between work and non-work (including motherhood) life.<sup>64</sup>

## 6.8.5 Career and Family in Ireland today

The dramatic demographic changes associated with late industrialisation and modernity are documented elsewhere, in the Irish context, in detail (Tovey and Share, 2000;<sup>65</sup> Redmond (ed.), 2000).<sup>66</sup> The impact of these upheavals for women have been tackled by sociologists, Drew and Mahon (in Drew, Emerek and Mahon (eds), 1998),<sup>67</sup>

and more recently by researchers based at the Economic and Social Research Institute in Dublin (Nolan, O'Connell and Whelan (eds), 2000)<sup>68</sup> who have produced a barrage of reports, discussion papers and books on economic development in Ireland.

The impact of membership of the European Union which gave us "other eyes" and increased the commitment at national level to moving towards gender equity, equality and balance has been described by Hart as a case of "mixed signals." She refers specifically to the progression of women in financial services but notes the continued absence at the most senior levels (Hart in Dooge and Barrington (eds), 1999).<sup>69</sup> McEvoy tackles the issue of gender equity at the local level in Ireland and believes that Irish women are still waiting for empowerment through equality of participation, outcome and condition (McEvoy, 1998).<sup>70</sup>

The barriers and obstacles (structural and attitudinal), to jobs for women, at the highest levels are identified by Professor Pat O'Connor and she has come to the conclusion that Ireland is still a man's world where "a patriarchal dividend" exists which means that there is a gender bonus for being male (O'Connor, 2000).<sup>71</sup>

Much of the current research in the area of women and work is an attempt to map three (intersecting) trends which are (1) declining fertility; (2) increasing educational attainment, of girls and women, and (3) participation (horizontal, vertical and sectoral employment share as well as earnings) in the labour market (Lydon, 1999;<sup>72</sup> O'Connell in Nolan, O'Connell and Whelan (eds), 2000).<sup>73</sup> The educationalist, Lynch, states that "Women's educational gains have not been translated into comparable employment gains;

they are disproportionately represented in the lower-paid sectors of employment both within and between occupations" (Lynch, 1999).<sup>74</sup>

The economist Finola Kennedy charts the "revolution in Irish family life" in Cottage to Crèche (Kennedy, 2001).<sup>75</sup> In the concluding chapter of her book, she states that the dramatic changes evident in Irish society are a result of the three arches of the economy (economic planning and development), policy (of the State) and values (of the Church).<sup>76</sup> She also uses the word "choice(s)" to describe the plurality of family forms in Ireland at the beginning of the 21st century. She speaks of having a child as being "... a deliberate choice"<sup>77</sup> and that "lifestyle choices" may result in the postponement factor coming into play (until age 30-39), permanent childlessness or solo-motherhood<sup>78</sup> now that women have more options or life choices (and better life chances) which include economic independence or marriage or a combination of both.<sup>79</sup>

Kennedy believes that the reasons behind the changes in behaviour (roles) and attitudes are due to a complex set of factors such as educational participation, technological advancement, the media and access to birth control methods. She states that "The rise in living standards, combined with a reduction in child-bearing and increased educational and employment opportunities, has vastly increased the options for women."<sup>80</sup> These "new-found choices"<sup>81</sup> of individuals are currently made problematic by inflated house prices and the lack of affordable and safe child care and in the future by an ageing population (and the need to provide appropriate care for the elderly).

6.8.5.1 Choices -- Fatherhood

The issue of choice has been raised by sociologist, and father of four, Harry Ferguson. He wants to know what constitutes a good father. He says that "For greater flexibility needs to be available to give men the choice to take more active responsibility for children."<sup>82</sup>

6.8.5.2 Choices -- Motherhood

One choice that mothers are making is to engage in premature returnism (Benn, 1998).<sup>83</sup> They are going back to work too soon after the birth of a child and this may lead to long term health complications. It takes at least six weeks for the body to return to normal, if there were no complications, after the birth and that is not taking into consideration the sleep deprivation which accompanies a new-born. The decision regarding when to return to work is related to either financial necessity, where the couple is struggling to survive on one salary with additional expenses (babies are expensive), and / or career ambition.<sup>84</sup>

Of course, some women can afford not to return to work. These women may be well educated and have spent twenty years building up a successful career and now want to devote time to being a full-time mother. An American journalist based in Ireland, described this trend as "High-flying women break free."<sup>85</sup> The women interviewed were older mothers and motherhood was embarked upon as they circled the age of forty. She believes that they experienced a mid-life crisis which made them re-evaluate their priorities in light of the new family responsibilities. They looked for alternatives to full-time work



such as contract and flexible working.

## 6.8.6 Independent Women

A prominent political scientist, Professor Tom Garvin, points out that "Social change is notoriously difficult to measure and assess, ... " but he believes that the culture shift which has taken place in Independent Ireland, from the time of independence, is a result of education, relative wealth, information and time (Garvin, 2000).<sup>86</sup> This "quiet revolution"<sup>87</sup> has produced "a new social type" and seen the spread of middle class values.<sup>88</sup> He concludes that "the growing independence of women has been a conspicuous feature of the Irish long revolution."<sup>89</sup>

## 6.8.7 Flexibility

Employers use temporal (flexitime / job sharing / part-time working / career breaks / term-time working), locational (flexiplace and teleworking) and numerical (contracts) flexibility in order to aid recruitment, retention and reconciliation (career / family) of employees. They want to be seen too be "employers of choice" (Humphreys, Fleming and O'Donnell, 2000).<sup>90</sup>

I predict that the promotion of non-standard working time, as promoted by the European Union to aid unemployment and a balanced life, will not be conducive to the careers of women. Those (men and women) who wish to progress (as part of the core rather than the peripheral workforce) in career terms will choose to work standard hours with short (if any) interludes of non-standard working. See Chapter 2 (section 2.7).

A report by the TUC in Britain showed that the advantages of teleworking (or e-working) have not materialised and it states that "Most forms of telework are essentially new wine in old bottles, albeit enhanced and improved by the use of computers."<sup>91</sup>

I shut out the stressful aspects of my job very easily. By the time the DART gets out of that tunnel just beyond Dalkey, and I see the sea, I've pretty much forgotten all the trials of the day.<sup>92</sup>

One method of coping with overstretched lives is to compartmentalise. Professor Nippert-Eng, a sociologist at the Illinois Institute of Technology, studied what she terms "boundary work" which is the work that we do to separate the two conceptual categories of home and work. Some people try to integrate the two spheres while others are very strict about segmenting the two. Different clothes and items are used to differentiate the two areas of our lives (Nippert-Eng, 1995 and 1996).<sup>93</sup>

The first woman director of MI5, Dame Stella Rimington, found herself compartmentalising home and work after she became a mother and later a single mother.<sup>94</sup> With the further advancement of information communication technologies (ICTs), the home as haven or refuge, from the hostile world of work, may be under attack as laptops and mobiles are transported from work to home and back again.

#### 6.8.8 Patterns and Predicaments

In conclusion, the twenty caselets outlined in this research show how women in the

financial services sector in Ireland follow different career and family patterns. The pattern for the future seems to be developing along the lines of dual-earner couples make the transition, after marriage and parenthood, to the male breadwinner / female primary carer and secondary earner model. The woman has more choices than ever and will probably be the parent who chooses, if the couple can afford it, to prioritise the family role over the work role.

The trend know as "home from the boardroom" may become more widespread as women achieve higher levels of educational attainment and career success prior to prioritising family over career (in their pre-reproductive life).

This study provides a snapshot of where the women were between 1990 and 2000. The five older women, are in the age bracket 50+, have made their choices.

- |     |          |                 |                                  |
|-----|----------|-----------------|----------------------------------|
| (1) | Laura    | A High Achiever | Housekeeper                      |
| (2) | Emma     | A High Achiever | Childfree                        |
| (3) | Lucy     | A Family Carer  | A Trailing Spouse (accompanying) |
| (4) | Jennifer | A Family Carer  | Late Marriage and Widowhood      |
| (5) | Rachel   | A Family Carer  | The Divorcee                     |

There are five women in the second category of 40+ and they may change their orientations as they age.

- |     |       |                 |              |
|-----|-------|-----------------|--------------|
| (1) | Emily | A High Achiever | Childminder  |
| (2) | Sarah | A High Achiever | Househusband |

(3)	Fiona	A Junior Management Woman	The Stalled Manager
(4)	Sheila	A New Mum	Home Office
(5)	Katie	A Family Carer	Career Break

All four of these women are married with children. Emily, Sarah and Fiona took maternity leave and then went back to work. Sarah has chosen to set up her own consultancy. She falls into the category of older mother (35+).

The last group of women are 30+. They number nine. They may make different choices than the women in the two older age groups.

	Aoife	A New Mum	Crèche
	Isobel	A Mobile Career Woman	The Political Mover
(3)	Sophie	A Family Carer	Eldercare
(4)	Rebecca	A Junior Management Woman	The Graduate Manager
(5)	Alison	A Junior Management Woman	The Unstuck
(6)	Nicola	A Thirty Something Woman	The New Assignment
(7)	Elizabeth	A Thirty Something Woman	The Instrumentalist
(8)	Hannah	A Thirty Something Woman	The Regressive Career
(9)	Gillian	A New Mum	The Job Share

The final category has the one woman in the 20+ age group.

(1)	Ellen	A Mobile Career Woman	The New Recruit
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### 6.9 Concluding remarks

Another study would be needed to follow up these women in order to see what choices they make in response to "what life throws" at them.

The presentation of the twenty individual caselets provided an opportunity to note the diversity of choices that women have made when faced with major life transitions or crises such as motherhood, divorce or widowhood. Particular attention was paid to the life choices around pregnancy. As more female employees embark on late motherhood (at 35+ or 40+) organisations may find that they have large numbers of junior management level women experiencing some type (normal / abnormal) of reproduction crisis (late (multiple) miscarriages, premature births (and the associated complications), depression during and after pregnancy, assisted reproductive treatment for infertility and abortions). These all require medical intervention and thus time off work and they will impact on the workplace.

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## 7 Conclusions



## Chapter 7: Conclusions

### 7.1 Introduction

What this research has shown is that not all women dream about power. Some woman can now imagine themselves as chair(man) of the board. Career success for many women means progression as far as lower or middle management. Some dream about the perfect family made up of a loving spouse and happy, healthy children. Other women may have, at one point, dreamt about running a Fortune 500 company but then "life got in the way".

Women make choices, about the way the quilt of their lives is patched together, and some of these choices are forced. Some of the women in this research had expected to stay and to remain married. They could not have predicted separation or divorce.

Pregnancy was not always planned. Opportunities for further education came early, late or not at all. These all have an impact on career. Even finding the 'right man' can have a profound effect on career progression.

#### 7.1.1 Research themes and research questions

The key themes of this research were gender and power. To reiterate the author set out three research questions which were:

- (1) What do the career paths of women in the Irish financial services sector look like?
- (2) Have there been any changes in the career patterns of women in the Irish

financial services sector since the ending of the marriage bar?

- (3) What factors (or facilitators) aid the career progression of women in the Irish financial services sector?

These research questions were answered by the use of the preliminary survey, the caselets and the organisational case study.

## 7.2 Women's Careers

In the Irish financial services sector, no two careers are identical. Women's careers are like patchwork quilts. The pieces chosen and the placing of the pieces depend on the choices that women make in regard to paid work and family. They choose different pieces at different life stages and some may opt to avoid choosing some pieces altogether (i.e. remain childless). One author describes this as the process of balancing and weaving (Hestery, 2001).<sup>1</sup> These findings concur with the research of Catherine Hakim when she came to the conclusion that women's careers are heterogeneous (Hakim, 1996).<sup>2</sup>

Women, in the Irish financial services sector, are agentic in career terms. They are not just passively acted on by external forces. Women have to decide which parts of their lives take priority at what life stage. Life stages are now more fluid than in previous decades. One author describes this as 'flux' (Orenstein, 2000).<sup>3</sup>

## 7.3 The Contextual Fabric

Irish society has changed and the gender roles are now slightly more flexible but they have not changed as much as we perceive that they have. McMahon, writing about Australian society, warns of a "revolving door" or even a "blocked door" in relation to men's roles (McMahon, 1999).<sup>4</sup> He believes that we need to understand that men's resistance to change has been "largely successful" (McMahon, 1999).<sup>5</sup>

Irish academics have begun to examine these changes but they have not advanced beyond a claim that men are experiencing a crisis and that they are now considering what fatherhood means to them. There is some movement but not enough. The pace of life has accelerated.<sup>6</sup>

## Colliding with the glass ceiling rather than breaking through

In my opinion, the glass ceiling has not been shattered although some authors believe that women are in the position to dance on the glass ceiling (Parkhouse, 2001).<sup>7</sup> Others have posited that women are pushing against the glass ceiling (Burke and Cooper (eds), 2000).<sup>8</sup>

The research presented here, on women in the Irish financial services sector, suggests that the glass ceiling is probably made of a more flexible material such as ceramic and that a few energetic, highly organised women will progress to the senior management ranks or to the boardroom but that the majority of women will not progress to this level. These (powerful) women stand out and will continue to remain highly visible due to their

novelty and relative scarcity. Kanter's classic case study remains as relevant today as when it was first written (Kanter, 1977 and 1993).<sup>9</sup>

Organisations are undergoing "wrenching changes" (Burke and Cooper (eds), 2000).<sup>10</sup> The financial services sector is not immune to the impact of these powerful forces (Devine, Britton, Mellor and Halpenny, 2000;<sup>11</sup> Crompton and Birkelund, 2000).<sup>12</sup> Australian academics have begun to question whether this sector has experienced a "transformation in employment relations" (Kitay and Lansbury, 1997).<sup>13</sup>

The workforce is insecure but there is no evidence to suggest that women are more insecure than men in career terms (Purcell, 2000;<sup>14</sup> Westman, 2000).<sup>15</sup> The literature review (Chapter two of this thesis) indicates that more work needs to be done in the Irish context. The issue of gender in all areas of organisational culture is an area, in particular, that requires further study (Wilson, 2001).<sup>16</sup>

#### 7.4.1 Eirebank

Fieldwork was undertaken in three departments in Eirebank:

- (1) The Support Function;
- (2) The International Banking Division and
- (3) The Dealing Room.

The gender composition of the staff and management was outlined in each function area and the general dynamic was identified. An organisational issue was examined in each

function area. These issues can be generalised to the financial services sector as a whole. Stress and sexual harassment are set to become more prominent, if as Burke and Cooper ((eds), 2000) predict, organisations are "in crisis."<sup>17</sup>

The ability to work in a team is an essential skill for any woman to acquire. I predict that programmes to increase productivity and reduce costs will become commonplace. Individuals will have to acclimatise to working in organisations with fewer resources and fewer colleagues.

Eirebank fail to acknowledge that a glass ceiling exists even though it has been mentioned in the staff survey. This deficiency needs to be addressed. They have made changes in regard to open (internal) advertising of management posts but all recruitment, selection, career development and succession planning needs to be gender proofed and audited. This process needs to be transparent and continuous. The complex computer systems, that the human resource(s) departments operate, should have no problem in tracking individuals by gender.

## 7.5 Family-Friendly Work Arrangements (FFWA)

Academics are currently consumed by a discussion of the need for FFWA to provide 'balance.' Not everyone wants balance. Some women thrive on a lifestyle that is completely unbalanced in the sense that all they do is work. They love their work and it provides them with their self-identity and financial independence. They would not want it any other way. This may feel right for five, ten, twenty or even thirty years.

What is clear, from this thesis, is that every women is different. Long hours are tolerable for certain women and their work and workaholic lifestyle(s) gives them intense pleasure. Work provides a vehicle for their passion and energy.

Other women may crave a balanced life from the start. Work will only ever be undertaken for the payment or the social contact that it provides. The woman's self-identity may not be bound up with her paid work. She may derive her greatest happiness from her home life, voluntary activity or sport.

#### 7.5 Audits

Gender audits which (are not necessarily pay audits) show the numbers of women at each level in the organisation should be a compulsory requirement of all companies and pay audits should be published annually so that everyone in the organisation knows how much individuals on each grade are taking home.

#### 7.6 "What Life Throws at You"

The individual caselets highlighted the importance of education and financial independence for women. They also pointed out the need to deal with "What life throws at you." We can call this happenstance or serendipity but what it shows is that women's careers are malleable. They change and adapt as new life experiences are encountered. Women must prioritise in a way that men do not have to. However, individual immaturity, ill-health, infertility and infidelity are hard to plan for in career management terms.

The twenty women were assigned a place in one of six categories which indicated their overall priorities and choices:

- (1) The High Achievers;
- (2) The New Mums;
- (3) The Family Carers;
- (4) The Mobile Career Women;
- (5) The Junior Management Women and
- (6) The Thirty Something Women.

The four high achievers were described in terms of their family responsibilities or lack thereof (Housekeeper (Laura) / Househusband (Sarah) / Childminder (Emily) / Childfree (Emma)). These women did not see child care as a pressing problem but as something else in their life that needed to be organised. The Work / Life debate in Ireland often centres on the need to balance family responsibilities with work.

The second group of women, were described in response to their accommodation to motherhood, the new mums, were concerned with child care and had made different compromises (Home Office (Sheila) / Job-Share (Gillian) / Crèche (Aoife)).

The third group of women had altered their lives after marriage. The family carers had encountered various challenges and adapted their working patterns accordingly (Trailing Spouse (Lucy) / Divorcee (Rachel) / Career Break (Katie) / Late Marriage and Widowhood (Jennifer) and Eldercare (Sophie)).

The two women who make up the fourth group were ambitious, energetic and political. They reminded the author of younger versions of the high achievers. These mobile career women had chosen to work abroad to gain experience which they considered essential for career progression (The Political Mover (Isobel) / The New Recruit (Ellen)). It was part of a strategic plan which they openly articulated to peers and superiors.

The three women in the next group were on the lower rungs of the management scale. They all expect to move further up in their organisations beyond the level of junior management (The Stalled Manager (Fiona) / The Graduate Manager (Rebecca) and the Unstuck Manager (Alison)).

The final three are all in their thirties and have had unconventional careers. These thirty something women have either moved into areas which have allowed them to shine (The New Assignment (Nicola)) or which may prove to be as high as they go (The Regressive Worker (Hannah) and the Instrumentalist Worker (Elizabeth)).

## 7.7 Events conspire.

Examples of happenstance might include having a good boss (Laura) or opting for a particular career path, at an opportune time in what later turns out to be an emerging area, such as Information Technology or e-commerce (Emily). Being given a high profile assignment proved valuable to a number of the women in this study. It helped them gain visibility and mentors as well as giving them ample opportunities to network. Being active sports women also assisted them in career terms. Education provided them with



confidence.

Even marrying the 'right man' can have an impact on the choices that a woman makes (Sarah). Very few academic studies have considered this as a factor and have been critical of women, even accused them of career passivity, for stating that luck (being in the right place at the right time), played a part in their careers.

The careers of the women in this study, based in the Irish financial services sector, resembled a game of snakes and ladders. A few moved upwards continuously while others moved sideways or downwards. These lateral moves were not just a case of the active organisation having an impact on a passive woman. It was, in most cases, a result of the woman changing her priorities and thus a result of choice. Not all career moves were a matter of choice (Doyle, 2001).<sup>18</sup> We saw one woman whose assignment (personality and level of individual maturity were also factors) had led her to clash with management early on in her career and her career looked like it was set to spiral further downwards.

## 7.8 Child care

The family is also subject to change and re-negotiation. Marriages are breaking down and second (and third) relationships are replacing the first family unit. More couples are remaining voluntarily child free and indeed many women are choosing to stay single and unattached (McKeown and Sweeney, 2001).<sup>19</sup> Reich refers to this as the "Incredible Shrinking Family" (Reich, 2001).<sup>20</sup>

Purcell (2001)<sup>21</sup> in her book, For Our Own Good. Childcare Issues in Ireland, looks at the impact, on the children, of these changes in Irish society. She reminds us that parents need to heed Penelope Leach's (1994) advice to put Children First because children up to the age of seven need constant care and attention.<sup>22</sup>

Not everyone will choose to become a parent and not everyone will want a career. Some may be happy with a series of jobs. They will consciously or unconsciously decide to forego progression, in career terms, in response to a desire to be an active and involved parent. Or they may simply lack drive and ambition or have a different value system.

## 1.9 Ontology, Epistemology and Methodology

The research methodology chapter (three) had three aims which were:

- (1) To outline the approach taken to the acquisition of knowledge and social science research;
- (2) To show what methods were used to collect data and why they were chosen over other methods and finally,
- (3) To point out the contribution to knowledge of this small scale study and to indicate areas which may need further investigation.

The issues of gender, ethnicity and sexuality will have to be debated further in (Irish) social science research. We need more case studies of organisations, and the women working in them, to be able to compare them.

This small scale study examined a group of middle class, heterosexual women. Another study would be required to study the career progression of working class women, as well as the women working in the stand alone e-banks, because they face different challenges. Longitudinal case studies of women in the Irish context need to be undertaken. The impact of pregnancy (and of the process of trying for a baby – such as infertility treatment) on the individual and the workplace needs to be studied in greater detail. Research, in the British context, has already started on the subject such as the co-research project underway at the University of Birmingham and University of Loughborough.<sup>23</sup>

The American feminist, Naomi Wolf, in her book, Misconceptions. Truth, Lies and the Unexpected on the Journey to Motherhood, has a chapter entitled "Calling it Fair." The chapter title sums up the new power dynamic that women facing maternity experience (both ante natal and post natal). She reports that:

I was shocked at how the 'choices' I had blithely believed I could make were in fact, in spite of relative privilege, still in many ways made for me. I had wished I had choices about how I was to manage this new thing called motherhood.  
(Wolf, 2001, pp. 216-217)<sup>24</sup>

She goes on to acknowledge her naiveté about how changed her life would be and she states that:

I had wanted to work at a job I cared about and share childrearing with a man I loved. I had wanted a mother and father raising children side by side, the man moving into the world of children, the woman into the world of work, in equitable balance, maybe each working flexibly from home, the two making the same world and sharing the same experiences and values. (Wolf, 2001, p. 217)<sup>25</sup>

## 7.9.1 Concluding remarks

This thesis on the career progression of women in the Irish financial services sector in Ireland has shown that organisations can be made better for women through organisational culture change. The organisation of work can be improved for women through flexible working and work-life initiatives (Brewster, Mayrhofer and Morley (eds), 2000).<sup>28</sup> Women can be better equipped for organisations through an understanding of organisational politics, networking, mentoring, career management and career planning. But organisations cannot factor in the choices that individual women make and the impact of happenstance.

Progress has been slow, but there has been progress, and the glass ceiling may still be firmly in place but women are busy punching big holes in it.<sup>29</sup> In September 2001, the Taoiseach spoke of the need for specific objectives because of the lack of progress on gender equality<sup>30</sup> and, in October 2001, the development and consultation stage of a (third) National Plan for Women was launched which acknowledges that there has been significant progress in regard to legal, political and social change but that more is needed.<sup>31</sup>

I hope that this longitudinal research (my personal observations, the documentary research, the preliminary survey, the organisational case study and the twenty individual caselets) shows that Irish women will attempt to lead meaningful lives through varying combinations of career and family (choices). Only a minority will ever dream about, and succeed in, becoming chair(man) of the board. The situation will only improve when the societal value (of an individual) is no longer determined by the response to the question: "And what do you do?"

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## 8 Appendices

APPENDIX A (8.1)

[My address]

[Address of respondent]

Dear [name of respondent],

I am enclosing a copy of my survey. It is one research instrument of a Ph.D. on the "Career Progression of men and women in the Irish Financial Services Sector." The supervisor of the research is Professor Joyce O'Connor, President of the National College of Ireland (formally the National College of Industrial Relations).

The questionnaire is short and should only take fifteen minutes to complete. A S.A.E. is provided for your convenience. The information collected in this survey will be treated in the strictest confidence. It will not be possible to identify the responses of any individual from the results produced. The questionnaire asks about your family and educational background as well as your career development. The aim is to gather career profiles of men and women working at all levels in the financial services industry in order to identify any patterns. If you find any of the questions are too intrusive please say so.

If you have any queries, or require any further information, please do not hesitate to contact me at the following number -- (01) [my phone number].

Thanking you in advance.

Yours sincerely,

---

Maeve A. O'Riordan.

Encl.

## Appendix B (8.2)

### Questionnaire

This is an investigation into the personal and professional lives of women and men working in the financial services sector in Ireland. All your answers will of course be treated as confidential. As you can see the questionnaire is anonymous. I would like to thank you in advance for your co-operation.

#### Personal Profile and Family

Q1 How old are you?    18-24 1                      45-54 4  
    25-34 2                      55-64 5  
    35-44 3                      65+ 6

What is your sex?    Male 1                      Female 2

Are you?  
 Single 1  
 Married/Living with partner 2  
 Widowed/Separated/Divorced 3

Q4a Do you have children?    yes 1                      no 2

Q4b If yes, how many children do you have in the following age groups?  
 0-2    \_\_\_\_\_    6-12    \_\_\_\_\_    16-18    \_\_\_\_\_  
 3-5    \_\_\_\_\_    13-15    \_\_\_\_\_    18+    \_\_\_\_\_

Q5a Occupation of partner                          Not applicable    1  
 - executive 2  
 - professional / self-employed 3  
 - employee 4  
 - entrepreneur 5  
 - retired 6  
 - unemployed 7  
 - household 8

Q5b If married or cohabiting, how does your salary compare with your partner's?  
 higher 1                      the same 2                      lower 3                      Not applicable 4

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- Q6a** Occupation of your father
- executive 1
  - professional /self-employed 2
  - employee 3
  - entrepreneur 4
  - retired 5
  - unemployed 6
  - household 7

- Q6b** Educational qualifications of your father
- primary 1
  - secondary 2
  - university degree 3
  - post-graduate 4

- Q7a** Occupation of your mother
- executive 1
  - professional /self-employed 2
  - employee 3
  - entrepreneur 4
  - unemployed 5
  - retired 6
  - household 7

- Q7b** Educational qualifications of your mother
- primary 1
  - secondary 2
  - university degree 3
  - post-graduate 4

- Q8** Personal Profile
- Educational qualifications
- primary 1
  - secondary 2
  - vocational 3
  - degree 4
  - post-graduate qualifications 5

- Q9** Fluent languages  **Not applicable**
- French
  - German
  - Spanish
  - Italian
  - Others

### Training

- Q10a** Have you been involved in training in the current calendar year?  
 yes  no

- Q10b** How many days training have you had in this calendar year?  
 Internal (days) — External (days) —

- Q10c** At what cost to you — % to company — %

- Q10d** What type of transport do you take to work?  
 Private  Public  Mix  None

- Q10e** How long does it take you to travel to and from work?  
 0 - 15 minutes twice a day   
 16 - 30 minutes twice a day   
 31 - 45 minutes twice a day   
 46 - 60 minutes twice a day   
 60 + minutes twice a day

- Q11** Are you a member of a union / association? yes  no

- Q12** Motivating factors in your career choice

- |   |                      | yes                      | no                       |
|---|----------------------|--------------------------|--------------------------|
| a | - family tradition   | <input type="checkbox"/> | <input type="checkbox"/> |
| b | - job security       | <input type="checkbox"/> | <input type="checkbox"/> |
| c | - pay and conditions | <input type="checkbox"/> | <input type="checkbox"/> |
| d | - looking for status | <input type="checkbox"/> | <input type="checkbox"/> |

- Q13** Career (from first job to present) (no. of years in each)

First job \_\_\_\_\_ No. of years \_\_\_\_\_  
 Second job \_\_\_\_\_ No. of years \_\_\_\_\_  
 Third job \_\_\_\_\_ No. of years \_\_\_\_\_  
 Fourth job \_\_\_\_\_ No. of years \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Present job \_\_\_\_\_ No. of years \_\_\_\_\_

Q14a Management position (if applicable) (no. of years) \_\_\_\_\_

Q14b Do you engage in career planning?                      yes 1                      no 2

#### Mobility

Q15a Your career has been in one country 1                      in several countries 2

Q15b No. of companies —

Q15c No. of years employed —

Q16a Have you ever taken a career break?                      yes 1                      no 2

Q16b Have you ever taken maternity / paternity leave?                      yes 1                      no 2

Q17 What are your normal working hours?                      full-time 1                      part-time 2

Q18a Do you work longer than your official hours?                      yes 1                      no 2

Q18b If yes, how many hours overtime do you work?

less than 1 hour a week                      1

1-2 hours                      2

2-5 hours                      3

more than 5 hours a week                      4

Q19 Participation / on committees or in work groups with responsibility for results at

- director level                      1

- function level                      2

- no participation                      3

- no existing committee                      4

Q20 Human Resources

Do you have any influence in the following areas?

	yes	no
a. selection	<input type="checkbox"/> 1	<input type="checkbox"/> 2
b. induction	<input type="checkbox"/> 1	<input type="checkbox"/> 2
c. evaluation	<input type="checkbox"/> 1	<input type="checkbox"/> 2
d. payment	<input type="checkbox"/> 1	<input type="checkbox"/> 2
e. career development	<input type="checkbox"/> 1	<input type="checkbox"/> 2
f. downsizing	<input type="checkbox"/> 1	<input type="checkbox"/> 2
g. work organisation	<input type="checkbox"/> 1	<input type="checkbox"/> 2

Q21 Transfers

a) Transfer - temporary move  
yes 1                      no 2                      for total years duration \_\_\_\_\_

b) Transfer - permanent move  
yes 1 no 2

**Q22 Regarding your present position**  
Available to move to new position yes 1 no 2  
Available to move to other locality yes 1 no 2

**Q23 Approximate income last year**  
Under 20,000 1 41,000-60,000 3 81,000-100,000 5  
20,000 - 40,000 2 61,000-80,000 4 Over 100,000 6

**Q24 Networking**  
- Do you actively engage in networking? yes 1 no 2

**Q25**  
a - Have you ever had a mentor? yes 1 no 2  
b - Have you ever acted as a mentor? yes 1 no 2

**Q26 Nature of the Firm**  
Private 1 Public 2  
Irish 1 Other 2

**Performance and potential**  
**Q27a** How is performance evaluated? \_\_\_\_\_

**Q27b** How is potential evaluated? \_\_\_\_\_

**Q27c** What perks or benefits are available to you?  
\_\_\_\_\_

## Lifestyle

**Q28 Hours spent at work**

	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	respondent	partner
Less than 40	<input type="checkbox"/> 1	<input type="checkbox"/> 1
41 - 50	<input type="checkbox"/> 2	<input type="checkbox"/> 2
51 - 60	<input type="checkbox"/> 3	<input type="checkbox"/> 3
more than 60	<input type="checkbox"/> 4	<input type="checkbox"/> 4

**Q29 How many hours do you spend on domestic activity (housework, etc.)?**

	respondent	partner
Less than 10	<input type="checkbox"/> 1	<input type="checkbox"/> 1
10 - 15	<input type="checkbox"/> 2	<input type="checkbox"/> 2
16 - 20	<input type="checkbox"/> 3	<input type="checkbox"/> 3
more than 20	<input type="checkbox"/> 4	<input type="checkbox"/> 4

**Q30 How many hours do you spend on yourself (relaxation, reading, sport, etc.)**

	respondent	partner
Less than 10	<input type="checkbox"/> 1	<input type="checkbox"/> 1
10 - 15	<input type="checkbox"/> 2	<input type="checkbox"/> 2
16 - 20	<input type="checkbox"/> 3	<input type="checkbox"/> 3
More than 20	<input type="checkbox"/> 4	<input type="checkbox"/> 4

**Q31 Domestic organisation**

How is the activity in the household distributed? (Jointly = Respondent + Partner)

	Respondent	Partner	Jointly	Third party
House cleaning	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Cooking meals	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Food shopping	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Gardening	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Ironing	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Childcare/Eldercare	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

**Q32 Household Finance**

Who makes decisions in regards to the items below?

	respondent	partner	joint
a - buying consumer products	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b - buying investment products such as a second home or art	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c - decisions in regard to the house	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d - personal insurance (life, accident, health)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e - financial investments (private shares)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

**Q33 Regarding forms of payment other than cash. Which of the following financial instruments do you use?**

- cash (ATM) card
- 1 - cheques
- 2 - credit card
- 3 - debit card
- 4 - Internet
- 5



**Q34 Culture**

On the basis of your professional experience, please express your views regarding the following statements on sex roles and stereotypes regarding working women.

- |  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|--|-------------------------------------|-------------------------------------|
| 1 = true   | true                                | not true                            |
| 2 = not true   |                                     |                                     |
| (a) The career of a woman tends to be negatively influenced by her family role                   | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| (b) A rising number of women realise that it is difficult to return to work after a career break | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| (c) Having a career is considered essential for educated women                                   | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| (d) Working women have difficulty relating to male colleagues                                    |                                     |                                     |
| - at the same level in the organisational hierarchy  | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| - at a higher level in the organisational hierarchy  | <input type="checkbox"/> 3          | <input type="checkbox"/> 4          |
| - at a lower level in the organisational hierarchy   | <input type="checkbox"/> 5          | <input type="checkbox"/> 6          |
| (e) Women have greater difficulty networking at work   | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| (f) Women have to assume male attitudes and values at work                                       | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |
| (g) Women possess different leadership styles than men   | <input type="checkbox"/> 1          | <input type="checkbox"/> 2          |

**Q35** In your experience, have women achieved parity in terms of positions, perceived competency and pay with their male colleagues?  
 yes 1                  no 2

Translated and adapted from a survey undertaken by Crora, Università L. Bocconi, Milano on 'A Personal and Professional Profile of Working Women in Italy' in October 1987.

## Appendix C (8.3)

### Survey Results

#### Q1 Breakdown by age

<u>Age group</u>	<u>Number</u>	<u>%</u>
18-24	1	7
25-34	6	43
35-44	2	14
45-54	2	14
55-64	3	22
65	0	-

#### Q2 Breakdown by sex

	<u>Number</u>	<u>%</u>
Male	1	7
Female	13	93

#### Q3 Breakdown by marital status

	<u>Number</u>	<u>%</u>
Single	4	29
Married / Living with partner	9	64
Widowed / separated / divorced	1	7

#### Q4a Children

	<u>Number</u>	<u>%</u>	
Yes	6	43	(3 x 2) (3 x 3)
No	8	57	

Q4b Ages of children

		%
0-2	0	0
3-5	1	7
6-12	3	22
13-15	2	14
16-18	1	7
18+	8	57

Q5a Occupation of partner

		%	
Not applicable	5	36	
Executive	3	22	
Professional / Self - employed	2	14	
Employee	3	22	
Entrepreneur	1	7	
Retired	0	-	
Unemployed	0	-	
Household	1	7	(househusband)

Q5b Salary comparison

		%
Higher	3	22
Same	2	14
Lower	5	36
Not applicable	4	28

Q6a Occupation of father

		%
Executive	1	7
Professional / self-employed	5	36
Employee	3	22
Entrepreneur	1	7
Retired	5	36
Unemployed	0	-
Household	0	-

One listed twice as both professional / self-employed and employee

Q6b Education of father

		%
Primary	4	29
Secondary	7	50
University degree	2	14
Post-graduate	1	7

Q7a Occupation of mother

		%
Executive	0	-
Professional / self-employed	0	-
Employee	1	7
Entrepreneur	0	-
Retired	0	-
Unemployed	3	22
Household	10	71

Q7b Education of mother

		%
Primary	3	22
Secondary	10	71
University degree	1	7
Post-graduate	0	-

Personal Profile

Q8 Educational Qualifications

		%
Primary	0	-
Secondary	7	50
Vocational	2	14
University degree	4	29
Post-graduate	1	7

One respondent had successfully undertaken two undergraduate degrees at night

Q9 Fluent languages

		%
Not Applicable	12	86
French	2	14
German	1	7
Spanish	0	-
Italian	1	7
Others	0	-

One respondent spoke fluent French and Italian.

Q10a / b / c Training

		%
Training in current year		
Yes	9	64
No	5	36
Range (internal)		2 - 40
Range (external)		1 to 23
One respondent had 63 days in a year		
Cost 100% to company		

Q10d Transport

		%
Private	10	71
Public	3	22
Mix	0	-
None	1	7

Q10e Travel Time

		%
0-15 minutes twice a day	3	21
16-30 minutes twice a day	4	29
31-45 minutes twice a day	4	29
46-60 minutes twice a day	1	7
60+ minutes twice a day	2	14

Q11 Union membership

		%
Yes	6	43
No	8	57

Q12 Motivating factors

	Yes	%	No	%
Family tradition	4	29	4	29
Job Security	9	64	3	22
Pay and conditions	10	71	0	-
Looking for status	2	14	3	22

Q13 Career

Banker 6 to 34 years

Q14a Management position

Not applicable	9
Management	4
Between 2 1/2 to 19 years	
No reply	1

Q14b Career Planning

	%
Yes	3 22
No	7 50
No reply	28

Q15a / b / c Mobility

	%
One country	9 71
Several	5 29

Companies

Between 1 and 8

No. of years employed

Between 6 and 34

Q16a Career break

	%
Yes	4 29
No	10 71

Q16b Maternity / Paternity leave

		%
Yes	3	22
No	10	71
No reply	1	07

Q17 Working hours

		%
Full-time	11	78
Part-time	3	22

Q18a Overtime

		%
Yes	11	78
No	3	22

Q18b Hours of overtime

		%
Less than one hour a week	1	7
1-2 hours	1	7
3-5 hours	3	22
More than 5 hours a week	7	50

Q19 Committee participation

		%
Director level	5	36
Function	5	36
No participation	3	21
No existing committee	1	7

Q20 HR Influence

	yes	%	no	%
Selection	6	43	7	50
Induction	6	43	7	50
Evaluation	6	43	7	50
Payment	4	29	9	64
Career development	6	43	8	57
Downsizing	4	29	9	64
Work organisation	7	50	7	50

Q21 <u>Transfer</u>		Temporary	%	Permanent	%
Yes	4	29	5	36	
No	4	29	5	36	

Temporary transfer between 1½ to 10 years.

Q22 <u>Mobility</u>		yes	%	no	%	no response
new position	12	86	0	7	2	
new locality	11	78	2	22	1	

Q23 <u>Income</u>			%	
Under 20,000	5	36		
20,000-40,000	5	36		
41,000-60,000	1	7		
61,000-80,000	1	7		
81,000-100,000	1	7	(male)	
Over 100,000	1	7	(female)	

Q24 <u>Networking</u>		%
Yes	8	57
No	6	43

Q25 <u>Mentoring</u>		yes	%	no	%	no response
Had	6	43	7	50	1	
Been	8	57	6	43	0	

Q26 <u>Firm type</u>		%
Private	1	7
Public	12	86
Irish	6	43
Other	1	7



## Q28 Hours at work

	Respondent	%	Partner	%
Less than 40	4	29	2	14
41-50	5	35	4	29
51-60	4	29	2	14
More than 60	1	7	0	-

## Q29 Hours on domestic activity

	Respondent	%	Partner	%
Less than 10	11	78	7	50
10-15	3	22	1	7
16-20	0	-	1	7 (househusband)
More than 20	0	-	0	-

## Q30 Time to oneself

	Respondent	%	Partner	%
Less than 10	4	29	4	29
10-15	5	35	3	22
16-20	1	7	1	7
More than 20	4	29	1	7

## Q31 Domestic Organisation

	Respondent	%	Partner %	Jointly %	Third Party	%		
Housecleaning	4	29	1	7	7	50	3	22
Cooking meals	7	29	2	14	5	36	2	14
Food shopping	9	64	1	7	4	29	2	14
Gardening	5	36	4	29	3	22	0 (n/a x 2)	-
Ironing	11	79	0	-	3	22	1	7
Childcare/Eldercare	1	7	1	7	3	22	1	7

%  
One woman had a housekeeper and another a househusband.

## Q32 Purchase decisions

	Respondent	%	Partner %	Joint	%
Consumer products	6	43	1	7	50
Investment products	7	50	0	-	50
House	6	43	0	-	37
Personal insurance	7	50	0	-	43
Investments	8	57	1	7	43

Q33	<u>Financial instruments</u>	%
Cash card	14	100
Cheques	14	100
Credit card	14	100
Debit card	8	57
Internet	1	7

Q34	<u>Sex roles and stereotypes</u>	True	%	Not true	%
Family role		8	57	6	43
Career break		9	64	5	36
Career essential		6	43	8	57
Relating at same level		2	14	12	86
Relating at higher level		3	22	11	78
Relating at lower level		0	-	14	100
Networking		7	50	7	50
Male attitudes and values		7	50	7	50
Leadership styles		12	86	2	14

Q35	<u>Parity in positions, perceived competency and pay</u>	%
Yes	2	14
No	12	86

APPENDIX D (8.4)

Pilot

Two women working in Information Technology in a major Irish clearing bank made suggestions regarding the questionnaire at a very early stage. Nine women assisted in the early stages of formulating the questionnaire (See Appendix 8.5). I assigned each one a name and a number. The author also spoke with these women in person or on the telephone as well as receiving the suggested alterations by post. A self-addressed envelope with two stamps was enclosed when the pilot questionnaires were sent out. The original questionnaire was ten pages (one side only) long. All agreed that this was too long. The occupational profile of the nine women who helped to refine the questionnaire at an early stage included:

- One former Systems Analyst from an Information Technology division with general banking experience.
- Two from the Human Resources Department of a major Irish Clearing Bank.
- One from an Irish Insurance company.
- One Certified Accountant working in a British financial services company  
-- insurance sector.
- One Chartered Accountant who has worked for all the major accountancy firms  
-- at home and abroad (United Kingdom, France and Italy) and is now finance director of a multinational company.
- Two working in branch banking for a major Irish Clearing Bank.
- One working in the head office of a major Irish Clearing Bank who also worked in

the other major clearing bank in the country, as well as at an American bank operating in Ireland.

Two of these, one from branch banking and one from human resources, helped on more than one occasion. The former Systems Analyst spent three months every summer, of a four year university degree, working in the data processing department of one of the major Irish clearing banks and after graduation, before starting her Ph.D. studies, she was trained over a six month period, by that bank as a Systems Analyst in their IT support function.

Of this group of nine women – seven are aged between 30–40, one between 40-50 and the other is 50+. In terms of marital status, they cover the whole spectrum from separated, widowed, married, living with a partner and single. The majority do not have children. Of the two who have children – one has children of school-going age and the other has children at university while her youngest is still at secondary school.

#### Aisling (No. 10)

This respondent had a problem with the difference between employee and worker and thought that homemaker should be substituted for household. She also thought that there should be a category for professional qualifications in the educational section. She queried sector in regard to mobility and thought that the question on location was too vague – "Do you mean from one place to another within a country or from one country to another?"

In terms of return to work – she wanted to know if it was linked to career breaks.

A question on the gender of co-workers was considered too general because it did not specify if this meant peers/subordinates or both. The term transfers was too wide in that it was hard to know if this was within the same company / to another industry or to another country. Questions relating to numbers of personnel and profit received a negative response because the respondent did not think that everyone would know these facts. A question on which partner dealt with 'outside relationships' was considered to be unworkable. She queried the section on household decisions in the sense that it assumed that one had a partner.

Jennifer (No. 11)

This respondent suggested that unmarried be changed to single and that the question on children could be made clearer in terms of presentation. She queried whether it was necessary to ask about the business or firm of partner and suggested that in the employment questions 'worker' should be deleted. She also mentioned that university degree might be altered to read '3rd level' and on the question of domestic organisation the words 'outside relationships' were too confusing.

Alison (No. 12)

In relation to the question on motivating factors in your career, this respondent said that "Financial independence and helping family finances comes with getting any job – maybe pay and conditions would be better". She thought the 'career to date' applied to a professional career such as doctor, teacher or accountant.

In the response to the question on satisfaction:

In your opinion, is it possible to apply one's full capacity to pursue a career?"  
true false

- less so for women than men
- less so for men than women.

The respondent replied that this was "...vague and misleading -- what do you mean here -- is it referring to women's role in the home as well as career?"

The question on roles, in external organisations, outside work provoked the query: "Do you mean social or political network or where you are working?" This respondent also queried the meaning of joint -- whether it meant family -- because partner would be husband or significant other.

Nicola (No. 13)

The respondent thought career to date should read "Jobs to date" instead. The travel to work question did not exceed an hour and she thought that "60+" should be added to the end. This was done. She also suggested that "...-- maybe put headings on different sections e.g. work, home, career, personal details, etc. + personal views like you have at the end".

Elizabeth (No. 14)

This respondent commented on the fact that the questionnaire was too long and would take up too much time to complete. She said that the career question, which was

originally one blank page with the words "career to date", needed more prompts and that no one would disclose their salary details.

Caroline (No. 15)

The respondent suggested that the author mention the "Reason for doing the survey" and said that some questions had to be read more than once to be fully understood as well as recommending that the questionnaire should be shortened.

Fiona (No. 16)

She said that adding a couple of lines to the question on professional history might encourage people to provide more detail. She thought that grades might be changed to read "levels". She pointed out that members of the family unit would look better if it was changed to members *in* the family unit. This respondent also recommended that questions on mobility, transfers and career breaks should be grouped together.

Gillian (No. 17)

This respondent pointed out that many questions – on occupation of partner, business/firm of partner, income of partner and fluent languages, management position as well as domestic organisation – were not applicable to everyone and that a box, marked 'Not Applicable', should be available. In terms of career, she thought that many would just put two words – Bank Official.

Mary (No. 18)

The opening statement read 'we' would like to thank you for your co-operation and she suggested that this be changed to 'I', which was the case. She thought that the term "Family of Origin" be removed and replaced with "Occupation of your father / mother" and "Educational qualifications of your father / mother" which was done.

The respondent pointed out that 'members of the family unit' covered husband + wife + children. The questions on training might be changed to include the word 'calendar' before year. In terms of the gender of co-workers, this respondent wondered whether a percentage figure or an actual number was required. The question on "Is it possible to apply one's full capacity to pursue a career..", should be prefaced by the words "In your opinion". This respondent also queried the mobility question and the question on how much time you spend on yourself. She did not see the reasoning behind the questions on financial decision making.



## APPENDIX E (8.5)

Table 8.5.1

Pilot Survey - Background of Respondents

Number	Age Range	Marital Status	No. of Children	Occupational Background
10 Ailín	30s	Separated	0	Chartered Accountant
11 Jennifer	50s	Widowed	4	Banker
12 Alison	30s	Single	0	Banker
13 Nicola	30s	Single	0	Banker
14 Elizabeth	30s	Living with partner	0	Certified Accountant Insurance
15 Caroline	30s	Single	0	Insurance
16 Fiona	40s	Married	2	Banker
17 Gillian	30s	Married	0	Banker
18 Mary	30s	Living with partner	0	Former Banker

The numbers start at 10.  
All the respondents are female.

APPENDIX E (8.5)

Table 8.5.2

Characteristics of non respondents to survey questionnaire

Number	Age Range	Marital Status	Sex	No. of Children	Occupational Background
<u>Anne</u>	30s	Single	Female	0	Banker
<u>Jack</u>	30s	Married	Male	0	Chartered Accountant Insurance
<u>Harry</u>	40s	Married	Male	2	Banker
17	40s	Married	Female	1	Banker
<u>Margaret</u>					
18	30s	Married	Female	0	Banker
<u>Patricia</u>					

## APPENDIX E (8.5)

**Table 8.5.3**

**Characteristics of respondents to survey questionnaire**

ID No.	Age Range	Marital Status	Sex	No. of Children	Occupational Background
1 Isobel	25-34	Married	Female	0	Banker
2 Aoife	25-34	Married	Female	0	Banker
3 Rebecca	25-34	Single	Female	0	Banker
4 Emily	35-44	Married	Female	2	Banker
5 James	25-34	Single	Male	0	Investment Banker
6 Sarah	35-44	Married	Female	2	Investment Banker
7 Shirley	55-64	Single	Female	0	Banker
8 Ellen	18-24	Living with partner	Female	0	Banker
9 Lucy	55-64	Married	Female	3	Banker
10 Sophie	25-34	Married	Female	0	Banker
11 Katie	35-44	Married	Female	3	Banker
12 Rachel	45-54	Separated	Female	3	Banker
13 Hannah	25-34	Single	Female	0	Banker
14 Laura	45-54	Married	Female	2	Banker

All the respondents have been given false names to protect their identity. These are taken from a list of the most popular Irish names. Source: Eames, Ita. "Name that child". *The Irish Times*, Tuesday, December 28, 1999, p. 13.

## The Support Function 1990

Staff Number = 27

<u>Grade</u>	<u>Sex</u>	<u>Age</u>
Manager	Male	60s
Administration Manager	Male	50s
Assistant Manager	Male	40s
Assistant Manager	Female	40s (maternity leave x 2)
Staff Officer	Female	30s (maternity leave x 1)
Officer	Male	30s
Senior Bank Official	Female	30s (career break 5 years)
Senior Bank Official	Female	30s (maternity leave x 2 / career break 3 yrs)
Junior Bank Official	Female	30s (maternity leave x 1)
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Permanent Part-Time Official	Male	20s
Permanent Part-Time Official	Female	30s (career break 5 years)
Permanent Part-Time Official	Female	50s (ex-retired JBO)
Permanent Part-Time Official	Female	50s (ex-retired JBO)
Permanent Part-Time Official	Female	50s
Full-Time Temporary Official	Female	30s
Full-Time Temporary Official	Female	20s
Full-Time Temporary Official	Female	20s
Porter	Male	30s

Figure 8.5.1

## The Support Function 1995

Grade	Sex	Age
Staff Number = 31		
Manager	Male	60s
Administration Manager	Male	50s
Assistant Manager	Male	40s
Assistant Manager	Female	40s (maternity leave x 2)
Staff Officer	Female	30s (maternity leave x 1)
Officer	Male	30s
Senior Bank Official	Female	30s (career break 5 years)
Senior Bank Official	Female	30s (maternity leave x 2 / career break 3 yrs)
Senior Bank Official	Female	30s (maternity leave x 2)
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Junior Bank Official	Female	20s
Permanent Part-Time Official	Male	20s
Permanent Part-Time Official	Female	30s (career break 5 years)
Permanent Part-Time Official	Female	50s (ex-retired JBO)
Permanent Part-Time Official	Female	50s (ex-retired JBO)
Permanent Part-Time Official	Female	50s
Permanent Part-Time Official	Female	20s
Permanent Part-Time Official	Female	20s
Permanent Part-Time Official	Female	20s
Permanent Part-Time Official	Female	20s
Full-Time Temporary Official	Male	30s
Full-Time Temporary Official	Female	30s
Full-Time Temporary Official	Female	20s
Full-Time Temporary Official	Female	20s
Porter	Male	30s

Figure 8.5.2

## International Banking Division

Staff = 20

Four Teams

<u>Grade</u>	<u>Sex</u>
Chief Manager	male
Secretary	female
<u>Team 1</u>	
Manager	male
Junior Manager	male
Junior Manager	male
Junior Management Trainee	female
Secretary	female
<u>Team 2</u>	
Manager	male
Junior Manager	male
Junior Manager	female
Junior Manager	male
Secretary	female
<u>Team 3</u>	
Senior Manager	male
Manager	male
Junior Management Trainee	male
Secretary	female
<u>Team 4</u>	
Manager	male
Junior Manager	female
Junior Manager	male
Secretary	female

Figure 8.5.3

The Dealing Room

The Dealers

Desk 1

Chief Dealer  
Senior Dealer  
Senior Dealer  
Senior Dealer  
Dealer  
Dealer  
Dealer  
Trainee Dealer

Desk 4

Chief Dealer  
Senior Dealer (female)  
Dealer  
Dealer  
Dealer  
Dealer  
Temporary

Desk 6

Senior Dealer  
Dealer  
Dealer  
Trainee Dealer  
Dealer (female)

Desk 8

Chief Dealer  
Dealer  
Dealer

Desk 2

Chief Dealer  
Senior Dealer  
Dealer  
Dealer  
Dealer  
Dealer  
Trainee Dealer

Desk 5

Senior Dealer  
Senior Dealer  
Senior Dealer  
Senior Dealer  
Senior Dealer

Desk 7

Chief Dealer  
Senior Dealer  
Dealer (female)  
Dealer  
Temporary

Economists

Economist  
Trainee Economist (female)

Figure 8.5.4

APPENDIX F (8.6)

Sample

Questionnaires 5th to 22nd July 1998

Seven of the ten sent were returned by the end of July. Questionnaires were sent to three males and seven women and replies were received from one male and six women. The breakdown by age showed that four were in the 25-34 bracket, two in the 35-44 age range and one was aged between 55-64. Of these three were single and four were married or living with a partner. Of the first batch of three men and eight women, replies were received from one man and seven women.

Questionnaires 11th December 1998.

The second batch of questionnaires were dispatched in December 1998. Eight questionnaires were sent out and six were returned. All were posted out to women. The age range broke down as follows – 1 (18-24), 2 (25-34), 1 (35-44), 1 (45-54) and 1 (55-64). Of these one was single, four were married and there was one woman in the widowed / separated / divorced category.

The profiles of both the respondents and the non respondents are outlined below. The final questionnaire went out to Laura at a later date because the author wanted her approached first by a mutual acquaintance in the belief that this would improve the chances of cooperation. This proved to be a good idea.



## Isobel

1. Questionnaire sent out on 6th July 1998.

Questionnaire returned on 15th July 1998.

Female banker, aged 25-34, married, no children, two undergraduate degrees at night. Worked in the bank since leaving school. Based at headquarters as well as in lending office outside head office. High profile within organisation due to impeccable grooming and networking skills. Active in sports. Now working in a large branch (in U.K.). Married with no children.

2. Questionnaire sent out on 6th July 1998.

Questionnaire returned 16th July 1998.

Female banker, aged 25-34, married, no children, works in head office in a media capacity. Hard worker. Active in sports.

## Rebecca

3. Questionnaire sent out on 5th July 1998.

Questionnaire returned on 8th July 1998.

Female bank manager, aged 25-34, branch based, single, graduate, no children. Active in sports.

## Emily

4. Questionnaire sent out on 6th July 1998.

Questionnaire returned on 8th July 1998.

Female senior bank manager, graduate working in IT area, 35-44, married with two children aged between 6 and 15. Employs a housekeeper to undertake many aspects of domestic organisation.

## James

Questionnaire sent out on 7th July 1998.

Questionnaire returned on 8th September 1998.

Male, 25-34, investment banker, graduate, single, no children.

## Sarah

6. Questionnaire sent out on 3rd July 1998.

Questionnaire returned on 18th July 1998.

Female, 35-44, very senior investment banker just below board level. Married with two children aged between 3 and 12. Her husband took early retirement and acts as a househusband with primary responsibility for the children and household.

## Emma

7. Questionnaire set out on 22nd July 1998.

Questionnaire returned on 30th July 1998.

Female, 55-64, among the first women in the country to be appointed as a bank

manager. Single with no children. Active in sport.

#### Ellen

11. Questionnaire sent out on 11th December 1998.

Questionnaire returned on 31st December 1998.

Female, 18-24, youngest in survey, joined bank straight from school. Worked in head office, now based at branch in Central London. Lives with partner, no children.

Questionnaire sent out on 11th December 1998.

Questionnaire returned on 24th December 1998.

Female, 55-64, works as a PPT (permanent part-time). Married with three grown up children. Worked in the bank after leaving school but left upon marriage. Her husband's career involved mobility. Rejoined the bank after the children grew up.

#### Sophie

13. Questionnaire sent out on 11th December 1998.

Questionnaire returned on 20th December 1998.

Female 25-34, married with no children.

#### Katie

14. Questionnaire sent out on 11th December 1998.

Questionnaire returned on 17th December 1998.

Female banker, 35-44, now working part-time. Married with three children aged between 6 and 18.

Rachel

15. Questionnaire sent out on 11th December 1998.

Questionnaire returned on 18th December 1998.

Female, aged between 45-54, three grown up children. PPT status.

Maamah

16. Questionnaire sent out on 11th December 1998.

Questionnaire returned on 16th December 1998.

Female, 25-34, single with no children.

Laura

19. Questionnaire sent out in September 1999.

Questionnaire returned on 5th October 1999.

Female, 45-54, married with two grown up children.

Not returned

Anne

8. Questionnaire sent out on 5th July 1998.

Questionnaire not returned.

Female, 35-44, internet banking, graduate, single, no children.

Jack

9. Questionnaire sent out on 6th July 1998.

Questionnaire not returned.

Male, 35-44, insurance, graduate, married, no children.

Anne

10. Questionnaire sent out on 6th July 1998.

Questionnaire not returned.

Male, 45-54, assistant manager, banking, married, two children.

Margaret

Questionnaire sent out on 11th December 1998.

Questionnaire not returned.

Female, 35-44, banker – officer grade, married, one child.

Patricia

18. Questionnaire sent out on 11th December 1998.

Questionnaire not returned.

Female, 25-34, senior bank official, married, no children.

APPENDIX G (8.7)

Staff Distribution

The author sent a letter, in the first week of August 1997, to twenty-eight large financial services companies, twenty-five with head quarters in Ireland, two in England and one in Scotland, requesting the following information: Number of employees, Age distribution, Gender split, Male/Female Split by Managerial Grade, Service Distribution, Career Breaks, Early Retirement, Job Sharing and the number studying for a further qualification.

Of the twenty-eight, sixteen did not respond to the letter, five replied but said it was policy not to help researchers because they would be inundated with requests, or that they did not have the available resources. In one case they replied that they did not the computer software necessary to generate that information. Four of the six responded with the required detail.

BNP Ireland

Patricia Walsh, Personnel Manager, BNP Ireland (Dublin Branch) replied with the following information:

Permanent staff:	85 of which women	: 43	
			Age range
Managers:	28	: 4	31 - 54
Assistant Managers:	13	:10	28 - 52
Supervisors:	29	:20	25 - 54
Staff:	15	:10	19 - 30

Approximately 5 are studying for further qualifications of which 2 are women.

No career breaks.

4 women work part-time, two of whom job-share. We would be prepared to consider further part-time working if this is suitable to the operation of the Bank. There are no retired staff.

(Source: Letter from Patricia Walsh, Personnel Manager, BNP Ireland, 111 St. Stephen's Green West, Dublin 2, Ireland dated 14 August 1997.)

## Canada Life

Joe Cronin, Human Resources, Canada Life, Canada Life House, Temple Road, Blackrock, Co. Dublin, Ireland replied:

Firstly, we had 555 employees in our Irish Division as at 31/09/1997, however, this figure includes associates who are self employed insurance agents so our payroll figure would be 332. Of that we have 153 females and 179 males. The average approximate age of our employees would be 27 but I suspect that this is slipping lower all the time. We have no career break option available at present but two of our employees work from home and we have 18 part-timers, some of whom job share. With regard to further study we have a considerable amount of staff studying for qualifications every year with at least 50-60 sitting exams this year. Also approximately 10 people have taken early retirement in the last five years.

(Source: Letter from Joe Cronin, Human Resources, Canada Life, Canada Life House, Temple Road, Blackrock, Co. Dublin, Ireland dated 28/10/1997).

## Norwich Union

Ciaran Coleman, Personnel Officer, Norwich Union, Dublin sent the following response:

Due to the current pressure of work at this office it would be impossible for us to provide you with the detailed level of information which you require. However I can inform you that 56% of our staff are female and 44% are male. I also attach a breakdown by sex but it is not possible to provide you with a breakdown by age and sex. No employees are currently taking a career break. Approximately forty staff are studying for further qualifications and we have had about ten staff taking early retirement in the last five years. Two employees work on a part time basis and both of these are female.

(Source: Letter from Ciaran Coleman, Personnel Officer, Norwich Union, 60/63 Dawson Street, Dublin 2 dated 8th August 1997).

AGE DISTRIBUTION GRAPH 8/8/97  
Norwich Union Group Personnel

Total Employees for Selected Criteria : 527

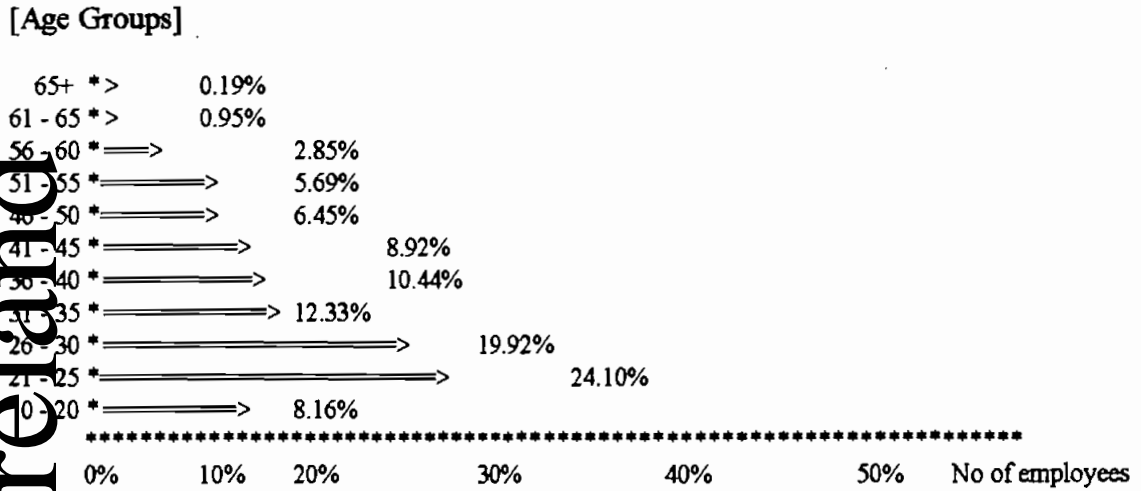


Figure 8.7.1  
Age distribution at Norwich Union

Source: Letter from Ciaran Coleman, Personnel Officer, Norwich Union, 60/63 Dawson Street, Dublin 2 dated 8th August 1997.



Woodchester Credit Lyonnais Bank

Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8, Ireland supplied me with the information requested:

Enclosed please find documents/charts outlining the following as at 3/9/97:-

- a) Age Distribution (Please note that this figure is inclusive of 102 Pensioners)
- b) Gender Split
- c) Male/Female split by Staff Grade\* (Staff Grades within the Bank are 1-5)
- d) Male/Female split by Managerial Grade (Managerial grades within the bank are 6-8 with the Executive Grades being E-A)
- e) Service Distribution.

Two staff members are currently taking a career break and both are returning to work for the Bank effective February 1998.

No employee has taken early retirement in the past 5 years.

Ten employees who previously worked full-time hours have entered into Job Sharing arrangements thus working part-time hours since mid 1996.

I confirm that Woodchester promotes further study and operates a Staff Education Grant Scheme for all permanent employees however I am unable to furnish you with exact figures as regards the number of staff currently studying for a further qualification.

\* Please note that 38 Female Staff and 49 Male staff are assuming roles that have yet to be graded in accordance with the Company's grading structure. The grading (or regrading in some cases) of these roles is scheduled for December 1997.

(Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden lane, Dublin 8, Ireland dated 3rd September 1997).

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Date: 03/09/1997	THE PERSONAL ADMINISTRATOR
	Age Distribution
<u>Age Category</u>	<u>Nos.</u>
16 to 20	14
21 to 25	142
26 to 30	129
31 to 35	130
36 to 40	70
41 to 45	54
46 to 50	26
51 to 55	33
56 to 60	25
61 to 65	30
66 or older	42
<u>TOTAL EMPLOYEES</u>	<u>695</u>

Figure 8.7.2

Age distribution at Woodchester Credit Lyonnais

Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8, Ireland dated 3rd September 1997.

Table 8.7.1

Male / Female split at Woodchester Credit Lyonnais

Date: 03/09/1997	
THE PERSONNEL ADMINISTRATOR	
Male/Female Split	
	Nos.
Female	322
Male	271
TOTAL EMPLOYEES	593

Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8, Ireland dated 3rd September 1997.

Table 8.7.2

Service distribution at Woodchester Credit Lyonnais

Date: 03/09/1997		THE PERSONNEL ADMINISTRATOR
		Service Distribution
Service Category		Nos.
0 to 03 years		325
04 to 5 years		32
06 to 10 years		144
11 to 15 years		38
16 to 20 years		26
21 to 25 years		13
26 to 30 years		7
31 to 35 years		4
36 to 40 years		4
<b>TOTAL EMPLOYEES</b>		<b>593</b>

Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8, Ireland dated 3rd September 1997.

# National College of Ireland

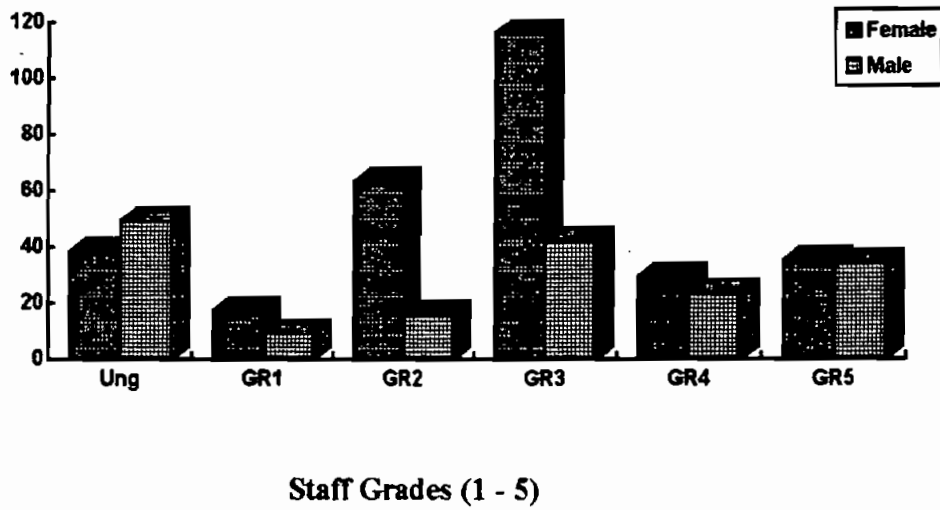
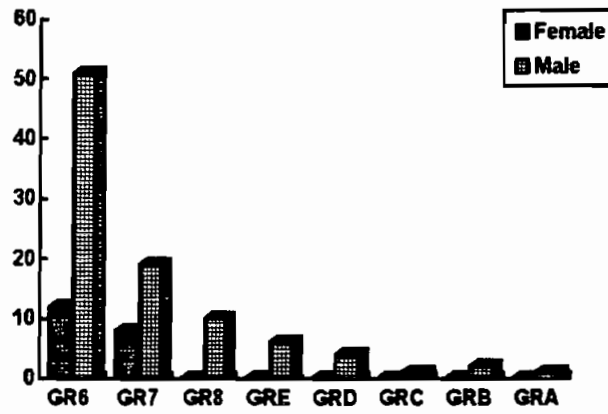


Figure 8.7.3

Staff grades at Woodchester Credit Lyonnais

Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8 dated 3rd September 1997.

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Managerial Grades

Figure 8.7.4

Managerial Grades at Woodchester Credit Lyonnais

Source: Letter from Sinead Smith, Recruitment Officer, Woodchester Credit Lyonnais Bank, Woodchester House, Golden Lane, Dublin 8 dated 3rd September 1997.

## APPENDIX H (8.8)

### Recruitment Literature

The author sent off letters, in 1998, to a number of financial services organisations seeking application forms and details of the management training programmes for graduates.

### AIB Group

The 1997 Application for Graduate Employment requires as a minimum a degree level education. They require a photograph to be attached. On the first page, there are questions covering place of birth, family connection and previous applications. They ask if the individual wishes to work in IT/Business or Other and look for place in class at university. In the section on computer skills, they look for evidence of input skills and Dictaphone typing.

The section on "Sociability and Leadership" says: "Please give details of any experience of dealing with or being responsible for groups of people". They ask for club/society memberships, including voluntary work and positions held within these as well as career aspirations.

### Bank of Ireland

The "Our Future in Your Hands" folder held an application form which was very clearly laid out. They mention the starting salary in a full page colour newspaper advertisement for the recruitment campaign as well as the educational requirements (five papers at Leaving Certificate level including Mathematics and English) and the benefits

such as preferential financial services, pension scheme, generous leave entitlement, profit sharing scheme, ongoing development and on-the-job training. They say that they provide financial support for further studies where appropriate and that a range of flexible working options are available including career breaks, part-time working and job-sharing.

They outline the recruitment and selection procedures and state that aptitude testing is used to "... assess your verbal, numerical and checking skills and will take approximately 1 hour and 15 minutes". This is followed by an interview lasting 30-45 minutes and if successful, the applicant will either be given a job offer immediately or placed on a panel.

The application form is black and white and has bar codes so it can be scanned into a computer. The individual is offered a choice of test location – Athlone, Cork, Dublin, Durdalk, Galway, Kilkenny, Limerick, Sligo, or Waterford. They are asked to state two preferences in regard to choice of work location by county. The form asks if computer skills are basic, intermediate or advanced and what experience the individual has of WP/Typing, Spreadsheets, Desk Top Publishing, Databases, Data Processing/Input as well as other computer packages.

The form asks for preferred type of work and offers the following areas: Customer Service/Sales, General Banking, Administration, Technical Support, Tele-Sales / Telemarketing. There is a section for equal opportunity monitoring covering sex and disability. The form asks for details of any criminal convictions and contains a data release form to be signed to allow the bank to seek information from corporations, companies,



educational institutions, persons as well as law enforcement agencies. This would allow them to carry out extensive checks to see that you are who you say you are.

Final questions requiring a degree of thought are "What would you consider are your main achievements to date?" and "Why would you like to work in Bank of Ireland?"

### Baring Asset Management

In June 1998, the Head of Training and Development sent me an application form, a postcard and a brochure. The Graduate Programme states that a week long induction programme is followed by a modular training programme which consists of academic study and on-the-job training which will include a stint overseas. A personal mentor is assigned to each graduate who can give advice at examination time.

In order to join the Investment and Mutual Funds area a 1st or 2nd class degree is required as well as three good A Levels and strong numerical skills. They say that a foreign language would be an advantage. To join the Financial Services Group a business degree such as Business Studies, Accountancy or Economics is necessary and a foreign language is an advantage. An entrant to Group Services IT requires a degree or equivalent in computer science.

In the section on career choice, they ask the applicant to "Describe an effective team of which you are a member. What is your particular contribution to that team? In what way is the team effective?" Other questions requiring a degree of thought include:

Describe an example of when you worked to defined goals or deadlines. How did you work to achieve your objectives? What was the overall outcome?  
Describe an example of developing a network of relationships to help you achieve something. How did you go about it? How did you maintain contact?  
Describe a time when you needed to absorb a lot of complex information quickly. How did you deal with it? How successful were you? How did you achieve this?

The above questions are intended to ascertain if the individual is a team player, able to network, handle complex information and set priorities.

#### Lloyds TSB Bank

Lloyds TSB sent a copy of their booklet on the Private Banking arm along with the form. The Graduate Application Form from Lloyds TSB (June 1998) asks about family connections in banking and the geographical mobility of the applicant within the U.K. It asks for a list of positions of responsibility while at school and university and asks the applicant to: "Describe the achievement you were most pleased with while holding one of these positions of responsibility. What happened? What was your role?" This is obviously to see if the individual has leadership qualities. A number of questions ask for complex answers such as : " Describe the most difficult situation you had to deal with while holding one of these positions of responsibility. What happened? What did you do?" The question is designed to see how you respond under pressure.

Another section asks the applicant to:

Relate significant experiences from your work history to answer the following questions: - (i) Describe a situation where you had to act on your own initiative. What did you do? (ii) Describe a tricky problem which involved dealing with other people to get a satisfactory solution. How do you resolve it? (iii) Describe an

unexpected problem or situation you had to deal with which you felt you could have handled better. What did you do? What did you learn from this?

If you did not work during vacations, they want to know what you did with your time. In relation to career aspirations they ask what other careers you are considering and if you are already working, why you are planning a career change.

The form for monitoring of equal opportunities is on a separate flap and states that the information provided will not be used at any stage of the selection process. It covers questions on marital status, ethnic origin, health and disability, dependent children and their needs as well as questions asking "Do you have any elderly or other dependants. If you do have dependants, are you the main carer?"

At the beginning of the form it states that "This form is an important part of our assessment process so think carefully before responding, and answer as accurately and fully as you can". They say that they will also accept a taped version of the form if you are unable to complete it by hand.

#### Midland Bank / HSBC Group

This group sent the most information. A glossy booklet covered the history of the HSBC Group. Two annual reports and accounts provided financial data as well as supplying the mission statements and the future strategies of the bank. The booklet on the Management Training Scheme used humour and included a fake Desk Sign saying "Manager", a Diploma from the International Institute of Instant Management as well as a sheet of stickers containing some items to cut out -- false paper nails, a gold credit card, an

expensive watch and pen and a sticker to put inside a suit jacket saying 'Designer Suit'.

## Royal Bank of Scotland

The RBS in 1998 sent out a thick glossy brochure with the application form tucked at the back. It was titled "Putting Potential into practice". This brochure was most impressive because it not only provided detailed descriptions of the skills and qualifications needed to do the jobs but also profiled individuals and their work day. You really got a feel for each area which for a graduate who had never been in a dealing room or attended a corporate finance meeting would be important.

The profiles of the graduate recruits included one who had got his pilot's licence very quickly which showed that he could perform under pressure; a woman who while a student had set up a campus centre to teach sign language which indicated her desire to communicate; a male band member who seemed to be both the drummer, the manager and the promoter of his group indicating a willingness to take responsibility; a man who had worked as a production assistant to the Fashion Editor of Marie Claire magazine in Hong Kong who was used to juggling many tasks and able to set priorities. These profiles were very human and believable.

There is a section on development and training and each area of banking is outlined including a general job specification, the person specification and the training provided. On top of this there is a skills checklist and a profile of a graduate actually doing the job. They state that the selection process involves the application, initial stages and assessment

(centres). They give dates for these. The bank attends career fairs and makes presentations at universities. In January 1998 the bank was hoping for an intake in the following numbers: Retail Banking (20), Corporate and Institutional (45), Trainee Accountants (2), Treasury and Capital Markets (12), Specialised Lending (3), Payment Services (2) and Technology (40). This is a total of 124 graduates. The reward package is described as:

- Competitive starting salaries.
- Salary increases linked to individual performance.
- Group Profit Share.
- Christmas bonus.
- Non-Contributory Pension Scheme.
- Staff House Purchase Scheme on completion of training.

The application form for the Graduate Development Programme has a question on date of marriage and previous surname if applicable. The section on personal qualities asks the graduate to describe the biggest challenge they have overcome; a difficult issue that they resolved; how they would deal with conflicting priorities and the role they played in a team decision.

They ask permission for a data release so that they can do a credit search and also ask "Have any court judgements or decrees been issued against you in respect of defaulted payments on loans etc.? If yes, please give details." A separate question asks about criminal convictions. The equal opportunities form seeks details of gender, age and ethnic origin.

## Ulster Bank

The author requested application forms on two occasions, in August 1996 and August 1998, and on both occasions the form for standard employment was the same. They require six subjects at Leaving Certificate level – two at Higher Level and four at a Lower Level and these must include English and Mathematics. The Ulster Bank ask the applicant to attach a photograph and they state at the top of the form that: "This Application Form is an integral part of the Bank's selection process. Please complete it carefully in your own handwriting".

They ask for the father's name and occupation and the mother's name and occupation as well as names, ages and occupations of brothers and sisters. They also look for details of any family connection with the bank or if any family members are account holders. The form contains a question concerning previous applications. The questions on interests, games, hobbies and positions of responsibility are standard but they also ask if the applicant is geographically mobile.

The question on career aspirations is the following: "In choosing a career what factors are important to you in the short and long term and what careers, other than Banking, are you considering?"

# National College of Ireland

Keywords

- 603 -

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## Key words

careers  
career development  
women  
financial services sector  
glass ceiling  
gender identity  
organisational culture  
Ireland  
power  
choices