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EQUAL OPPORTUNITY IN BANKING
IN THE COUNTRIES OF THE EEC

Report drafted by Jacqueline Laufer

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Report drafted by Jacqueline Laufer

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December 1982

.....
:This is an expert report, for which the author alone is lia-:
:ble, and in no way expresses the views of the Commission. :
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*This part of the report is drawn partly from an article published in Revue Banque in April 1982: L'Emploi Feminin dans le Secteur Tertiaire: l'exemple de quatre banques, Belgique, France, Pays-Bas et Royaume-Uni.

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INTRODUCTION

This report considers an aspect of the work of the European Community aimed at attainment of equality of opportunity and treatment between women and men, particularly in the sphere of employment.

Community action in this field began in the 1960s on the basis of application of Article 119 of the Treaty of Rome in the Member States. It continued with the drafting of Directives, legal instruments designed to stimulate Member States and hasten the introduction of national legislation on this subject. While carrying on with legislative action in the field of equality of treatment through the strengthening of individual rights, the Community is now developing a broader approach involving the adoption of policies aimed at bringing equality of opportunity closer to reality, inter alia by means of positive action programmes.

This report marks the completion of a research action project investigating the position of women in the banking sector and sets out to review the position of women in this sector from the employment viewpoint and to analyse the dynamics of change induced by various forms of positive action which have been or could be undertaken.

The first part of the report deals with the limitations of legislative action, summarizing the ground covered on the basis of the three Directives that have been adopted by the Council of the European Communities, but at the same time stressing the need to aim henceforward at establishing real equality in practice by mounting positive action programmes.

Part II outlines the position of women on the labour market in the countries of the EEC. Increased demand from women for paid employment is a feature of the labour market situation which, with the progress that has been made in such essential fields as birth control, is conducive to greater involvement of women in economic activity. There nevertheless remain many obstacles which in practice raise doubts as to the prospects for the integration of women into working life on a truly equal footing.

Part III gives an account of developments in the position of women in banking and reports on the results of the research/action project carried out in Belgium, France, the Netherlands and the United Kingdom. Although it employs a high proportion of women, banking provides a very clear illustration of the types of obstacle to equality encountered by women in the labour market. The research has revealed that similar obstacles exist in all four countries, both at the recruitment stage and later on, with adverse effects on mobility or integration into the hierarchy. At the seminar held to mark publication of the results of this research, the implications of which are analysed here, emphasis was laid on the enormous potential of positive action in such a context.

The fourth and final part of the report looks ahead to the future for women in banking at a watershed between two types of trend: trends in employment as influenced by economic and technical factors, and trends in progress towards equality as influenced by various forms of positive action incorporated into banks' personnel policy.

Material for this report has been drawn from the work accumulated over the past four years and the papers drafted by the various members of the research team : Baroness Seear (from the initiative for the overall project came) and Margery Povall from the United Kingdom, Professor Marcel Bolle de Bal and Monique Chalude from Belgium, Annie Labourie-Racapé and Anne-Marie Grozelier from France, and Atiie de Jong from the Netherlands.

More specifically, the following documents were used (authors in alphabetical order)*:

- 1) M. Bolle de Bal, M. Chalude, A. de Jong, A.M. Grozelier, A. Labourie-Racapé, M. Povall, N. Seear: Job desegregation in banking - EEC. /549/82 En. 1982.
- 2) M. Chalude, A. de Jong, A.M. Grozelier, A. Labourie-Racapé, M. Povall: L'emploi féminin dans le secteur bancaire.
L'exemple de quatre banques, Belgique, France, Pays-Bas et Royaume-Uni - Revue Banque, April 1982.
- 3) M. Chalude : Women and Employment in the Banking Sector - EEC V/375/82 En.

* A complete list of the documents consulted is given in the Bibliography.

- 4) A. Labourie-Racapé, A. Brygoo : L'emploi féminin dans le secteur bancaire - Bulletin d'Information - Centre d'Etudes de l'Emploi, No. 49, April 1981.
- 5) M. Povall : Women in Banking, a review - EEC - 1982.
- 6) M. Povall : Equal Opportunity and the Law - EEC - V/531-82 En.
- 7) N. Seear, M. Povall : Equal Opportunity in Banking - Report of the EEC Seminar held at Knokke, Belgium, April 1982.
- 8) N. Seear, M. Povall: Women in the Labour Market in the EEC - EEC - V/530-82 En.
- 9) M. Povall, M. Chalude, A. de Jong, A. Labourie-Racapé, A.M. Grozelier, Banking on Women Managers, Management Today, February 1982.

I. The limitations of legislative action

Community legislative action to promote equality for women is a continuing undertaking in which it is intended to cover an ever-widening range of increasingly concrete aspects of the situation.

Having taken equal pay as its starting-point, Community law has endeavoured to tackle wider and more complex forms of discrimination which derive from the social mechanisms conditioning the operation of the labour market and the organization of work and have many implications in the areas of job segregation, working conditions and operation of social security systems.

Legislation is not enough in itself and needs to be complemented by practical measures to eliminate or overcome non-legal barriers to equality of opportunity. Such measures are concerned more specifically with the ways in which the traditional segregation of male and female roles in society influences the employment situation and attitudes of mind.

This is the nature of the various forms of positive action that the Commission hopes to develop through the New Community Action Programme (1), which is limited and specific in its content, but aims to eradicate the real causes of various forms of discrimination or inequality. An appreciation of this dynamic is central to an understanding of the full scope of the positive action analysed in the pages of this report.

A. The legal framework

1. Equal pay

In view of the essentially economic character of the Community, it was logical that it should have taken the problem of equal pay for men and women on the labour market as its starting-point.

(1) On this subject, see A New Community Action Programme on the promotion of equal opportunities for women, 1982-1985, Brussels, 9 December 1981.

Article 119 of the Treaty of Rome lays down the principle of equal pay for men and women for equal work, specifying that it includes all forms of remuneration, in kind as well as in cash, in its definition of pay.(2)

This Article stipulates that "each Member State shall ... ensure and ... maintain the application of the principle that men and women should receive equal pay for equal work". The binding nature of Community law and the obligation laid on Member States to apply it were re-iterated in a Recommendation issued in 1961, which was followed up by the first Directive in this field adopted by the Council of the European Communities.

This Directive, adopted on 10 February 1975, defines the purport of the principle of equal pay, which "means, for the same work or for work to which equal value is attributed, the elimination of all discrimination on grounds of sex with regard to all aspects and conditions of remuneration. In particular, where a job classification system is used for determining pay, it must be based on the same criteria for both men and women and so drawn up as to exclude any discrimination on grounds of sex".

Under this first Directive, Member States were required to apply laws establishing equal pay and prohibiting all legal or administrative measures conflicting with the principle of equal pay, and to ensure that the principle was applied in collective agreements and individual contracts of employment. (3)

At the same time Member States were required to set up legal machinery to allow persons considering themselves to have been wronged by failure to apply the principle of equal pay to pursue their claims before the judicial authorities in their country, either directly on the basis of

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- (2) For a detailed presentation of the Community's policy and means of action, see Women in the European Community - Commission of the European Communities - 1980.
- (3) Annex I contains a list of the main implementing measures adopted or already in force in the Member States.

Article 119 of the Treaty, or on the basis of national laws or regulations put into force in order to comply with the Directive.

Finally, Member States were required to take the necessary measures to ensure that the principle of equal pay was applied; to take care that the provisions adopted were brought to the attention of employees by all appropriate means; and to take the necessary steps to protect employees making complaints in connection with equal pay. (4)

2. Equal treatment

Legislation on equal pay is an essential step towards establishing the principle of equality between women and men in the labour market but it is not sufficient in itself to restore true equality between women and men - or at least it will not be as long as there continues to be job segregation based on sex and women continue to be restricted to low-pay sectors.

Reporting on progress in application of the principle of equal pay, the Commission stated that, in the context of a shift in the Community towards equal sharing of tasks and responsibilities between men and women, it considered that attainment of the objective of equal pay would be advanced by the adoption of a broader Directive whose aim would be to "break down the barriers between women's employment and men's employment by making provision for women to obtain better guidance, better vocational training, access to all jobs and the same training

(4) For a detailed analysis of the various articles in the Directive and the manner in which they have been incorporated into national law by the various Member States, see the Report from the Commission to the Council on the situation at 12 February 1978 with regard to the implementation of the principle of equal pay for men and women, Brussels, January 1979.

conditions".

The "second Directive", aiming to eliminate obstacles to equal treatment of men and women in the employment field, was adopted by the Council on 9 February 1976.

Article 2 of this Directive defines the principle of equal treatment as meaning that "there shall be no discrimination whatsoever on grounds of sex either directly or indirectly by reference in particular to marital or family status".

The scope of the Directive is not, therefore, confined to direct discrimination. It specifically includes indirect discrimination on the premise that, whereas apparent discrimination is generally easy to eliminate, discriminatory processes survive in less obvious situations. Indirect discrimination does not necessarily stem from discriminatory attitudes, whether deliberate or unintentional, adopted by employers, personnel managers or managers responsible for training or recruiting. It also derives from social discrimination and preselection mechanisms in the labour market, and it is very often in these areas that the problems of applying the principle of equality are concentrated. It is therefore especially important for the corresponding legal instruments to refer specifically to these areas. However, this is not the case in all Member States. The laws of only half of the Member States refer specifically to the concept of indirect discrimination.

Moreover, only four Member States have legislation dealing with discrimination by reference to marital or family status, which can take many forms of an indirect nature (such as the granting of housing allowances or failure to give "head of household" status to women). (5)

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- (5) For a more detailed account of the main implementing measures in the field of equal treatment adopted or already in force in the Member States, see the Report from the Commission to the Council on the situation at 12 August 1980 with regard to the implementation of the principle of equal treatment for men and women, Brussels, February 1981.

The areas covered by the second Directive are mainly concerned with access to employment, vocational training and promotion, and working conditions.

Following the pattern of the first Directive, the second calls for the abolition of any laws, regulations or administrative provisions contrary to the principle of equal treatment, and of any provisions in collective agreements or individual contracts of employment conflicting with this principle. Again, Member States are required to uphold the right of recourse of persons who consider themselves to be the victims of failure to apply the principle of equal treatment and to keep workers informed of provisions adopted pursuant to the Directive.

3. Equal treatment for men and women in matters of social security

The third Directive, which was adopted in 1978 after two years of discussion, represents the first stage in the realization of the principle of equality in this area. It is applicable to statutory schemes providing cover for sickness, invalidity, old age, industrial accidents and occupational diseases, and unemployment.

The principle of equality of treatment is taken to entail the absence of all discrimination on grounds of sex as regards the scope of social security schemes, the conditions of access to such schemes, and the calculation of subscriptions and benefits.

The Commission will be submitting proposals on the application of the principle of equal treatment to occupational schemes set up by employers or on the basis of collective agreements, which were provisionally excluded from the scope of the Directive.

B. Implementation of the Directives

Implementation of the Directives involves several stages. The first of these may be defined as incorporation of the Directives into national law; subsequently, it becomes necessary to examine the extent to which the relevant provisions have been put into practice through collective agreements and to review the steps taken in practice to combat discrimination.

1. Incorporation of the Directives into national law

In the case of equal pay, those Member States which had not previously introduced laws upholding this principle did so as required by the Directive. (6)

However, some of these laws did not meet the criteria laid down by the Council and in 1979 the Commission instituted proceedings against the countries concerned and by the end of 1981 most of them had complied with the obligations laid upon them.

In the case of equal treatment, various national laws now exist to guarantee women's rights in the areas of access to employment, training and vocational guidance, and as regards working conditions.

Legal instruments covering the full scope of the Directive are in force in five Member States (Belgium, Denmark, the Netherlands, the United Kingdom and Ireland), whereas legislation on some aspects is still outstanding in other countries and two countries, France and Luxembourg, had yet to adopt general implementing measures as at 1 January 1982, although both have draft legislation in course of preparation.

2. The situation as reflected by collective agreements

In order to ascertain the extent to which the principle of equal pay is being applied, it is useful to consider the content of collective agreements, since the vast majority of workers in all industries in

(6) See Annex I.

virtually all the Member States are covered by such agreements. (7) Where this is not the case, it will normally be found that few of the workers concerned are members of unions, but this is not the only reason. Very often, in fact, the trade unions, the majority of whose members are men, have failed to prevent an element of "sexism" from conditioning their thinking and actions, although they are now making efforts to curb the influence of such attitudes, which are a hangover from past traditions in the labour movement.

As to the actual content of collective agreements, either of two alternatives may be adopted. Some Member States (e.g. Denmark and Luxembourg) consider that there is justification for incorporating a formal and explicit clause guaranteeing equal pay. Others take the view that, with legislation on the subject, such an explicit clause is unnecessary and that the absence of discriminatory provisions in a collective agreement is all that is required.

Apart from such clauses, one of the most important factors affecting practical application of the principle of equal pay is the system of job classification and the use made of it in a company. This is an area where one finds scope for indirect or disguised discrimination, for instance by ostensibly maintaining an overall system of job classification, but downgrading women by classing them in what are to all intents and purposes "women-only" categories of low-paid jobs. Moreover, it has to be remembered that the various wage scales negotiated for the purposes of collective agreements covering branches of industry only lay down minimum or basic wage rates which, although identical for men and women, may allow scope for quite substantial differences in actual pay.

(7) For a more detailed analysis of the situation as reflected in collective agreements, see the Report quoted on p. 3 of this document.

All these indirect or disguised forms of discrimination are difficult to discern, as may be judged from the different approaches to the problem adopted by the various Member States. (8)

In the case of equal treatment, the laws implementing the Directives generally state that clauses contrary to the principle of equal treatment are void, but since they are not normally automatically void, it is important to establish whether or not the spirit of a collective agreement is inspired by the principle of equality.

In the countries which have analysed this problem in detail (Belgium, France and the Netherlands), the most common examples of discrimination have been found in the overall conception of the text, in the vocabulary used, in job classification, in benefits associated with family status (head of family) or in conceptions of woman's role in the family (e.g. leave for the purposes of children's education etc.).

Collective agreements rarely deal specifically with access to employment and promotion. The insertion of a clause on equal treatment could well help to create awareness of the problem in the industry concerned. Be that as it may, there are few examples of such clauses. Very few blatantly discriminatory clauses are to be found in collective agreements, but analysis has shown indirect discrimination in various forms, such as some of the criteria used in the evaluation of qualifications or other factors and the failure to include feminine versions of titles.

3. Application of the Directives in the various fields

a) Equal pay

Given the existence of laws, regulations and provisions specified

(8) See the Report from the Commission to the Council on the situation at 12 August 1980 with regard to the implementation of the principle of equal treatment for men and women, p. 65 et seq.

in collective agreements in all the Member States, the main problems involved in applying this Directive are now a matter of establishing whether there are "effective means" for ensuring that the principle of equal pay is adhered to, whether the two sides of industry are making efforts to eliminate indirect discrimination, whether adequate arrangements are being made for the provision of information, and whether legal action is being taken wherever necessary, this last point being largely dependent upon the degree of awareness among women themselves.

b) Access to employment and promotion

As pointed out earlier, an obligation has been laid upon the Member States to take measures in this field as necessary to secure the abolition of all laws, regulations and administrative provisions contrary to equality of treatment and discriminatory clauses in collective agreements or contracts of employment, and the revision of provisions inspired by a concern for protection which is no longer well-founded.

A good indication of the general behaviour of public or private employers and the extent to which stereotyped ideas of "women's" jobs are surviving can be obtained from the content of notices of vacancies, and here it can be reported that compliance with legal requirements tends to vary in line with the clarity with which the relevant laws are defined, that guidelines are available on the non-discriminatory wording of vacancy notices and that checks are made on compliance with the legal requirements.

Discrimination against pregnant women applying for jobs is covered by the laws in France, Italy, Denmark, the Netherlands and, to a certain extent, Germany.

c) Access to vocational guidance and training

Although schools, training centres and companies have made progress in this area along the lines of measures adopted in order to give women equal opportunity for training, *de facto* segregation in schools, carried over into the world of work, has persisted.

It would be inappropriate here to dwell on the subject of the segregation found in schools, particularly in technical and vocational education, in most of the Member States. (9)

All the evidence shows that, in practice, women's education and training is still dominated by traditional concepts perpetuating the notion of "women's jobs" typified by the devaluation of so-called "women's aptitudes" and disadvantageous pay systems. This combination of factors tends to keep women on the fringes of the labour market.

d) Equality in working conditions

The problem here is the interpretation placed on the term "working conditions" in the various laws and other provisions. The term is defined in the laws of some countries (Belgium for instance), but not in those of others (such as Denmark).

Consequently, there can be extremely wide variations in the scope of the law from one country to another. (10)

e) Protective legislation

Past legislation of this type has had the effect of barring women from certain types of job or imposing restrictive conditions regarding working hours, overtime, night work, etc.

(9) For a presentation of statistics on segregation in various types of vocational training, see the Report from the Commission to the Council on equal treatment for men and women, p. 132

(10) *idem* p. 145

In many cases, the maintenance of such legislation may be regarded as discriminatory in the light of technical progress and changes in attitude. The second Directive therefore gave Member States until February 1980 to examine their laws and if necessary revise them where the concern for protection which originally inspired them was no longer well founded.

The outstanding feature of protective laws, including those still surviving, is their complexity. At all events the overall impression is not of a common series of lasting requirements for specific protection for women which have been brought home to all the countries in identical fashion, but rather of a mosaic of very disparate and very specific regulations, the motives for which are not often clearly defined.

The Directive led to a critical review of protective legislation in all the Member States. A survey is currently in progress in order to provide the Commission with a basis on which to define a Community position on protective legislation still in existence.

f) Provisions on maternity leave

In the eyes of the Commission, this is the only area in which an exception to the principle of equal treatment sanctioned by protective legislation is justified.

However, there is not as yet any Community legal instrument regulating this matter. There are very substantial differences between national laws. For instance, it was only recently that Denmark and Ireland introduced statutory maternity leave. Although such leave is now granted in all Member States, full pay does not always have to be maintained. There are also differences in the extent to which women are given a guarantee that they will be able to return to their job or an equivalent job after childbearing, and in the protection that they receive against various forms of discrimination during pregnancy.

C. Continuing legislative action and more: overall assessment of implementation of the Directives

The Commission is monitoring application of all the Directives. The three reports that it has published trace the progress that has been made, but also indicate the areas in which gaps remain and above all point to the need to combine various strategies and types of action in order to make the transition from formal to practical application of change in all fields concerned.

In the pursuit of equality for women as in all other areas of social action, legal norms provide the essential framework for action and change, but are no substitute for awareness and action on the part of the sections of society concerned; it is this interface and complementarity between legislative action and positive action that is brought out in the New Community Action Programme. (11)

It is for this reason that it is important that the social partners in all countries should put forward proposals for various forms of positive action to complement legislative action.

This is one of the main points made in the New Community Action Programme, which outlines two sets of courses of action to this end, the first aimed at strengthening the monitoring and application of the Directive, the second concerned more specifically with the definition and implementation of positive action programmes. Thus, while stressing the need to monitor the existing Directives and sanctions against those who fail to comply with them, the Commission's New Action Programme calls for consideration to be given to new Directives and new areas where action could be taken.

(11) See the New Community Action Programme on the Promotion of Equal Opportunities for Women, 1982 - 1985, 9 December 1981.

1. The Commission's New Action Programme

Two sets of courses of action are outlined. Those in the first, as already mentioned, are aimed at strengthening individual rights in order to underpin equality of treatment.

The courses of action proposed in the first set are as follows:

- to strengthen and monitor practical application of the Directives, their progress and the interpretation given to them at national level, with particular attention to indirect discrimination;
- to encourage female employees to make more systematic use of the means of redress available to them;
- to abolish unjustified protective legislation and to promote equal standards of protection for men and women;
- to achieve equal treatment in occupational social security schemes and to extend the scope of the Directive on social security;
- to improve the occupational status of self-employed women and women in agriculture;
- to implement the principle of equal treatment by revising income tax systems which appear to have an indirect adverse effect on women's employment, their right to work and their promotion in employment;
- to extend parental leave and leave for family reasons while at the same time building up the network of public facilities and services;
- to abolish discrimination against pregnant women and to improve social security cover for pregnant women and mothers.

The second set is concerned with the achievement of equal opportunities in practice, particularly by means of positive action programmes.

The proposals listed here are as follows:

- to promote at national level framework legislation to develop positive action;
- to promote the integration of women into working life, diversification of the occupational choices open to them, and training for them in new technology;
- to make girls, their families and their schools, aware of the job opportunities available to girls;
- to promote desegregation in employment;
- to assess the progress made towards achieving equal treatment in employment and conditions of employment and towards achieving desegregation;
- to promote the right of immigrant women to equal access to employment and training;
- to enable both men and women to find fulfilment in their careers, combining them satisfactorily with their family responsibilities and social life, in particular by means of a redistribution of tasks and roles in the family unit;
- to draw the attention of the general public and those most directly concerned to the positive aspects of a change in attitudes.

2. Monitoring of application of the Directives

Application of the Directives of course begins with national legal instruments, but the range of cases that arise in practice is such that only specialized monitoring bodies will be able gradually to plug the gaps in application of these texts. Such bodies (women's employment committees/commissions) can become centres for the provision of information, for discussion and consultation, while at the same time helping to build up a body of case law in the field of women's rights.

3. Exercise of the right of redress

Both the first and second Directives make provision for the right of redress to be made available to persons who consider that they have been wronged.

Article 2 of the first Directive and Article 6 of the second stipulate that Member States shall introduce into their national legal systems such measures as are necessary to uphold this right. The national courts in turn can apply to the European Court of Justice for a ruling on interpretation of Community law.

Eight cases in this field have been brought before the Court. As M. Povall has observed (12), they are indicative of the areas in which the situation is unclear and open to controversy.

This said, little use is made of the arrangements for redress for which provision is made in national laws, as the New Community Action Programme points out. The inflexibility of the procedures and the difficulty of establishing evidence of discrimination explain this reticence in part, as does the high unemployment rate, which discourages women from asserting their rights for fear of losing their jobs.

Nevertheless, in those countries where advisory bodies have been set up, exercise of the right of redress has been made easier for women. This is particularly true of the United Kingdom, where assistance from the Equal Opportunities Commission has resulted in a greater number of cases being brought.

(12) For a more detailed account of these cases, see M. Povall, Equal Opportunity and the Law. EEC V/531/82 En. 1982.

4. Positive action

The New Community Action Programme develops the concept of positive action, which had previously been mooted in the conclusions to the report on equal treatment. (13)

Positive action is a complement to legislative action, the primary aim of which is to restore the principle of equality. Positive action begins with recognition of differences imposed on women by centuries of inequality and segregation, particularly in the manner in which the labour market operates.

Where such differences have been established, positive action aims to restore the balance and eradicate discrimination.

A recent Commission document sets out the analysis on which the concept of positive action is based:

"At the present stage of progress towards equality between men and women, it is important, in parallel with legislative action, to seek out ways of giving more emphasis to and implementing "indirect" strategies to achieve equal opportunity. Such strategies are based on the assumption that discrimination is inherent in the very operation of systems related to the labour market and which prevent the translation into fact of equal opportunity in employment : for example, the insignificant number of women in responsible posts, the lack of training for certain jobs, domestic and family responsibilities". (14)

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- (13) See the Report from the Commission to the Council on the situation at 12 August 1980 with regard to the implementation of the principle of equal treatment for men and women, Brussels, February 1981, p.
- (14) EEC Report before the European Parliament's Ad Hoc Committee on Women's Rights, cited on pp. X-XI of the report on the situation with regard to the implementation of the principle of equal treatment, Comm. 832 (80) Brussels, 11 February 1981.

As is widely known, positive action is a key component of American policy on equal opportunity, especially in the case of companies subject to federal legislation, which are obliged to take positive action under the terms of the 1965 Act. (15)

The Community Directives authorize but do not impose measures of this type.

During the conference held at Manchester in May 1980, the Commission was called upon to define a Community line on positive action.

In their present state of development, positive action projects take the form of deliberate measures aimed at diversifying the employment and vocational training opportunities open to women (16), organizing women-only training for occupations in which they are substantially under-represented, and organizing training for women who wish to go back to work. Future action could take various forms, ranging from the provision of information, through action which the public authorities may take in awarding public contracts, to voluntary action pursued by companies through their personnel planning and management policies. As we shall see, the most efficient possible use of women's potential can come to be regarded by companies as an objective of sound management.

The Commission has drawn up proposals for new developments in positive action, but it remains to be seen whether or not results

(15) See M. Povall: Equal Opportunity and the Law, EEC V/531/82 En.

(16) Projects of this type have already been carried out in various Member States with aid from the European Social Fund and CEDEFOP.

can be achieved in the existing legal framework in the Community which, in contrast with that in the United States, does not impose positive action.

A study is currently being carried out on behalf of the Commission with a view to identifying the problems associated with positive action and establishing whether or not Community measures in this field can be organized in a limited number of priority areas. At all events, the present situation indicates that urgent measures are called for in order to reduce job segregation.

The example, drawn from the banking sector, described in this report will enable the reader to grasp the scope and limitations of positive action, which is based primarily on recognition of the existence of job segregation and owes its success to the voluntary involvement of the parties concerned.

II. Women in the labour market in the EEC

Before analysing the specific situation in the banking sector, it will be useful to consider the topic of women's employment in this sector in the wider context of the position of women on the labour market in the countries of the EEC.

A feature of the overall situation is the increase in the numbers of women seeking paid employment. Since the war the proportion of the labour force accounted for by women has risen consistently in all European countries.

This trend is regarded as irreversible by most observers. The keener competition associated with the current economic crisis may be heightening women's vulnerability on the labour market, but the evidence suggests that the changes in society which have prompted women to take their place in working life are likely to be permanent.

However, the fact that women are present on the labour market in greater numbers has not helped to reduce their employment difficulties. They are still confined to "second-rate" jobs, jobs with only limited skill content, insecure jobs, and are more exposed to unemployment.

The position of women vis-à-vis the working world can therefore be described in terms of the interplay between factors which make for their integration on a more equal footing (reduction in the birthrate, improvement in educational standards, women's increasing role in economic matters) and factors (derived from the past but still very much a part of present-day attitudes and conditions) which reflect an attachment for the traditional role of woman, in which she remains a "segregated" worker.

A. Increasing demand for paid employment among women (17)

In 1977, women comprised 36% of the labour force in the Community as a whole. Although the percentage varies quite widely from one

(17) This part of the report draws extensively from the paper by N. Seear and M. Povall : Women in the Labour Market in the EEC - EEC V/530/82 En.

country to another (in 1976 the figures for Ireland and Denmark were 26.5% and 41% respectively), it has been rising over the past ten years in all Member States. The rates of increase have varied, the highest being 0.4% in Belgium, France and the United Kingdom, and the lowest 0.1% in Germany, Ireland and Italy. (Annex II, Table 1).

This increase in the proportion of women in the labour force has been accompanied by a rise in women's activity rates in all Member States, although again with very considerable differences from country to country. The rate is only 35% in Ireland, but as much as 72% in Denmark when part-time as well as full-time workers are taken into account. (See Annex II, Table 2).

This increase in activity rates results mainly from the growth in the number of married women in paid employment. (See Annex II, Table 3).

Whereas in the past the main factors influencing variations in women's participation in the labour market were wars (women entering the labour market during wars and withdrawing afterwards) and the development of education for girls (decline in professional activity rate among girls), in the modern period (since the end of the 1960's) the most important single factor making for variations in the female activity rate has been the change in the pattern of employment associated with family life.

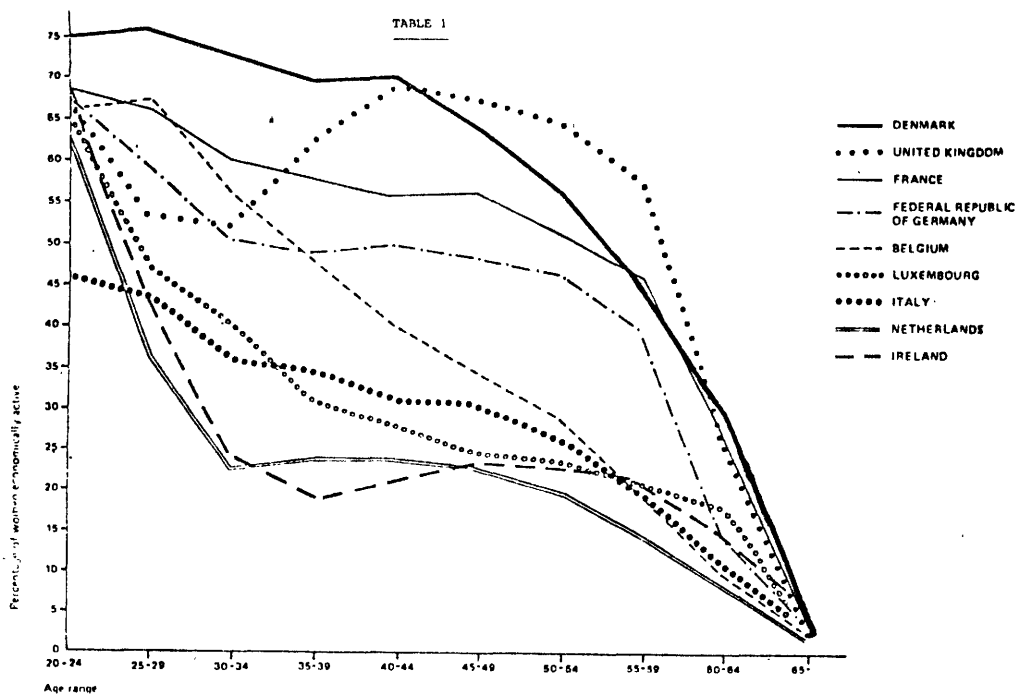
More specifically, statistics show that the activity rate among married women has risen steadily since the Second World War, with a sharp increase during the period from 1973 to 1977, when it rose among women aged between 20 and 39 in all Member States, with particularly rapid increases in Italy, the Netherlands, Belgium and Luxembourg.

However, the overall figures should not be allowed to mask appreciable differences between the countries, which reflect the extent to which the traditional relationship between women's working life and family life has either survived or changed.

The pattern during the post-war period showed a fall in the percentage of women in employment after the age of twenty. This pattern has persisted in Ireland, the Netherlands and Luxembourg, but is much less marked in the other countries.

The graph below illustrates the extent of the variations. In Denmark and France there is only a very slight decline in activity rates during the main childbearing years. In the United Kingdom a sharp drop is offset by a resumption of work between the ages of 35 and 60. In Belgium and

Table 1
FEMALE ECONOMIC ACTIVITY RATES BY AGE - 1977



Germany the decline is less steep than in the United Kingdom, but it is much less common for mothers to return to work after having their children.

There is therefore a clear trend towards the resumption of employment after childbearing, following a break not exceeding the duration of statutory maternity leave.

In this context it is clearly vital to take account not only of differences from country to country in cultural factors, which can be conducive or otherwise to the maintenance of women in their traditional role of "mothers first and foremost", but also of legal provisions on maternity leave pay, parental leave etc., and also of the social services provided by the community to help women in their parental role.

B. Many changes in social behaviour patterns making for increased participation by women in the labour market

The sharp rise in the activity rate of married women, who, as we have seen, account for the bulk of the increase in the female working population observed over recent years, represents a highly significant social change which is accounted for by a number of fundamental social developments.

1. Control of fertility and changes in attitudes to childbearing

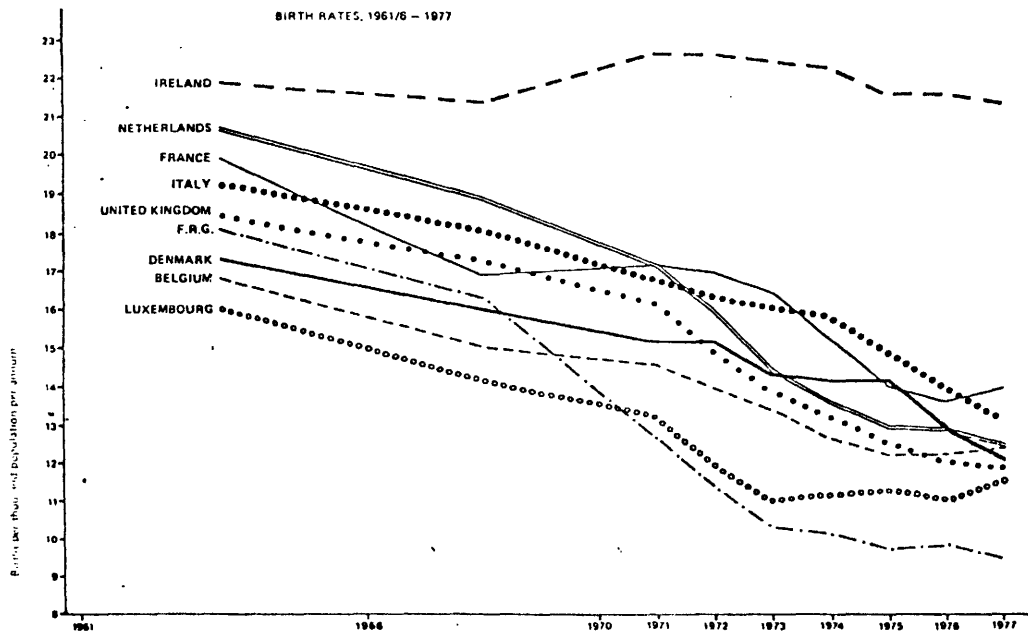
Between 1961/1966 and 1977, as Figure 2 demonstrates, the birthrate fell in all Member States with the exception of Ireland. The biggest falls were recorded in Germany and the Netherlands, with percentage changes of 48% and 40% respectively.

The average number of births per woman fell in most countries during this period, but in addition the use of birth control methods has meant that the percentages of women who complete their childbearing by the ages of 30 and 35 have been rising.

Clearly, this limitation of the number of births enables women to remain in their jobs or to resume work after a relatively short period at home. Moreover, women who choose to have no more children after a

given age can devote a greater number of years to their careers.

TABLE 2



2. Rising educational standards

The improvement in the educational level of women is closely connected with their attitudes to childbearing and paid employment, since it puts them in a better position to take advantage of available opportunities. With their better training, they are anxious to reconcile their occupational role with their family role and are increasingly determined not to sacrifice one for the sake of the other. Better education also leads women to challenge the traditional stereotypes - their own as well as other people's - of women's role in society.

In all Member States (see Annex II - Table 4), the proportion of women in third level education increased between 1966 and 1980, and the sharpest increase was in Luxemburg, Ireland and Denmark.

3. Head of family: no longer an exclusively male status

The traditional view is that the only legitimate claimant to the title of head of family is the man, the husband and father whose responsibility and indeed duty it is to supply the needs of the household, while the wife's primary role is that of mother to the children. Although the wife's earnings from employment outside the home have long been a significant and in some cases essential component of the household income, they have nevertheless been regarded as "pin money" and her employment has been looked upon as a "secondary" occupation.

This conception of roles in the family is still firmly rooted in custom and practice, and although civil law has evolved, considerably broadening the woman's legitimate rights, family and social security law in many countries still reflects the traditional view.

The situation is changing, however. Among couples, women see themselves increasingly as equal partners, even if men are having some difficulty in adapting to the new situation. Moreover, there are increasing numbers of single women, whether divorced or unmarried with children, who can now lay claim to the title of head of family. The divorce rates in all Member States (Annex II, Table 5) provide evidence of the changing situation. The single-parent family headed by a woman is no longer such a rarity. As for the wife's contribution to a couple's joint income, it is clear that in many cases it is far from being pin money, but essential to the maintenance of various aspects of the family's standard of living.

4. Changes in women's aspirations

Changes in living conditions have brought with them changes in women's and men's perceptions of the role of women.

In the past it was often a matter of economic necessity for women to work, but this was not regarded as their proper role, which was still

held to be that of wife and mother.

Many women now wish to place the main emphasis on their working lives and are attempting to reconcile their family role with their occupational role, which has become essential to their sense of identity and their relationship with the world.

Two surveys carried out on behalf of the Commission of the European Communities, the first in 1975 and the second in 1978, provide clear evidence of the extent of these changes in attitudes to the role of women, while at the same time showing that there are certain limits, since both women and men still stated that they were in favour of various differences between the sexes.

In 1975, when asked: "Do you agree or disagree with women who claim that there should be fewer differences between the respective roles of men and women in society?", seven out of ten people agreed with those who wanted to abolish differences. (18a)

In 1978, when asked: "Do you consider that women's position in society is changing too much, not enough, or to the right extent?", both women and men gave replies which were rather less in favour of change. (18b)

The answers to another question in the second survey, given by men and women alike, showed that perceptions of the roles of the sexes as far as housework is concerned remain very stereotyped.

Finally, the 1977 survey revealed wide variations from country to country in attitudes to the proper extent of women's involvement in political life.

(18a) European Men and Women 1975 - EEC

(18b) European Men and Women 1978 - EEC - Supplement No. 3 to Women of Europe.

Thus, despite the many changes in women's status and aspirations, there is undeniable evidence of the persistence of attitudes and behaviour patterns reflecting reluctance to "rush things" in the progress towards equality for women.

C. Still many obstacles to women's progress towards equality

1. Structural obstacles

Despite the improvement in women's position, many structural obstacles stand in the way of their progress towards equality and, moreover, the situation is being exacerbated by the current economic crisis.

As stated by the Commission of the European Communities in the Communication that it submitted to the Council in December 1981 (19), progress towards equality of opportunity is being impeded by economic difficulties.

Women workers tend to be confined to less favourable employment structures and jobs, to have less job security and to be affected more by unemployment, so that they continue to be a particularly vulnerable section of the labour force.

a) Continued existence of two labour markets

In the Member States of the Community, as elsewhere in the industrialized world, the distribution of women in all sectors and occupations in the labour market is in sharp contrast to the distribution of men. There are virtually two labour markets, one for men and one for women, segregated both horizontally and vertically.

The horizontal segregation is evidenced by the fact that 69% of working women in the Community as a whole are employed in the services sector and only 30% in industry. (20)

(19) A New Community Action Programme on the promotion of equal opportunities for women, 1982-1985, Brussels, 9 December 1981.

(20) See Annex II, Table 6.

A recent statistical study (21) shows that women do not even make up a quarter of the number of employees in industry, whereas there are virtually as many women as men employed in services.

The proportion of employed women working in the services sector varies from one country to another (84% in Luxembourg and the Netherlands, 56.6% in Italy, etc.); similarly, the distribution within the services sector differs from country to country.

Similar differences can be found in the distribution in industry. For instance, women comprise 70% of the labour force in footwear and clothing, but only 20% in mechanical engineering. (22)

As well as this difference between industry and services, there is quite clear-cut vertical segregation between the types of job in which men and women respectively are employed.

As can be seen from Table 8 in Annex II, women are over-represented in low-grade service jobs and under-represented in jobs involving administrative or managerial responsibility.

By the same token, within the occupations in which women are employed, they are to be found at the lower end of the hierarchy in repetitive routine jobs calling for only limited skills and offering little hope of promotion.

This concentration of women in a limited number of occupations within a limited number of industries is one of the clearest symptoms of the difficulties experienced by women in breaking through into types of employment traditionally dominated by men.

(21) Employment and Unemployment, statistical bulletin, Eurostat February 1982.

(22) See Annex II - Table 7.

Thus it accounts for the gap between men's earnings and women's earnings (estimated at 33% in 1978), since the sectors and occupations in which women are to be found in greatest numbers are traditionally those in which skills and wages are lowest.

As the figures quoted above show, despite the progress that has been made recently, much remains to be done in the field of equality of treatment and indirect discrimination.

b) The incidence of the crisis and unemployment

The increase in women's activity rates which characterized the 1970s has continued during the world-wide recession with levels of unemployment high in all Member States. While all grades are affected by unemployment as a result of this crisis, it is the least skilled who suffer most. Since women are over-represented in unskilled grades and in the declining sectors, it is not surprising to find that unemployment among women has risen steeply. It is also probable, though it cannot be established statistically, that women's employment opportunities have been influenced by a continuing belief that when jobs are in short supply preference should be given to men, in accordance with the traditionally accepted role of the man as the household breadwinner. While this is contrary to the principle of equal treatment, there is a good deal of anecdotal evidence to suggest that such discrimination continues to be practised. It is always at times of economic crisis that there is likely to be a recrudescence of theories recommending the benefits of a return by women to their domestic role. Without wishing to be unduly pessimistic, there is always reason to fear a setback for women's rights whenever the economic situation is such that people begin to regard their right to work as "less important" than men's right to work.

At all events, there is no doubt that although there are fewer women than men in the labour market in all the countries under consideration, there are more women than men unemployed in Germany, France and Belgium, and that since 1973 unemployment has risen faster among women than among men in the Community as a whole;

a similarly clear pattern is to be found in a comparison of unemployment among young women and young men.

2. Obstacles associated with attitudes and mentalities

In addition to the structural obstacles, the behaviour patterns and attitudes of men - employers, husbands, decision-makers - and of women themselves help to perpetuate the traditional view of women's role in society. They are manifested in particular in ambivalence towards women who work and pursue careers. Admittedly, there is now wide acceptance of the working woman, whose earnings are often an essential contribution to the family income, as has been pointed out above. At the same time, however, many men and women still regard an occupational role for a woman as incompatible with her role in family life. Similarly, certain views on women's particular occupational aptitudes and the types of work for which they are suited continue to survive. These various factors combine to complicate the process of change in women's position vis-à-vis employment, choice of occupation and career development, and are bound to mean that it will be a very gradual process. They certainly account for the time lag between the economic and social changes outlined above and developments in the real position of women on the labour market.

a) Women's education and vocational training

Although girls' educational standards are rising, the courses that they take at school and in vocational training still tend to be different from those taken by boys.

As Table 9 in Annex II shows, in 1973 over half the women graduates in the Community as a whole had taken arts, teaching or social science subjects. Except in France, less than 10% had read law or engineering. The differences were particularly marked in Ireland (85.5% as against 2.2%) and Germany (82% as against 2.6%).

However, the trend is towards an increase in the percentage of law and engineering graduates among women, and this will have to continue if women are to succeed in making their mark in occupations which used to be open to men only.

b) Persistence of ambivalent attitudes to women's employment

Although the types of job for which women are qualified are determined by the education and vocational training that they have received, there are other factors which tend to confine them to a limited range of occupations.

Mention has already been made of the prevalence of forms of segregation whereby they find themselves restricted to "women's work", i.e. jobs with limited skill content and poor pay, the implicit assumptions being that work is not their "proper" role, that they do not invest as much of themselves in their careers as men do, and that they have a greater tolerance to the constraints of the more routine repetitive jobs. When it comes to positions calling for technical knowledge or the ability to take decisions, employers and managers almost automatically assume that women lack the qualities or motivation which would make them "naturally" suitable. (24)

Women who have achieved more senior positions in the hierarchy on the basis of their qualifications or as a result of promotion still have to contend with these attitudes. They are constantly confronted with the tendency to restrict them to jobs which correspond to the traditional image of women's role. They are readily offered jobs as assistants or researchers, but they really have to prove themselves if they are to hold down jobs involving responsibility and decision-making, which are normally monopolized by men. Ample illustration of this point will be found in the study of the banking sector. (25)

Husbands share this ambivalent attitude towards women's ability to "do a man's job". The 1975 survey found that a high proportion of men (46%) preferred their wives not to work. Although the vast majority of women (80%) stated that they preferred to be employed, only 63% of husbands of working wives thought that this was the case. The survey rightly points out that these replies

(24) On this subject, see the book by M. Guilbert : Les Fonctions des Femmes dans l'Industrie - Editions Mouton.

(25) For an analysis of the various aspects of the woman executive's position in industry, see the book by Jacqueline Huppert-Laufer: La Féminité Neutralisée? Les Femmes Cadres dans l'Entreprise - Editions Flammarion.

reflect the traditional image of the "woman in the home", which is more strongly ingrained than women themselves realize.

Ever since women have been going out to work, men's reaction has been to prefer (whether for good or sound reasons) that women should find fulfilment in their private family roles and regard their jobs as of secondary importance. Is there any need to point out that it is precisely this reasoning that enables men to keep their role and power intact, so that it is hardly surprising that so many men should still react in this way ?

c) Women's attitudes to employment

Employment has given an increasing number of European women the means to be financially independent. However, they have the daily problem of reconciling frequently conflicting aspects of their various roles. If they concentrate too much on their occupational role they are in danger of forfeiting the fulfilment offered by their role as women - and this is a danger that they fear. If they concentrate too much on their domestic role, they are likely to lack commitment to their work and to forgo any opportunities that might arise.

All working women, whatever the hierarchical status of their jobs, have to cope with this problem and if this difficulty is compounded by a hostile environment the temptation to give up the struggle - at least in the psychological sense - may be very strong.

In a study of sixty women executives, it was found that tension between the domestic role and the occupational role has considerable influence on the manner in which these women commit themselves to their careers. (27)

A recent survey has produced similar findings. (28)

(26) European Men and Women 1975, EEC, pp 24 et seq.

(27) See J. Huppert-Laufer - op. cit.

(28) In-firm training and career prospects for women in banking - Barbara Hegelheimer - CEDEFOP - Berlin 1981.

One of the findings of this survey, based on the example of a German bank, was that, whereas promotion was largely contingent upon attendance at in-service training courses and was therefore directly linked to motivation, a not inconsiderable number of women gave up their jobs for family reasons, despite good chances of promotion. Women are sometimes so strongly family-oriented that when a clash of interests arises or threatens on account of their employment, they decide in favour of the family, even if they have good prospects at work, or at least they limit their commitment to work to the level at which they consider that it is possible to reconcile the demands of their working and family lives. Nevertheless, possession of qualifications and the opportunity of a job matching them strengthen women's propensity to pursue careers.

It therefore transpires that women's own natural inclination can be an obstacle to their careers, in addition to those which are better documented, such as the lack of geographical mobility, interruptions (however brief) to their working lives, etc. This inclination cannot fail to be strengthened in women who are given the impression that their company and their male colleagues lack confidence in their ability to hold down their jobs. Faced with the problems of parenthood and their children's education, which should be shared problems, women feel that they are on their own, individually responsible, and are prone to feelings of guilt.

In conclusion, it is clear that the crisis can only accentuate the effects of the two types of obstacle to women's progress towards equality: the structural obstacles and those associated with attitudes and mentalities. It will therefore be necessary to maintain closer vigilance over a tradition according to which women's right to work has always been regarded as subordinate to men's, on the premise that they have a "natural" role - that of housewife - in reserve.

III. Women in banking: aims and results of a research/action project

A study of the results of a multi-national research project investigating the position of women in European banking will be taking us on to an analysis of the problem of the integration of women on an equal footing in an industry in which they make up a relatively large proportion of the labour force and machinery for change which could be employed to promote such integration.

The main aspects of the development of the employment of women in this industry are outlined below, followed by an account of the conduct and findings of the research.

A. The position of women in banking

1. An industry with a high proportion of women employees

For an example of an apparently solid male preserve, a "man's world in capitals" in the words used by a French banker, one needs to look no further than the finance and banking sector.

For all this, roughly one bank employee in two in the EEC as a whole is a woman. (29). If banking still tends to be regarded as a man's world, this is because, although it employs a higher proportion of women than other industries, they are generally to be found in the least skilled jobs. (30)

(29) In 1977 women made up 46% of staff employed in the finance sector in the EEC, compared with 36% of the labour force as a whole. See Annex III, Tables 1 and 2.

(30) The main reference document used for this part of the report was the paper by M. Povall, Women in Banking, a Review, EEC 1982.

2. The establishment of women in banking

a) Historical background

As in other sectors of activity, the employment of women in banking has been linked to the use of machinery to simplify work (in this case, office machinery). Whereas the employment of women in manufacturing industry was boosted at the time of the First World War by the simplification of production methods on the basis of scientific work organization coupled with the scarcity of male labour, here the development of the employment of women in office jobs coincided with the introduction of the typewriter.

Moreover, during both World Wars women were recruited into jobs specifically reserved for men, but on the cessation of hostilities most of them returned to their "women's jobs" or to domestic life. Nevertheless, on both occasions they had demonstrated their aptitude for the tasks involved and this represented a turning point in the history of women's employment. Although the strict segregation of men's and women's jobs started to be broken down gradually in the lower grades of banking staff during the 1950s women did not receive vocational training and did not pursue careers in banking because their employment was still regarded as temporary. This attitude was formalized in a number of discriminatory practices. For instance, in some banks married women were not recruited and single women had to retire on marriage or had to accept less favourable conditions of employment; differential pay scales for men and women were applied. These practices survived until the 1960s.

b) Women's employment in banking from 1960 to the early 1970s

This period was characterized by economic growth, reflected in the banking sector by a policy of expansion, diversification, take-overs and mergers, and internationalization, while the nature of banking work was transformed by intensive use of computers.

In overall terms, therefore, there was a very substantial increase in the numbers employed in banking. (31) Branch networks expanded and the number of transactions handled increased. New services were offered to customers. It is probable that automation also generated new jobs, although it is not easy to determine its exact effects on the volume of employment.

This increase in the volume of employment was accompanied by an increase in the proportion of jobs requiring qualifications and the exercise of responsibility.

Conversely, the proportion of low-grade clerical jobs declined. (32)

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- (31) Between 1960 and 1975 the volume of employment in the banking sector has virtually doubled in some countries. The following figures show percentage annual changes in banking and insurance employment:

	1964-1974	1974-1977
Belgium	10.2	6.6
Denmark	6.1	0.7
Germany	3.7	- 1.9
France	6.3	3.1
United Kingdom	3.3	0.6

- (32) In France, for instance, Adler (December 1980) found the following changes in the composition of banking staff, with a shift in favour of senior grades:

	1969	1977
Clerical staff (employés)	58.4	45.0
Supervisory staff (gradés)	32.1	42.0
Management (cadres)	9.5	13.0

In this development of employment, computers seem to have played a complex part, simultaneously containing and facilitating growth. On the one hand, the improvements in productivity made possible by computerization eliminated jobs, but on the other hand improvement in efficiency created the conditions for the development of new activities which could not have been contemplated without the assistance of computers.

In fact, computerization affected different parts of banking differently; new jobs were created, old ones disappeared. The content of other jobs changed. Clerical jobs (checking, sorting etc.) disappeared; at the same time, new jobs associated with data handling were created. At all events it is clear that computerization did not "enrich" job content and did not eliminate repetitive routine tasks. (33)

These changes had little impact on policies on recruitment, training and career development, particularly as far as the lower grades were concerned. With appropriate training, staff were able to adjust to new technology and new working methods. Similarly, in the higher grades, belief in a lifetime career in the same bank, with age-related promotion from the ranks, survived largely intact, despite the radical changes in the nature of banking.

The employment of women in banking during this period developed in line with the general increase in the volume of employment. With the increasing scarcity of male staff, a very substantial proportion of banking personnel came to be made up by women. (34) (See Annex III, Tables 1 and 2)

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- (33) For a more detailed analysis, see M. Povall: Women in Banking, a Review, op. cit. pp 28 et seq.
- (34) The proportion of female employees in the banking sector rose from 46% to 51% between 1962 and 1975 in France; from 40% to 60% between 1959 and 1978 in the United Kingdom; from 26% to 34% between 1960 and 1975 in Belgium; and from 38% to 41% between 1970 and 1973 in the Netherlands.

Although public opinion began to focus its attention on the position of women and attitudes towards them changed, and although they benefited from the introduction of legislation on equal pay and equality of treatment, there were still many respects in which they had not achieved equal status in banking as in other spheres; nevertheless their position was rather more favourable in banking than elsewhere, at least in certain countries.

As was pointed out in the first part of this report, formal and direct types of discrimination can be eliminated by legislation, but it is a much more protracted and complex process to tackle indirect forms of discrimination associated with the position of women in the employment hierarchy.

In the case of banking, despite an increase in the numbers of women promoted, it is clear that, in the majority of Member States, they made up virtually the whole of the work force employed in ancillary or low-grade jobs, whereas there were very few in the upper echelons. Moreover, those that were promoted were generally to be found in administrative or specialist jobs rather than in operational jobs. (See Annex III, Table 3).

The segregation of jobs does not seem to have been substantially affected by computerization during this period. Although data processing did create new jobs, women were recruited at the lowest level, for instance as key-punch operators. As several surveys have shown, these jobs not only require very limited skills but were also highly vulnerable to technical obsolescence. Consequently, the women employed in them lacked training for the future and occupied marginal positions in the work force. It is not surprising, therefore, that it was the women employees who were most affected by the disappearance of certain jobs and the reorganization of work brought about either by automation or by geographical relocation to newly established regional data-processing centres.

Thus, although this period was characterized by an increase in the

numbers of women staff and their integration into banking personnel, it did not see the disappearance of very severe segregation of women in specified categories of jobs at the lower levels of the hierarchy.

c) Women's employment in banking from the 1970s onwards

Since the late 1970s the growth in employment has been declining in response to the economic recession. The earlier period during which the volume of employment was expanding and new branches were being opened has been succeeded by a period during which banks have been coming to terms with the impact of higher personnel costs on overheads.

Efforts are therefore being directed at rationalizing and simplifying procedures and product ranges, and further developments in automation and computerization are proceeding.

These organizational changes are influencing the pattern of employment in so far as technology is becoming a viable alternative to the employment of staff.

This said, it is always difficult to establish a sufficiently clear connection between changes in the volume of employment and technological changes; whereas traditional jobs disappear, new jobs are created by the introduction of new technology, at least for as long as there is enough growth to absorb and re-deploy staff displaced from traditional jobs.

To make matters worse, information and forecasts are often lacking in this field, or they indicate contradictory findings.

In a report on automation in European banking, PACTEL forecasts that there will be a reduction in secretaries, typists and telephonists, "fairly quickly" without being more specific. It also forecasts the closure of 5% of branches during the 1980s, but without any reduction in the volume of employment in branches, which will be handling fewer transactions, given the expansion of the network of automatic teller machines (ATMs) and point-of-sale terminals (POSTs) but will be selling a wider range of services.

These developments will mean that the proportion of staff having direct contact with customers will double. At the same time, the percentage of managers and specialists will increase: with diversification of the range of services offered to customers, banks will have to recruit more highly qualified personnel to create and manage these services, to keep customers informed, and to plan new arrangements to improve the quality of services. (35)

Given the lack of international comparative statistics, it is difficult to pinpoint developments in the position of women in banking with any certainty.

Nevertheless, a number of trends can be identified on the basis of the information currently available:

- Although the proportion of women employees in banking is continuing to grow in some countries, this growth is much slower than earlier, and has actually come to an end in other countries.
- The number of women promoted is still only a small proportion of the number of women employed, even though there are now women executives in operational jobs previously reserved for men.
- Women's jobs continue to be affected directly by technological and organizational change, and this trend will very probably persist.
- Finally, women are employed more often than men in jobs offering no career prospects; more girls than boys with low educational achievements are recruited; in some countries girls are not given the same initial jobs as boys with the same educational qualifications. In short, girls are not given the same career development opportunities as boys. Analysis of the findings of the international

research reported on in the following section of this report will throw further light on these points and the segregation of men's and women's jobs resulting from these conditions.

B. Forms of women's employment in banking: case studies of four banks, in Belgium, France, the Netherlands and the United Kingdom

The results of the analysis of trends in women's employment in banking have confirmed that this sector was a good choice for a study of the factors making for differential distribution of jobs between men and women.

Banking is a sector in which activities are comparable from one country to another and in which similar proportions of women are employed in comparable hierarchies. Like the rest of service industry, it employs large numbers of women who are put at a disadvantage by segregation of jobs which has survived despite formal equality of pay and treatment, and despite the benefit of social measures which are often more favourable than in other sectors.

1. Aims and organization of the research

The research was initially conceived as an action research project. It was intended to describe and analyse the situation as regards women's employment in four banks and to identify factors accounting for this situation; the next stage was to facilitate action to trigger off a process of change.

It was also intended to observe experience with positive action programmes, notably in the United States, which have facilitated women's access to positions of responsibility, noting the methods used and the results obtained.

The second stage, setting up action plans, was implemented in the United Kingdom and Belgium, whereas in the Netherlands and France only the first stage was completed. (36)

(36) See note p. 41 bis.

A recent article by the research team describes the situation in the four banks studied as regards employment of women and seeks to identify some of the factors which account for this situation. These divide into two series, the first deriving from the economic and social context in each country (general characteristics of women's employment and measures to facilitate it) and the second from features specific to the banks concerned (recruiting standards, vocational training, mobility etc.) which are themselves determined as much by personnel policies and management as by attitudes or habits inherited from the past. (37)

2. The position of women in banking

As pointed out earlier, the development of women's employment in banking was facilitated by expansion and diversification in the sector.

In the EEC as a whole, the proportion of women employed in banking is higher than in the rest of the economy. However, there are differences from one country to another: one bank employee in two is a woman in France and the United Kingdom, compared with two in five in the Netherlands, and one in three in Belgium. In France, the Netherlands and the United Kingdom, the proportions of women employees in banking are higher than in other sectors of activity, whereas the reverse is true in Belgium. The greater percentage of men in Belgian banking is probably explained by the banks' policy of paying high salaries and the prestige which is therefore attached to jobs in the industry.

(See Table I)

(37) See note overleaf.

- (36) This project, the original idea for which came from Baroness Seear, was financed partly by the German Marshall Fund of the United States and the Commission of the European Communities. The research in Belgium was carried out by the Institut de Sociologie at the Université Libre de Bruxelles, that in France by the Centre d'Etudes de l'Emploi, and that in the United Kingdom by the City University with financial support from the Manpower Services Commission and the Equal Opportunities Commission. The research in the Netherlands was placed under the responsibility of the Erasmus Universiteit and financed by the Ministry of Social Affairs. The research team included A. Labourie-Racapé and A-M. Grozelier in France, M. Bolle de Bal and M. Chalude in Belgium, A. de Jong in the Netherlands, and M. Povall and N. Seear in the United Kingdom.

The survey covered four banks which individually agreed to take part in the research anonymously. The Belgian, Dutch and British banks are among the big four in their respective countries. The French bank is nearer the middle of the size range. The survey began in France and the United Kingdom in 1978, and was extended to the Netherlands in 1979 and Belgium in 1980.

- (37) L'emploi féminin dans le secteur bancaire - Revue Banque - no. 416, April 1982, quoted from extensively here.

Table 1. Women as a percentage of employees

	Belgium	France	Netherlands	UK
All economic activities	35	38	29	40
Banking	32	50	43	55
Banks in the survey	33	47	45	56

Source: Labour Force Sample Survey 1980, Eurostat

When compared with that for male staff, the distribution of female staff by grade and age shows differences from country to country, but identical barriers to women's entry into qualified jobs.

In all four countries over 70% of women employed by banks are in clerical jobs, the proportion ranging from 72% in France up to 95% in the Netherlands. (38)

Table 2. Distribution by grade of women employees in the banks studied

	Belgium	France	Netherlands	UK
Qualified and general clerical staff	88	71.7	95	84
Supervisory staff	8	22.2	4	14
Middle management	4	5.6	1	2
Management	-	0.5	-	-
Total	100	100	100	100

(38) It is always difficult to compare grades in different countries. Demarcation lines between grades vary from one country to another, or indeed between banks, and are sometimes ill-defined. The designations adopted were based on information about the content of functions and any existing employer/employee agreements, so as to make the statistics as comparable as possible. Four were adopted: qualified and general clerical staff, supervisory staff, middle management and management.

The survey also showed that there are very many women in the clerical grade, especially in the United Kingdom where they comprise 84 % of the total, but virtually none in the higher grades in Belgium, the Netherlands and the United Kingdom, although they make a better showing in the ranks of middle management in France.

It therefore appears that women rarely progress beyond clerical status in the Netherlands, supervisory status in Belgium and the United Kingdom, and middle management in France. (39)

However, these findings should be seen in the light of comparisons of the age structure of male and female staff.

The first point to be made is that the male staff in the United Kingdom and French banks, especially the latter, is younger on average than in the Dutch and Belgian banks: 45% and 42% respectively of the male staff in the French and United Kingdom banks were found to be under the age of 30, compared with 34% in the Netherlands and 28% in Belgium. Secondly, the female staff in all four countries are on average younger than the male staff, by wide margins in the Netherlands and the United Kingdom, although only marginally in France.

Table 3. Age distribution of male and female staff in the 4 banks studied, in cumulative percentages

	Belgium		France		Netherlands		UK	
	M	F	M	F	M	F	M	F
Under 25	9	9	15	21	16	68	30	65
Under 30	28	46	45	51	34	80	42	81
Under 35	52	76	64	67	52	85	55	87
(35 and over)	(48)	(24)	(36)	(33)	(48)	(15)	(45)	(13)
Total	100	100	100	100	100	100	100	100

(39) These results bear out the figures for the Community as a whole given in Annex III, Table 3. Except in Italy and France, where the figures are still very low, there are apparently no women to be found among top management and very few among senior executives. France and Luxembourg are the only countries where there are significant percentages of women among junior executives (44% and 25% respectively).

In Belgium, the Netherlands and the United Kingdom almost half the male staff are over 35. The figures clearly indicate that in the United Kingdom and the Netherlands the majority of married female staff with children leave banking, whereas relatively high number of married women in France and to a lesser extent Belgium carry on working in this sector.

When they do carry on in banking, therefore, women manage to gain positions in the more qualified grades, but certainly not to an extent giving them equal access with men to all levels. As we shall see, these situations in fact reflect different patterns of women's employment in the various countries studied.

3. Different patterns of women's employment in the four countries

Whereas access to the more qualified, responsible jobs presupposes continuous presence on the labour market, one of the characteristics of women's employment is its discontinuity, with interruptions of work which may or may not be followed by resumptions, part-time working, maternity leave and time off to look after sick children.

Although the extent of this discontinuity is lessening, as has been pointed out earlier, it nevertheless remains considerable. Differences of degree in these various forms of discontinuity can be observed from one country to another, and there are also differences in the measures or facilities available to help women continue in full-time employment.

In 1977 over 40% of married women in France and the United Kingdom had jobs, compared with 30% in Belgium and barely 18% in the Netherlands. (Table 4 below). However, these overall figures should be seen in the light of the age distribution. (See also Table 4, Annex III)

Table 4. Female labour force

	Belgium	France	Netherlands	UK
Activity rate of women aged 14 and over	31.5	41.1	22.4	43.1
Proportion of married women in employment	30.0	42.4	17.6	46.5
Proportion of married women in part-time employment	24.1	34.6	12.4	22.8

In the Netherlands the female labour force is predominantly young. The interruption of economic activity coinciding with childbearing is very widespread; the activity rate curve (in 5-year age groups) falls sharply after the age of 25 and stabilizes at a fairly low level after 35.

The curve for the United Kingdom displays the most marked "trough" between the ages of 20 and 35, rising to a "peak" after 35. This pattern of working life, with a return to employment after the age of 35, does not fit in well with the type of employment system operated by banks, which, in all four countries, have a policy of recruiting at a young age with a view to a lifelong career.

In Belgium the interruption of economic activity comes later than in the two countries mentioned above (the curve turns down from the age of 30), but there is no resumption of work comparable with that in the United Kingdom.

The French curve does not provide much evidence of discontinuity of economic activity. It dips after the age of 25 and then stabilizes at a relatively high level after 35, although without reaching the activity rates recorded for women aged about 45 in the United Kingdom, two out of three of whom work.

However, the degree of participation in the labour market varies in intensity, in that some women have full-time jobs and others part-time jobs. Half the working wives in the United Kingdom are in part-time jobs, compared with one in three in the Netherlands, and barely one in five in Belgium and France where this basis of employment is less widespread.

Most part-time jobs are in the lower skill categories and rarely offer opportunities for promotion. Thus, in countries or sectors in which women are employed in such jobs in large numbers, it is difficult for them to gain access to responsible jobs.

Nevertheless, in France, where it is less common for women to interrupt their working lives and part-time employment is relatively rare, access to managerial positions is still largely a male monopoly. Although the arrangements made for working mothers, such as paid maternity leave, the right to take leave to look after sick children or the availability of child-minding facilities, no doubt help women to remain in full-time employment, some of them may tend to relegate women to the periphery of their occupational environment. Such leave, whether statutory or tolerated, taken by women whose working lives have not been interrupted at any other times can hold back their advancement and promotion. (40, overleaf)

4. Women's access to qualified jobs in banking: differences from country to country but similar barriers

The nature of banking business and the jobs involved is comparable from one country to another, but there can be major differences in the organization of tasks, the extent of automation, or the size of the bank or branch in which the individual works.

Banking is traditionally a relatively good industry to work in from the viewpoint of promotion prospects. Its staff are recruited young and, if they take advantage of the various courses organized by the industry itself and opportunities for wide occupational experience through mobility and transfers from post to post, they can in theory rise to the highest level. This is still the pattern today, but there could be changes in the future as the whole banking system evolves, particularly with further developments in computerization.

The position of women employees in such a system is conditioned by the ambient culture, organization, history and geographical location of the bank for which they work, but also depends on personnel management practices, particularly as far as women are concerned.

(40) Details of some of these arrangements:

In Belgium women receive fourteen weeks' maternity leave. In addition, there are facilities for looking after children aged over 2½, and many mothers take advantage of them so that they can take full-time jobs.

In the United Kingdom there are only six weeks' maternity leave, with the option of forty weeks' unpaid leave. The availability of child-minding facilities, for a full day or even a half-day, is extremely limited.

In the Netherlands maternity leave is for twelve weeks and there is no unpaid leave. Social facilities for children aged under four are again very limited.

In France women are entitled to paid maternity leave of sixteen weeks (and twenty-six weeks for the third and subsequent children), and parental leave of up to two years can be taken by either parent. In addition, full-time employment is facilitated by the availability of crèches (although capacity is insufficient), playschools, and centres to mind children free of charge outside school hours, such as the leisure centres attached to schools.

In all four countries, the banks in the project naturally comply with the basic statutory requirements. All except the bank in the United Kingdom go further. In Belgium mothers are entitled to three years' unpaid leave following their fourteen-week paid maternity leave and parents of either sex have the statutory right to up to ten days' unpaid leave - the bank allows four days with pay - to look after a sick child (leave for family or social reasons). In the French bank mothers receive an additional three weeks' paid maternity leave and postnatal leave of three months full-time or six months part-time; in addition, they can subsequently apply for two years' unpaid leave. They are also allowed leave of six to twelve days a year to look after sick children (fathers now have the same right). In the Netherlands women with children aged under sixteen are entitled to take five days' leave without pay a year.

In the past, married women were not employed in banking in Belgium, the United Kingdom or the Netherlands. Married women were not recruited and single women had to retire on marriage. Although this bar was lifted during the 1960s, the situation regarding the employment of women in banks in these countries still shows traces of such practices, and there are virtually no women employees with more than twenty years' service.

In France there have been married women working in banking for a very long time, but their emergence in management positions is nevertheless a relatively recent development.

a) Recruitment

In all four banks differential standards are applied in the recruitment of men and women. There appears to have been a trend towards the recruitment of more graduates in recent years, but a very much smaller percentage of women than of men are recruited at this level.

In the Belgian bank 41% of the men but only 28% of the women recruited in 1979 were graduates of further or higher education. The table below shows the differences in the educational levels of men and women recruited by the Dutch bank.

Table 5. Breakdown by sex and education of staff recruited in 1979/80 -

<u>Dutch bank</u>	Men	Women
Secondary education 1st cycle	24	61
Secondary education 2nd cycle	57	36
Tertiary education	19	3
Total	100	100

The Dutch and British banks clearly apply differential standards in recruitment. Analysis of candidatures and interviews between managers and applicants in the UK bank shows that the standard required of young men entering the bank is different from that required of young women. Some managers only accept male applicants who are up to the standard required to follow the Institute of Banking courses, on the basis that others will not make their career in banking. Conversely, the same

managers are reluctant or even unwilling to recruit young women who meet this standard, on the assumption that they do not envisage a career in banking.

Although the French and Belgian banks are less obviously discriminatory in their recruiting, requiring the same standards of education in both male and female applicants, there is implicit evidence of differential treatment in the fact that female recruits tend to be given specialized training as typists, shorthand secretaries, telephonists or keyboard operators.

b) Different jobs

The specialization of women in typing and secretarial jobs is often explained on the ground that only women are qualified to take up such work. However, in addition to this type of specialization, segregation between men and women applies to whole functions and not merely to tasks. It is often the case that "administrative" functions are made the province of women whereas they have only limited opportunities (none in the past) to work in "operational" functions involving contact with customers. Male employees deal with business customers and women with private customers. The explanation often given for this differentiation is customers' reluctance to deal with women, but there is also a widespread prejudice according to which women are less competent than men in the handling of figures and financial matters. In all four countries, women executives are often restricted to personnel or high-level secretarial functions. In the French bank they may be given responsibility for analysing cases, doing the groundwork for decision-making, or standing in for managers, but they will not be made authorized signatories. (41)

(41) These findings have been confirmed by a similar although less detailed survey carried out in Italy by F. Olivares. See: Womens' Employment in Banking in Italy: first findings of a qualitative research in progress - Universita Bocconi, Milan, April 1982.

This type of differentiation is even found in the allocation of tasks within a given function. A woman will be much more likely than a man working in the same function to be required to perform repetitive routine tasks calling for conscientiousness and attention to detail, this on account of her acknowledged aptitude (!) for such work. A comment made during one of the interviews with the French bank tells its own story: "it is not that men are better at certain jobs than women, but that they are not so good at routine jobs".

c) Geographical mobility

The very structure of the banking system explains why banks attach great importance to mobility. The majority of banks have their head offices and most of their central departments in the capital city - Paris, London, Brussels or Amsterdam in the cases studied. Some operations are decentralized and can be run by regional centres or by departmental centres generally managed from a regional centre. However, there are many small branches which offer only very limited experience to their staff. The degree of emphasis placed on the mobility factor nevertheless varies from country to country. In the United Kingdom many employees hoping to build a career must agree to move when and where the bank requires. Such a long-term commitment is not necessary in other countries, but it is acknowledged in all banks that women are less mobile than men and the fact that women with family responsibilities are often not in a position to move home has had a real influence on their career opportunities.

However, the results of the surveys carried out in the various countries have shown that although geographical mobility is a factor in favour of promotion it is not the only decisive factor, since plenty of men have had successful careers involving no moving. Mobility seems to be a kind of acid test used to identify those who are really determined to gain promotion, particularly in the United Kingdom, where managers have been known to test female employees' willingness to travel by the use of methods that they would never have applied to men: one woman was submitted to a period of travelling 30 miles to work every day without

compensation in order to establish her suitability for promotion to a position for which she was fully qualified. Requirements regarding mobility are beginning to change. Men are now less willing to move home and, moreover, the unions are bringing pressure to bear on this subject. This should mean that women's chances of promotion should improve in the future.

d) Vocational training

The importance of vocational training varies from one country to another and even from bank to bank. In Belgium, for instance, the Fonds Paritaire (Joint Fund) runs correspondence courses to provide basic and specialized training. However, very few women register and obtain diplomas; the courses are optional, it is necessary to work at home, and diplomas are awarded on the basis of examinations. The Belgian bank also runs various courses for its staff at its in-house training centre. The managers responsible for deciding whether or not it is appropriate for members of staff to attend these courses suggest them less often to women than to men, on the assumption that women do not need them since they will not have time to attend.

In the United Kingdom courses are organized during working hours for staff up to the age of 23; after this age, it is difficult to start attending courses during working hours.

In France a system of courses is organized and all bank employees are required to attend the first-level course (the Certificat d'aptitude professionnelle); the lower level courses are run during working hours and staff are given leave to attend the more advanced courses.

In all countries the proportion of women taking courses declines as the level rises. Women do not have the spare time at home to prepare for examinations and, moreover, it is more difficult for them than for men

to take time off from work, on account of the very nature of their jobs, in which they are "invaluable and indispensable".

C. The seminar on Equal Opportunity in Banking: towards positive action?

In addition to describing and analysing the structure of women's employment in banking in order to give an insight into the difficulties confronting women seeking to make a career in the industry, the research project set out to examine ways and means that could be used to create awareness of this problem and lead to the planning of "positive action", i.e. policies on personnel management and career development making it easier for women to gain access to qualified jobs.

The purpose of the seminar, which was organized by the Commission of the European Communities in association with the German Marshall Fund and the City University of London, was to provide the European bankers concerned with a forum for discussion of the results of the research and, above all, exchange of information on their respective experience. (42) Some of the bankers had already initiated positive action programmes on various scales.

1. Why positive action?

As has been stressed above, efforts to promote equal opportunity begin with equality of pay, equality of treatment, and measures aimed at redistributing family responsibilities so that they do not lie exclusively with mothers (e.g. through the granting of parental leave).

However, such measures are likely to have little effect if the employment structure in which they are applied is based a priori on segregation.

(42) See Equal Opportunity in Banking, Report of the EEC Seminar held at Knokke, Belgium, April 28-30, 1982, by Nancy Seear and Margery Povall - Programme and participants list. - EEC V/981/82 En.

This is why positive action implies a coherent range of specific measures that an employer undertakes to adopt in order to achieve certain results.

- . What motivates the start of a positive action programme ?
- . How should a positive action programme be organized ?
- . What kinds of aims can be pursued in a positive action programme ?

The great achievement of this seminar was to have provided a setting in which bankers from different countries could compare notes. As the discussions confirmed, the factors that had heightened awareness and triggered action varied from country to country, and according to the nature of action taken in the past. Although such discussions could not have been expected to show how solutions applied in certain circumstances could be merely transposed to others (given the differences in legal and cultural contexts), they did provide a basis for better analysis of the various factors that can lead to changes in the sphere of equal opportunities.

- a) What motivates the start of a positive action programme ?

The bank with the longest active involvement in the issue of equal opportunity was an American bank whose programme started after the passing of anti-discrimination laws in the United States from 1964 onwards.

A Canadian banker also stated that fear of legal sanctions had been a major factor in the action that his bank had taken since 1970.

In the Belgian bank several factors seem to have played a determinant role. On the admission of the Assistant Director of the bank's social affairs department, the bank recognized that it was perpetuating certain forms of discrimination and was anxious for a proper diagnosis. On this basis the bank hoped to initiate action to change both administrative rules and mental attitudes.

In the French and United Kingdom banks it had been the recognition of the need for change, to meet a situation in which a high proportion of the women whom they employed lacked promotion opportunities and had skills that were not being used to their full potential, that had led them to take action and, more specifically, to take part in the international banking research project.

This said, the research led to very different results in the three banks taking part in the project : the Belgian bank entered fully into the

projects, agreeing both the research and to any action following from it, and indeed set up an in-house committee to monitor the operation; however it has not yet taken any action, as a result.

The United Kingdom bank has taken steps to review certain staff management procedures to eliminate any discriminatory features and a series of actions concerning training. A management training course for women has been set up and a plan for the return to work of women with families has also been developed.

Other factors that were mentioned included: pressure from women and women's organizations (Canada and United States), the possibility of a fall in the numbers of male candidates for managerial posts (United Kingdom), and a desire for a more thorough knowledge and assessment of potential among women employees (France).

To sum up, it is possible to identify a number of major factors that can lead companies in general and banks in particular to set up positive action programmes:

1. legal pressure;
2. pressure from increasingly well-informed public opinion;
3. the likelihood that the position of women will deteriorate further in some banks if no action is taken;
4. a desire to have progressive personnel policies, of which positive action programmes could become a part;
5. improvements in personnel management, which could bring benefits to men as well as to women;
6. the ability to attract recruits of high quality as a result of establishing a reputation for providing equal opportunities;
7. the need for personnel of high quality in the future, even if there is no immediate need, and the fact that such a programme is an investment for the future (it is often forgotten that, although setting up positive action may be seen to involve certain quantifiable costs in the short term, it in fact represents an investment which, in the long term, will improve both labour productivity and profitability);
8. the availability of a potential pool of well-qualified and motivated women, both in the bank and among new recruits.

Thus it can be seen that there are four main types of factors which may prompt the setting-up of a positive action programme:

- . the existence of laws, as in the United States or Canada;
- . pressure from public opinion, whether "external" or "internal" (women employees, employees' representative bodies);
- . corporate image;
- . managerial concern for sound personnel management, improvement of labour productivity and profitability.

All these factors may be found in combination, or just one of them may be powerful enough in itself. At all events it is necessary to identify the one which corresponds most closely to the strategy for change that the bank in question is in a position to adopt. Even in a situation in which the rate of expansion is slowing down, it may be that a positive action programme, far from being an unnecessary luxury, can lead to better career development practices and thereby to greater job satisfaction and improved efficiency among the personnel. Other factors to be taken into consideration are the cultural context, the size of the bank, and the influence of the trade unions and their attitude to the issue of equal opportunity.

b) How should a positive action programme be organized ?

On the basis of experience with programmes already undertaken, which were discussed during the seminar, a series of stages were identified as being part of the process of setting up a positive action programme with realistic chances of success.

The starting-point of any programme is undoubtedly the moment of recognition by management that a problem exists, that it is important, and that it is possible to adopt various measures to deal with it. Apart from the need to comply with legal requirements where they exist, this can be a matter of "selling" the programme to those in authority, stressing the benefits to be derived from it.

Once the idea has been accepted by senior management, several stages still have to be gone through. These include :

- . Consultations with the women concerned and the trade unions, where desirable and feasible;
- . Involvement of middle management, without whom the necessary information will not be obtained and decisions will not be carried out. This, however, is the level at which the strongest resistance is likely to be found, backed up by such arguments as women's lack of motivation or mobility;
- . Provision of information on the programme and its aims to the staff;

- . Setting up machinery for change, including:
 - appointment of a team to run the programme and plan the various stages of its progress;
 - information-gathering on the female staff in the organization: the distribution of women by type of job, grade, pay, qualifications; information on recruitment, the proportion of women attending training courses, comparison of the percentages of men and women achieving promotion;
- . When the available information has been gathered and examined, personnel management policies and practices can be scrutinized for evidence of actual and potential discrimination, whether in recruitment, selection, training or promotion. As some bankers pointed out, this process can reveal various forms of unintentional discrimination deriving from traditional work practices about which nothing has ever been done;
- . Short-term and above all long-term linkage between action planned under the programme and traditional personnel management practices;
- . When planning a programme, it may be wise to set up a small-scale pilot project during which useful lessons can be learnt before finalizing the programme;
- . Organization of appropriate training to heighten awareness of the problem of discrimination among both male and female staff.

c) What kinds of aims can be pursued in a positive action programme ?

Such a programme may consist of specific action concerned with a given aspect of personnel management or career development, or it may involve a series of more ambitious and more fully integrated actions calling for co-ordination of the various aspects of personnel management, and in particular:

- . "remedial" measures to re-integrate women:
 - measures to help women with children to remain in their jobs or to return to them, along the lines of the scheme introduced recently by a UK bank (see note 43);

- special training and career planning for women in "dead-end" jobs to help them relaunch their careers;
- . measures to make the integration of women similar to that of men;
 - abolition of differential recruitment of men and women and support for the recruitment of women to positions of responsibility;
 - encouragement of women to take up jobs on the operational side of banking and to enter the same career streams as men;
 - a re-appraisal of policies on mobility, bringing them into line with the employer's real needs. Some of the people attending the seminar pointed out that a number of organizations had expected a greater degree of mobility from their executives than was really necessary. If mobility is looked upon as presenting problems for men as well as for women, it is probably possible to devise schemes which are better suited both to the aspirations of the personnel (it is common for both members of a couple to work) and to the employer's needs and, if so, to encourage women to take advantage of more flexible arrangements for mobility (for example, short-term assignments).

More general types of action include:

- . improvement of the system or evaluation of all personnel;
- . organization of flexible working hours;
- . opportunities for work-sharing for both men and women in all grades;
- . more widespread use of part-time employment of women and men who prefer to work on this basis. However, it should be noted in this connection that too rapid a spread in part-time work could lead to a situation in which women were the only "beneficiaries" whereas men preferred to keep their full-time jobs. If this were to happen, part-time employment could lead to the creation of a new type of "two-tier" labour market; even though part-time employment is sought after by some women and widely used in some Community countries, the inescapable fact is that, for the present, its effect is to restrict women to certain types of job in the middle and lower ranges of the hierarchy.

Indeed, it is essential that none of the measures adopted lead to situations in which women are "sheltered" or subjected to a new form of segregation. It is for this reason that it is vital for parental leave to be granted to both members of a couple. By the same token it is important to avoid the danger of creating a new form of segregation of women's employment by restricting part-time work to women. In order to avoid pitfalls of this type, employers should think in terms of adjusting the working hours of all their staff.

Whatever the type of action envisaged, it is desirable for project leaders, in agreement with the managements to set specific targets to be achieved within their respective areas of responsibility. These targets should be periodically evaluated in the list of predetermined criteria.

It is worth noting that the attainment of precisely quantifiable objectives through a successful positive action programme is likely to be accompanied by changes of a more qualitative nature.

As several of the bankers pointed out, this type of action can be expected to bring improvements in communication within the organization and at the same time an improvement in the organization's image in the outside world.

From the viewpoint of women in the organization, positive action can do much to help break the mould of "mediocre achievement, lack of motivation". As M. Povall emphasized in her paper, because women's expectations have been lowered by managers' poor opinion of their motivation, it is necessary to identify those women who are ready to respond to opportunities when they are offered.

2. Potential developments following upon the seminar

By common consent the seminar provided an opportunity for fruitful discussions for all who attended, for some of whom it marked the starting-point of active analytical and diagnostic appraisal of the position of women in their organizations.

Summing up the seminar, Mr. Degimbe, Director General, D.G. V, Employment, Social Affairs and Education at the Commission of the European Communities, described the event in the following terms: "This seminar has been more than an occasion for research and discussion; it has demonstrated that we have already entered an active phase".

The provisional conclusions can be summarized in three points:

- a) Formal legislative action is not enough in itself and it is necessary for employers acting on their own initiative to work towards the objective of equal opportunity.
- b) This calls for continuing co-operation involving external researchers, consultants, bankers, personnel managers and employees' representatives, and of course commitment on the part of women employees themselves. It may not be absolutely necessary to bring in researchers and consultants to ensure the success of positive action, but in Europe, where there are no binding laws on positive action, it can be a very rewarding strategy to initiate the process with research which, on the face of it, involves no commitment other than to gather information on the real position of women employees. The course taken by events at the Belgian bank during the research project is very instructive in this respect. (43)
- c) This is not to suggest that bodies like the Commission of the European Communities and the various national bodies dedicated to equality of opportunity do not have vital contributions to make: their role is to put forward proposals, to provide settings for exchanges of information and comparisons, and it is to them that the organizations concerned will need to turn for assistance. As regards the Commission, the bankers at the seminar stressed the importance of its role in promoting change in national laws and organizing meetings like the seminar.

(43) For a fuller account of how the research and action were organized in each of the banks, see Job Desegregation in Banking, a Research and Action Project on Women in Banking in Four European Countries, Professor Marcel Bolle de Bal and Monique Chalude, A. Labourie-Racapé, A-M. Grozelier, Dr. Attie de Jong, Professor the Baroness Seear, Margery Povall.

IV. The future of women in banking

The future of women can be seen in terms of the prospective interaction between two sets of trends, on the one hand employment trends in banking, which will themselves be conditioned by developments in technology and work organization in banking, and on the other hand developments in positive action reflecting the strength of the desire for change among women and men and the scope (or lack of it) for adaptation of certain social behaviour patterns, such as those associated with family life.

A. Employment trends in banking

1. Technical developments

As regards developments in technology and work organization in banking, all observers are agreed - as Professor Frey recalled during the seminar - that the growth rate of the banking sector will slow down over the coming years. An increase in automation and computerization is therefore to be anticipated as banks strive to improve productivity.

The impact of these developments on employment cannot be forecast with any certainty. Some observers calculate that the introduction of new technology will lead to a reduction in employee numbers, but they disagree on the exact scale of the reduction.

Although it is accepted that the network of automatic teller machines and point-of-sale terminals is going to expand, the pace at which this change will take place is a matter for conjecture. It will depend on the costs involved, the relative advantage to be gained by banks on the marketing side, and banks' decisions as to whether or not it is consistent with their commercial strategies to automate counter work at the cost of personal contact with customers.

To the extent that the use of ATMs expands, in parallel with increasing computerization of banking operations, the work of counter staff will change in one of two ways: its content will become either more administrative (consisting mainly in monitoring the accuracy of data input to computers) or more commercial (recording customers' requirements, selling banking services, giving advice etc.).

In parallel with trends associated with technological developments, it is estimated that 5% of existing branches will close over the next ten years, but without any contraction of job numbers, since staff will be assigned to other tasks. (44) In the new, larger branches, a wider range of services will be provided and routine operations will be automated; an average of 60% of staff (compared with 30% now) will be in contact with customers. There will be more qualified specialist staff and fewer production staff. The educational standard expected of new recruits, both male and female, will therefore be higher.

Finally, some observers anticipate changes in the typical "profile" of the banker and his career: the banker of tomorrow will be more highly specialized, better equipped with management skills, and will not necessarily have spent all his working life making his way through the ranks in the same bank. He may have been recruited from outside and will not necessarily remain in banking for the rest of his working life. Under such conditions, the banks will perhaps recruit more specialists from outside to fill specific jobs, specialists who will need to be relatively mobile if they are to secure career advancement.

Conversely, it is possible to take the view that there will be an increase in the number of relatively unskilled jobs associated with the development of computerization and a contraction of the ranks of middle management, where staff of medium potential have hitherto been employed.

(44) See Pactel (1980) Automation in European Banking 1979-1980, cited by M. Povall, Women in Banking, op. cit. p. 35.

A final factor will be the incidence of part-time employment, which is developing gradually in the banking sector, although with considerable differences from country to country since the tradition of part-time work is better established in some than in others.

2. Developments in women's employment

Given the unpredictability of the overall trend in employment, it is far from easy to assess its impact on women employed in banking.

One can rely up to a point on extrapolation of trends based on developments observed in recent years:

- a continued, albeit slower, increase in the proportion of women employed in banking;
- over-representation of women in jobs with limited skill content;
- too few women making careers in jobs similar to those occupied by men.

The question, of course, is how can these trends be reversed. Some of the problems have their roots not in the banks themselves, but upstream (girls' education and career guidance) and elsewhere (assumption by the community of some aspects of the family role). Changes in mentality will also be needed: will family role-sharing ever become a reality? From this point of view, the current economic crisis is not necessarily an altogether negative factor. In seeking a certain "quality of life", men as well as women can try to reconcile their occupational and family responsibilities by taking advantage of the greater flexibility in work organization. This said, however, there is reason to fear that the crisis is more likely to have detrimental effects on women's employment, with the danger, to which attention was drawn earlier, of a return to traditional attitudes on the subject of giving men priority in recruitment.

At all events, in the absence of "external" changes, the policies of individual organizations may amount to no more than a continuation of job segregation in new forms (over-representation of women in part-time jobs, separate career ladders for women etc.).

In such circumstances, personnel policies and positive action can play an essential role by giving greater prominence to opportunities available to women.

It is possible to visualize a number of scenarios for the future of women in banking. One would be along the following lines: (45)

- a gradual decline in the number of women in banking as technological change brought reduction in the workforce required for the types of job in which they have been employed, with the possibility that this trend will be accentuated by a tendency to recruit men during a period of economic crisis;
- women, being less mobile, put in a vulnerable position by restructuring requiring redeployment;
- a reduction in women's opportunities for promotion to middle-level jobs, which will be those most affected by restructuring;
- difficulty of redeploying women lacking appropriate training to the new technical or expert jobs created by changes in the nature of branch work.

However, there could be a different scenario, which would not conflict with the banks' need to make profits, improve efficiency and cut costs, but could actually help to achieve these aims. (46)

In such a scenario, banks would look upon women as an untapped reserve of talent which could help them meet the challenge of change.

Some changes may in fact prove to have positive effects from this viewpoint; this would be true of changes in the careers structure

(45) See Women in Banking - Margery Povall, page 52.

(46) See M. Povall, Women in Banking, p. 65.

and system which gave career opportunities to women who did not spend a "lifetime" in one organization by making it possible to come into banking at various times of life.

There are already many examples from North America and some from Europe of banks which have succeeded in taking action to promote equal opportunity without compromising on efficiency objectives in their personnel management.

One case in point is a nationalized bank in France which has introduced a series of measures aimed at the integration of women on a more equal footing, for which purpose it has set up a team of three men and a woman within the Labour Relations section, itself part of the Personnel Department.

The measures concerned are as follows:

- The keeping of quantitative and qualitative records of all women employed in the bank according to grade (clerical, supervisory, managerial), from which women with potential for promotion can be singled out.
- These records - first drawn up in 1973 - are updated each year and the results are published in the bank's annual social affairs report. Whenever changes in employee numbers or trends indicate a possible deterioration in the position of women, the Personnel Department alerts the various departments concerned. This policy of monitoring the numbers of women at each level of the hierarchy is re-affirmed each year in the social affairs report.
- At the recruitment stage, the bank has introduced a deliberate policy of taking on young women graduates, who now comprise 30% of the graduate trainees employed by the company.
- Women are now able to pursue promotion through channels which were all but totally closed to them in the past. The bank now has women inspectors, branch managers and heads of department, and other women are working in its branches abroad.

- In parallel with these measures to assist women developing their careers, action has been taken to help women with children to reconcile their duties at home and at work through the rescheduling of working hours and the introduction of flexible working hours.
- Special measures have also been introduced for the re-assimilation of women resuming work after maternity leave. On their return, they have an interview with their hierarchical superior to establish whether they wish to continue in the same stream as before or switch to other work.
- These job-oriented measures are backed up by action to develop positive mental approaches, to which the bank attaches the highest importance. The topics of women's employment and equal opportunity are brought up at all management seminars. Plans have been made for the use of a similar psychological approach to drawing the attention of women employees themselves to these questions.
- Finally, whenever technological changes are introduced, particularly those involving computerization, arrangements are made for retraining of the women concerned so that they can be switched to other jobs.

B. Developments in the promotion of equal opportunities

1. Positive action and the Community:

As mentioned in the first part of this report, provision for positive action is included in the new proposals contained in the most recent version of the Community Action Programme.

For the record, these proposals range from the dissemination of information, through action which public authorities may take in awarding public contracts, to policies for diversifying vocational training for women and action to remove existing inequalities which affect women's opportunities.

The emphasis is laid on measures of the following types:

- a) Action in the field of initial and continuing vocational training;
- b) Intensive information on responsibilities in professional options;
- c) Elimination of segregation in all jobs;
- d) Promotion of the employment of women on an equal footing with men in all occupations at all hierarchical levels;
- e) Action to ease the burden of family responsibilities through the organization of community services at times geared to working hours and school timetables;
- f) Campaigns to stimulate changes in attitudes.

2. Positive action and social interest groups

All forms of positive action necessarily entail some degree of mobilization of the groups concerned and their impact will be conditioned first and foremost by the measures adopted by Member States to promote them.

As regards social interest groups, although mobilization on the scale seen in the case of feminist groups in the United States is unlikely, it is reasonable to expect the movement to gain impetus from the increased involvement of women in decision-making and discussion bodies of all kinds, whether local or national, industrial or political.

Trade-union mobilization is also fundamental. Although the trade unions do not have a strong tradition of action concerned specifically with the issue of equality of opportunity, the situation is changing in response to increasing pressure from women. Moreover, various measures recommended recently by trade unions (on such matters as the length of the working week, flexible working hours, part-time employment etc.) would affect women and men equally.

A number of European unions are already giving special attention to claims which are of most direct concern to women. One example is BIFU, one of the three bank employees' unions in the United Kingdom, which has set up a committee on equality of opportunity. (47) This committee's recommendations include an analysis of the position of women in banking, followed by a series of comments on banking as a career and the specific barriers met by women in the industry. The report goes on to draw up a course of conduct for action to be undertaken. The second part of the report is tied in with an analysis of the position of women in the union itself.

3. Positive action and company policies

Attention has already been drawn to the extent to which the problem of equal opportunities is bound up with the problem of personnel management in general.

In the future women will probably derive benefits from the awareness now to be found in an increasing number of companies of the need for better management of their investment in "human resources" and the associated costs.

As Rosabeth Moss Kanter pointed out during the seminar, personnel management as traditionally applied to women has left them in dead-end jobs, whereas only men have had access to jobs offering greater potential, with scope for gaining power and influence and prospects of promotion (48)

This approach to personnel management wastes talent and energy latent in women and has now been overtaken by events, since many women today aspire to the same kinds of career as men.

The future will no doubt see the development of more rational analysis of available personnel resources, as a result of which women would enjoy the same opportunities as men to choose the type and pattern of career that suits them best.

(47) The committee's recommendations are listed in a brochure published by the union. See Equality for Women, Proposals for Positive Action.

(48) Rosabeth Moss Kanter is the author of Men and Women of the Corporation, Harper and Row - 1979.

For the time being, however, it seems that there are still many barriers of the type which cause those in positions of responsibility to lean towards personnel management options which underpin traditional job segregation.

It is to be hoped that the EEC action will promote policies that will take better stock of available personnel resources and give women - like men - the opportunity to make their own choice of career and pace it as they wish.

ANNEX ITHE LEGAL SITUATIONLIST OF THE MAIN IMPLEMENTING MEASURES ADOPTED OR ALREADY IN FORCE IN THE MEMBER STATESBELGIUM

- Royal Decree of 22 July 1964 (superseded by the Royal Decree of 29 June 1973) on the emoluments of ministry personnel.
- Article 14 of Royal Decree No. 40 of 24 October 1967 on women's employment which, by the terms of the Law of 16 March 1971, became Article 47bis of the Law of 12 April 1965 on the protection of workers' earnings.
- Royal Decree of 9 December 1975 giving binding effect in the private sector to collective agreement no. 25 on equal pay for men and women, concluded on 15 October 1975 in the Conseil National du Travail. (1)

DENMARK

- Law No. 489 of 12 September 1919 on public employees as amended by subsequent Laws on public employees, the most recent of which is Law No.291 of 18 June 1969.
- Central agreement concluded in April 1973 between the Employers' Confederation (D.A.) and the Employees' Confederation (L.O.).
- Law No. 32 of 4 February 1976 on equal pay for men and women.

(1) The Belgian Law of 4 August 1978 on economic reorganization contains a Title V on equal treatment for men and women as regards working conditions, including pay.

FEDERAL REPUBLIC OF GERMANY

- Basic Law of the Federal Republic of Germany of 23 May 1949 (Article 3).
- Law of 5 January 1972 on the organization of undertakings.
- Federal Law of 15 March 1974 on employees' representatives and Laws of the various Länder on employees' representatives (the latter applicable to all public services).
- Law of 9 April 1949 on collective agreements, as amended on 25 August 1969.
- Law of 13 August 1980 on equal treatment of men and women at the place of work.

FRANCE

- Preamble to the 1946 Constitution (re-iterated in the 1958 Constitution).
- Law of 11 February 1950 on collective agreements (as supplemented by the Law of 13 July 1971).
- Decree of 23 August 1950 laying down the salaire national minimum inter-professionnel garanti (SMIG) (and subsequent texts), and Law of 2 January 1970 introducing the salaire minimum de croissance (SMIC) (and implementing texts). The SMIG and SMIC are two versions of the statutory minimum wage, the latter having superseded the former.
- Ordinance of 4 February 1959 laying down the general staff regulations for public servants.
- Law of 22 December 1972 on equal pay for men and women (and implementing Decree of 27 March 1973) (Law No. 72/1143).

IRELAND

- Anti-discrimination (Pay) Act of 1 July 1974, as amended by the Employment Equality Act of 1 June 1977.

ITALY

- Article 37 of the 1947 Constitution.
- Law No. 604 of 1966 on individual dismissals and redundancies.
- Law No. 300 of 20 May 1970 on the status of workers.
- Law No. 903 of 9 December 1977 on equal treatment for male and female workers.

LUXEMBOURG

- Law of 22 June 1963 laying down the regulations on pay for public servants.
- Grand-Ducal Decree of 22 April 1963 redefining and regulating the statutory minimum wage (and subsequent texts) and Law of 12 March 1973 introducing reforms of the statutory minimum wage.
- Law of 12 June 1965 on collective agreements.
- Grand-Ducal Regulation of 10 July 1974 on equal pay for men and women.

NETHERLANDS

- Law of 27 November 1968 introducing the statutory minimum wage and statutory minimum holiday pay and Decree of 29 November 1973 introducing the minimum wage for young people.
- Law of 20 March 1975 establishing the right of men and women to equal pay for equal work.

UNITED KINGDOM

- Equal Pay Act of 29 May 1970.
- Equal Pay (Northern Ireland) Act of 17 December 1970.
- Equal Pay (Gibraltar) Ordinance of 24 October 1975.
- Sex Discrimination Act of 12 November 1975, Schedule 1 of which contains an amended and supplemented version of the Equal Pay Act (1970).

UNITED KINGDOM (continued)

- Sex Discrimination (Northern Ireland) Order of 2 July 1976, Schedule 1 of which contains an amended and supplemented version of the Equal Pay (Northern Ireland) Act (1970).

GREECE

- Article 22 of the 1975 Constitution.

ANNEX II

TABLE 1
WOMEN AS A PROPORTION OF THE LABOUR FORCE, 1960's-1970's-1980's

	FRG	F	I	NL	B	L	UK	IRL	DK	GR	US	CAN
1960's (year)	(1965)	(1968)	(1965)	-	(1965)	-	(1965)	(1966)	(1965)	(1967)	(1967)	(1967)
Women as % of Labour Force	36.4	34.5	27.3	-	30.5	-	34.0	25.9	40.0	32.8	35.1	31.6
1970's (year)	(1976)	(1975)	(1976)	-	(1976)	-	(1976)	(1975)	(1976)	(1971)	(1975)	(1975)
Women as % of Labour Force	37.4	37.0	28.6	-	35.0	-	35.0	26.5	41.3	27.7	39.1	34.4
1980's (year)	(1980)	(1979)	(1981)	-	-	-	(1981)	-	-	-	(1981)	(1981)
Women as % of Labour Force	38.0	38.3	33.1	-	-	-	38.5	-	-	-	42.3	40.4
Percentage change 1960'-1970's	+1.0	+2.5	+1.3	-	+4.5	-	+1.0	+6	+1.3	-5.1	+4.0	+2.8
Percentage change 1970's-1980's	+0.6	+1.3	+4.5	-	-	-	+3.5	-	-	-	+3.2	+6.0

NOTE : - INDICATES THAT COMPARABLE FIGURES ARE NOT AVAILABLE

SOURCES : OECD, Labour Force Statistics, Paris 1977 and 1978
ILO, Yearbook of Labour Statistics, Geneva 1981

TABLE 2
ACTIVITY RATES 1968 AND 1979 (3)

	FRG		F		I		NL		B		L		UK		IRL		DK		GR		US		CAN			
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F		
1968	83	48	87	46	89	34	..	..	87	38	..	..	95	50	98	35	92	57	(1961)		82	42	88	47	87	42
1979	83	48	83	53	83	39	..	..	81	46	..	..	90	58	89	35	90	72	80	33	88	59	88	56	86	56
Change 1978-1979	-10	+1	-4	+7	-6	+5	..	..	-6	+8	..	..	-5	+8	-8	0	-2	+15	-12	-8	-2	+12	-1	+14	-1	+14

SOURCE : OECD Labour Force Statistics 1968-1979

TABLE 3
ACTIVITY RATES OF MEN, WOMEN AND MARRIED WOMEN BY AGE

Integration into working life at:	GERMANY		FRANCE		ITALY		NETHERLANDS		BELGIUM		LUXEMBURG		UNITED KINGDOM		IRELAND		DENMARK			
	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change	1973	1977:Change		
20-24	m	80.0:76.7: -4	82.8:81.1: -2	86.9:85.0: -2	78.1:71.8: -6	74.4:71.3: -3	89.2:79.6: -11	86.4:89.2: 1	91.0:88.0: -4	76.5:81.1: 6	f	88.0:87.6: 0	85.9:88.4: 4	82.6:85.7: 7	58.5:83.5: 9	61.2:85.9: 8	60.7:86.1: 9	80.2:87.2: 12	88.0:89.1: 0	68.5:75.0: 9
	m	58.1:61.1: 5	58.3:64.6: 11	72.5:82.8: 46	35.2:50.6: 44	56.4:71.5: 22	36.4:52.3: 44	47.7:54.4: 14	24.0:26.5: 19	61.1:74.5: 22	f	91.0:87.6: -4	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0	89.5:95.5: 0
25-29	m	91.0:87.6: -4	95.9:95.5: 0	89.5:88.5: -1	94.3:92.4: -2	96.3:95.3: 0	96.2:94.7: -2	96.2:96.3: 0	97.4:97.1: 0	86.3:89.3: 1	f	58.5:58.4: 0	60.1:66.3: 10	33.1:43.0: 30	26.9:36.3: 35	55.7:67.2: 21	40.5:46.9: 16	44.5:52.7: 16	38.4:41.9: 9	70.1:76.1: 9
	m	47.3:51.8: 10	53.2:60.4: 14	23.0:35.6: 55	18.9:27.2: 44	50.6:64.5: 27	30.7:37.3: 21	36.5:46.6: 22	18.7:21.6: 16	86.5:73.9: 11	f	97.7:96.3: -1	95.7:95.0: -1	97.2:97.7: 1	98.0:96.9: -1	97.2:97.7: 1	99.2:99.0: 0	97.5:97.2: 0	97.7:99.0: 0	95.0:97.1: 2
30-34	m	45.6:50.1: 9	51.4:59.6: 18	28.2:35.9: 27	18.5:22.7: 23	43.3:55.1: 30	27.4:35.9: 31	44.4:51.5: 16	23.2:23.6: 0	85.6:72.4: 10	f	40.7:45.0: 11	46.5:54.4: 17	22.8:31.8: 39	13.8:17.8: 28	40.5:53.8: 32	21.1:28.4: 35	40.9:48.6: 19	13.9:13.8: -1	61.7:70.0: 13
	m	96.6:98.1: -1	98.6:97.7: -1	95.7:95.0: -1	98.0:96.9: -1	97.2:97.7: 1	99.2:99.0: 0	97.5:97.2: 0	97.7:99.0: 0	95.7:97.4: 2	f	45.4:48.3: 6	49.5:57.2: 18	27.3:33.7: 23	16.5:23.6: 43	39.4:47.5: 21	23.0:30.7: 29	54.3:62.0: 14	18.5:18.6: 2	62.0:69.4: 12
35-39	m	41.0:43.7: 7	44.9:53.0: 18	22.9:29.9: 31	12.1:19.8: 64	36.6:44.6: 22	17.7:24.4: 38	52.1:60.4: 16	12.0:13.0: 1	59.2:67.2: 14	f	90.8:98.0: -1	97.8:97.0: -1	94.3:93.0: -1	97.2:95.5: -2	95.9:96.2: 0	98.4:99.2: 1	97.4:97.2: 0	98.1:96.6: -1	95.0:97.4: 3
	m	46.3:49.2: 8	49.0:55.2: 13	28.5:31.5: 19	17.7:23.1: 31	35.9:39.4: 10	25.9:27.6: 7	60.6:68.3: 13	22.1:20.4: -8	82.1:70.0: 13	f	41.4:44.8: 8	43.5:50.8: 17	21.8:28.0: 28	12.4:19.6: 58	32.8:36.3: 11	19.9:21.2: 7	56.6:67.5: 15	15.4:14.3: -7	59.5:68.4: 15
40-44	m	84.3:80.9: -4	81.2:80.8: -1	75.6:74.3: -2	78.0:75.7: -4	78.7:77.2: -2	82.6:81.2: -2	86.2:84.8: -2	82.6:81.4: -1	80.7:82.0: 2	f	44.0:44.7: 2	46.6:50.7: 9	25.3:29.7: 17	23.5:28.2: 12	34.7:38.8: 12	30.2:32.8: 8	49.1:53.4: 9	31.3:29.9: -5	53.8:57.5: 7
45-60	m	35.5:38.8: 4	38.5:44.3: 12	17.7:23.8: 34	12.6:17.8: 41	29.1:33.8: 16	18.0:21.2: 18	42.2:48.1: 14	13.8:14.2: 3	48.9:52.7: 8	f	63.5:62.3: -2	63.5:65.6: 3	49.6:51.4: 4	51.2:51.2: 0	56.6:58.0: 2	58.3:56.6: 1	67.5:69.1: 2	57.4:56.0: -2	67.3:69.8: 4
T	T	63.5:62.3: -2	63.5:65.6: 3	49.6:51.4: 4	51.2:51.2: 0	56.6:58.0: 2	58.3:56.6: 1	67.5:69.1: 2	57.4:56.0: -2	67.3:69.8: 4										

m = MALES f = FEMALES m = MARRIED WOMEN T = TOTAL
* NO DATA WAS AVAILABLE FOR IRELAND AND DENMARK IN 1973. THEREFORE 1975 FIGURES WERE USED INSTEAD.
NOTE: Change = $\frac{1977-1973}{1973}$

SOURCES: Social Indicators, Eurostat, 1978 Table 11/2
EEC Economic and Social Position of Women in the Community, 1981 Table 24/1

TABLE 4

PROPORTION OF WOMEN IN THIRD LEVEL EDUCATION

	FRG	F	I	NL	B	L	UK	IRL	DK	GR	US	CAN
1965/1966	32.9	42.9	33.8	25.4	32.9	18.0	36.3	28.6	35.9	(1970) 31.5	(1964) 38.7	(1956) 38.3
1979/1980	40.9	(1978) 47.3	(1978) 41.8	35.0	43.6	32.7	40.0	43.2	47.3	38.4	(1978) 47.9	(1977) 45.9
Change 1965 - 1980 ^a	+8	+4.4	+8	+9.6	+10.7	+14.7	+1.7	+13.6	+11.4	+6.9	+8.2	+7.6

NOTE : WHERE DATA NOT AVAILABLE FOR THE YEARS 1965/66 AND 1979/80
CHANGES WERE CALCULATED FOR THE YEARS DESIGNATED.

SOURCES : EEC Social Indicators 1970.
EEC Education and Training 2-1981.
Historical Statistics of the United States - Colonial Times 1970.
Perspectives Canada - Statistica 1980.

TABLE 5

DIVORCE RATE (PER THOUSANDS OF INHABITANTS)

	FRG	F	I	NL	B	L	UK	IRL	DK
1980	0.8	0.6	-	0.5	0.5	0.5	0.5	-	1.5
1970	1.3	0.8	-	0.8	0.7	0.6	1.1	-	1.9
1975	1.7	1.2	0.2	1.5	1.3	0.8	2.3	-	2.6
1977	1.8	1.2	0.2	1.6	1.3	1.2	2.4	-	2.6

SOURCE : EEC : Economic and Social Position of Women in the EEC.

TABLE 6
DISTRIBUTION OF EMPLOYED^a MEN AND WOMEN BY SECTOR OF ACTIVITY (1)

	1977						1978						1980													
	D		F		I		ML		B		L		UK		IRL		DK		EUR. 9		USA		CAN			
	T	m	T	w	T	m	T	w	T	w	T	w	T	w	T	w	T	w	T	w	T	w	T	w		
AGRICULTURE	1.1	1.2	2.2	2.3	5.5	5.8	2.2	2.8	.4	.5	.5	1.1	1.7	3.6	3.6	2.5	2.5	2.2	2.2	3.4	3.4	4.9	4.9	6.4	6.4	
	.9	.9	1.0	1.0	4.7	4.7	.5	.5						.8	.8			1.3	1.3	1.3	1.3	1.7	1.7	2.8	2.8	
INDUSTRY	49.0	42.4	47.4	39.0	43.3	47.4	39.0	43.3	43.3	45.7	43.1	43.1	43.1	41.7	41.7	35.6	35.6	44.7	44.7	29.7	29.7	24.6	24.6	32.1	32.1	
	57.8	51.6	50.9	47.2	50.4	50.4	47.2	50.4	50.4	57.5	54.2	54.2	54.2	48.1	48.1	47.7	47.7	53.3	53.3	37.7	37.7	32.1	32.1	44.1	44.1	
	33.9	27.7	27.7	38.7	15.5	27.4	15.5	27.4	27.4	15.2	15.2	15.2	15.2	26.6	26.6	16.6	16.6	29.5	29.5	18.3	18.3	14.1	14.1	14.1	14.1	
SERVICES	48.1	55.5	47.2	58.9	56.3	43.3	58.9	56.3	49.0	53.5	55.3	55.3	54.7	54.7	61.9	61.9	48.4	48.4	53.0	53.0	64.9	64.9	62.4	62.4	53.8	53.8
	40.9	45.5	43.3	50.0	49.0	43.3	50.0	49.0	49.0	41.4	41.4	41.4	43.6	43.6	46.9	46.9	48.4	48.4	43.9	43.9	54.6	54.6	53.8	53.8	53.8	53.8
	65.8	71.3	71.3	56.6	84.0	72.4	56.6	84.0	72.4	84.6	84.6	84.6	72.6	72.6	71.6	71.6	60.7	60.7	69.1	69.1	79.6	79.6	75.2	75.2	75.2	75.2
TOTAL	100.0	100.0																	100.0	100.0	98.0	97.0	92.1	92.1	92.3	92.3
	100.0	100.0																	100.0	100.0	97.0	97.0	92.1	92.1	92.3	92.3

^a EXCLUDING EMPLOYERS, SELF-EMPLOYED AND FAMILY WORKERS

^b DATA NOT AVAILABLE

^c REMAINDER OF LABOUR FORCE EITHER NON CLASSIFIABLE OR UNEMPLOYED

SOURCE : EEC Labour Force Sample Survey 1977 Table 15
ILO Yearbook of Labour Statistics 1980

TABLE 7

WOMEN AS PERCENTAGE OF THE LABOUR FORCE IN SELECTED INDUSTRIES IN THE EEC, 1966 AND 1978*

INDUSTRY	DEUTSCHLAND 1966 1978	FRANCE 1966 1978	ITALY 1966 1978	NETHERLAND 1966 1978	BELGIUM 1966 1978	LUXEMBURG 1978	UNITED KINGDOM 1978	IRELAND	DENMARK 1978
Chemicals/Man-Made Fibres	29.0 : 27.3	30.4 : 31.6	23.9 : 19.9	16.0 : 12.9	22.0 : 19.6	21.5	27.1	-	22.3
Manufacture Metal Articles	23.0 : 23.2	16.4 : 18.6	18.3 : 15.6	6.0 : 8.2	15.5 : 14.3	5.7	22.4	-	18.4
Mechanical Engineering	16.0 : 21.0	15.8 : 21.0	10.4 : 14.9	7.0 : 8.0	9.0 : 11.5	5.8	19.5	-	20.3
Electrical Engineering	36.0 : 37.5	35.6 : 40.0	33.3 : 36.7	17.7 : 16.2	31.3 : 33.2	12.3	37.8	-	39.3
Transport Equipment	14.0 : 15.0	11.7 : 16.1	7.0 : 8.6	4.0 : 4.6	6.4 : 9.0	0.0	11.4	-	4.0
Non Metallic Mineral Products	20.0 : 20.6	16.1 : 19.3	15.1 : 18.9	6.0 : 6.6	12.0 : 10.1	22.7	22.7	-	15.3
Food, Drink, Tobacco	35.2 : 41.6	31.0 : 33.0	38.5 : 34.1	18.0 : 22.3	24.8 : 28.1	29.7	39.9	-	35.3
Textiles	60.0 : 53.9	55.0 : 55.4	64.4 : 73.9	28.0 : 23.7	46.5 : 45.2	-	46.1	-	56.8
Leather	55.0 : 61.1	47.2 : 53.2	46.5 : 47.7	24.0 : 32.5	36.8 : 42.0	-	43.3	-	42.5
Footwear/Clothing	78.0 : 80.2	79.0 : 78.4	73.5 : 75.2	61.0 : 63.1	78.4 : 85.6	82.1	74.3	-	78.9
Timber/wooden Furniture	18.0 : 20.1	18.0 : 20.1	26.9 : 25.9	6.6 : 9.7	11.5 : 14.6	9.4	18.3	-	18.8
Paper, Printing and Publishing	41.2 : 38.9	38.6 : 34.1	29.9 : 23.5	18.8 : 18.3	26.3 : 26.3	19.7	32.4	-	26.9
Rubber, Plastics	34.0 : 33.7	34.0 : 31.8	32.7 : 28.9	12.0 : 12.0	24.7 : 24.9	7.5	29.9	-	35.9
Building & Civil Engineering	3.0 : 8.0	4.2 : 6.1	1.4 : 3.1	1.4 : 4.1	1.7 : 3.3	2.7	8.3	-	5.5

SOURCE : 1966 - Labour Costs in Industry, EEC 1973

1978 - Employment and Unemployment 1972 - 1978, EEC 1979

* Industrial groupings were altered between the two dates.
Both sets of data have been adjusted to make them
comparable with each other.

TABLE 8
OCCUPATIONAL DISTRIBUTION OF MALE AND FEMALE EMPLOYEES

	GERMANY (1970)		FRANCE (1968)		ITALY (1971)		NETHERLANDS (1971)		BELGIUM (1970)		LUXEMBURG (1970)		UNITED KINGDOM (1971)		IRELAND (1971)		DENMARK (1970)		USA (1973)	
	m	f	m	f	m	f	m	f	m	f	m	f	m	f	m	f	m	f	m	f
PROFESSIONAL AND TECHNICAL	10.0	9.4	9.9	14.1	5.4	12.3	11.7	17.6	8.8	16.5	8.4	11.5	10.8	11.7	6.4	17.6	8.7	18.2	13.6	14.5
ADMINISTRATIVE AND MANAGERIAL	3.0	.8	3.7	.9	.8	.1	2.8	.5	5.8	1.6	1.3	.3	5.3	.8	2.0	.3	2.2	.7	13.6	4.9
CLERICAL SALES SERVICE	25.5	54.5	16.4	48.7	24.7	37.6	25.3	59.6	20.5	51.9	23.7	74.8	24.3	63.4	19.7	54.7	20.0	55.8	26.6	59.2
AGRICULTURAL	6.2	10.2	16.0	14.0	16.1	17.4	7.3	2.9	5.3	2.7	8.2	6.2	4.0	1.1	31.7	8.8	13.0	6.4	4.8	1.6
PRODUCTION	45.5	17.4	45.0	14.9	48.0	26.0	44.5	9.7	54.0	23.9	57.8	6.7	52.3	18.7	38.6	18.3	51.6	15.9	41.4	15.7
OTHERS* UNEMPLOYED NOT CLASSIFIED	8.7	8.0	9.0	7.3	5.0	6.4	8.3	9.6	5.6	3.4	.7	.4	3.3	4.2	1.5	.4	4.6	2.0	.	.4
	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

* "OTHERS" ARE DEFINED AS MEMBERS OF THE ARMED FORCES, EXCEPT IN GERMANY WHERE IT REFERS TO FOREIGN WORKERS. THOSE SEEKING EMPLOYMENT FOR THE FIRST TIME MAKE UP THE BULK OF "NOT CLASSIFIED".

"UNEMPLOYED" IS NOT CLEARLY DEFINED BECAUSE CLASSIFICATIONS VARY COUNTRY TO COUNTRY.

DERIVED FROM : EOC Research Bulletin Vol. 1 N°3 Table 5.9 and ILO Yearbook of Labour Statistics 1977-1978, and US Handbook of Labour Statistics.

TABLE 9
 FEMALE GRADUATES BY SUBJECT MOST AND LEAST STUDIED
 (% of F students)

	ARTS, TEACHING, SOCIAL SCIENCE			LAW, ENGINEERING		
	1965	1973	% Change	1965	1973	% Change
Germany	78.9	82.0	+4	3.3	2.6	-21
France	58.0	55.5	-4	9.0	11.3	+26
Italy	67.9	71.8	+6	7.7	5.7	-26
Netherlands	77.4	69.1	-11	4.4	9.0	+105
Belgium	67.7	53.1	-22	2.4	8.3	+246
Luxemburg	100	100	0	-	-	-
United Kingdom	68.3	65.6	-4	2.0	3.8	+90
Ireland	85.9	85.5	0	.9	2.2	+144
Denmark	82.1	60.9	-26	2.3	3.2	+39

DERIVED FROM : EEC : Economic and Social Position
 of Women in the Community 1981 - Tab.114

$$\% \text{ change} = \frac{1973 - 1965}{1965}$$

TABLE 1
 WOMEN AS A PERCENTAGE OF THOSE WORKING IN FINANCE AND
 WOMEN AS A PERCENTAGE OF THE TOTAL LABOUR FORCE

		G	F	I	NL	B	L	UK	IRL	DK	EUR 9
1973	Percent of Women in Finance	51	49	18	32	38	43	46			
	Percent of Women in Labour Force	35	37	25	24	30	25	38			
1975	Percent of Women in Finance	57	48	18	31	38	50	47	46	52	45
	Percent of Women in Labour Force	36	38	26	25	31	27	40	32	42	35
1977	Percent of Women in Finance	51	50	24	33	39	50	49	44	48	46
	Percent of Women in Labour Force	36	39	29	26	31	28	40	32	42	6

SOURCE : Derived from EEC Economic and Social Position of Women in the Community, 1981 Table 32.

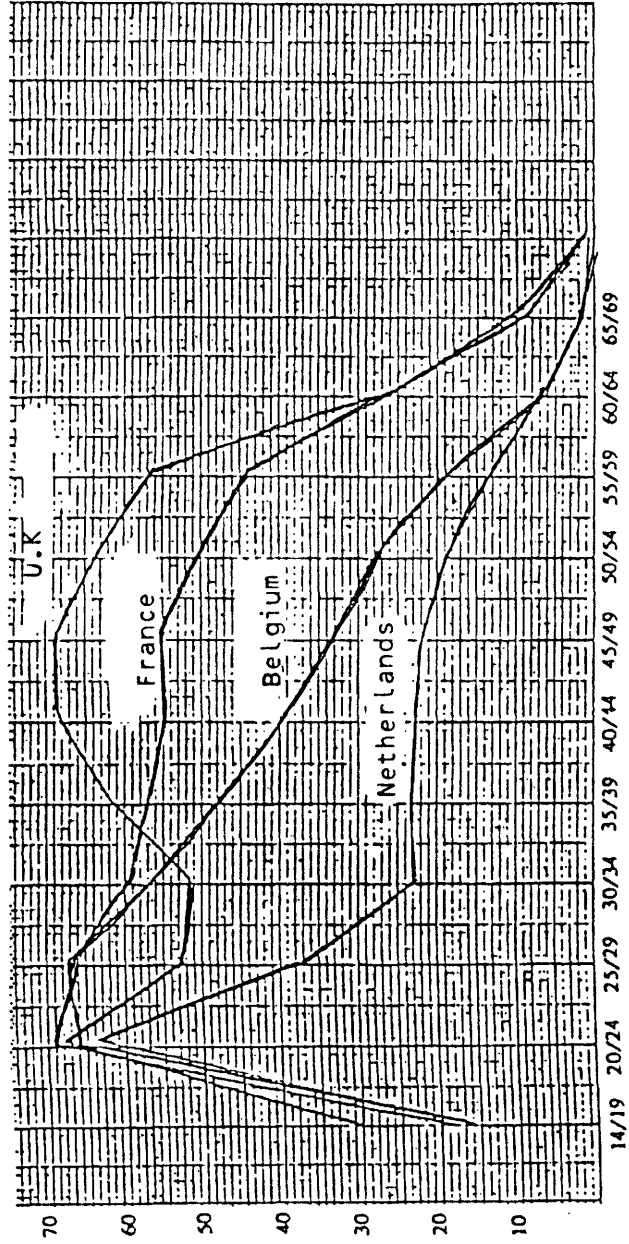
TABLE 2
 PERCENT OF FEMALE LABOUR FORCE WORKING IN THE FINANCE SECTOR

	G	F	I	NL	B	L	UK	IRL	DK	EUR. 9	US	CAN
1973	7.3	8.1	1.7	9.4	6.9	11.1	7.0				6.7	6.2
1975	7.8	8.9	1.7	9.1	7.2	12.9	7.4	7.9	7.7	7.2	6.9	8.3
1977	7.6	9.1	2.4	9.6	7.3	12.1	7.6	8.3	7.9	7.3	7.0	8.9

SOURCE : EEC Economic and Social Position of Women in the Community 1981 Table 32

TABLE 4

Graph I. Female activity rates by age group



Source : Labour force sample survey carried out in 1977, published in 1980. Eurostat.

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