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**A Comparative Study of the Gender Composition of Work Forces in Britain and the  
Netherlands, 1940-1990: with special reference to Banking**

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**Submitted in Fulfillment of the Degree of Doctor in Philosophy**

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## **Abstract**

The question which formed the starting point of this research, and which has provided the central thread in this work is 'how can the later integration of Dutch women into the formal economy, compared to British women, in the period between 1940 and 1990, be explained?' This study looks at this question from (1) a macro perspective and (2) from the perspective of a middle-range case-study in the banking sector.

In the macro perspective, theoretical discussions on how the post-war increase in women's participation in the labour market may be explained, and how comparative differences between industrialized countries in this respect may be explained, are brought forward. This provides the basis for a comparative historical investigation in which three historical periods are highlighted; the Second World War years, the post-war years (1945-1970) and the contemporary period (1970-1990). Particular reference is made to such issues as the marriage bar in employment and changes in ideological notions around women's paid employment.

Changes in the gender composition of bank staff, and comparative differences in these changes, are investigated in their own right. This is done within the context of the same historical periods, though different theoretical considerations are taken into account. This case-study is in turn used to contrast what is occurring on the aggregate level with the banking sector. This highlights (1) the culturally specific histories of each society in relation to the themes investigated and (2) the particularity of the banking sectors in each society and their employment organization.

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## **Abbreviations**

ARP	Anti Revolutionaire Partij (to the right inclined Dutch political party of the pre and post-war years)
BIFU	Banking, Insurance and Finance Union
BO	The Bank Officer
BOE	Bank of England
BOG	Bank Officers Guild
CAO	Collectieve Arbeids Overeenkomst (collective bargaining agreement)
CBS	Centraal Bureau voor de Statistiek (central statistical Office)
CSCA	Civil Service Clerical Association
EC	European Community
EO	Equal Opportunities
HBS	Hogere Burgerschool (Dutch post-war secondary education) [6.25]
IOB	Institute of Bankers
KB	Koninklijk Besluit (Royal Decision)
KVP	Katholieke Volks Partij (Catholic People's party of the post-war years)
MULO	Meer Uitgebreid Lager Onderwijs (Dutch post-war secondary education) [6.25]
NCC	National Childcare Campaign
NHM	Nederlandse Handel Maatschappij (Dutch post-war bank)
NIBE	Nederlands Instituut voor Bank- en Effectenbedrijf (Dutch equivalent of IOB)
NMB	Nederlandse Middenstands Bank
NSTB	Nederlandse Sigarenmakers- en Tabaksbewerkersbond (Dutch trade union for cigar and tobacco workers)
NVV	Nederlandse Vakvereniging (Dutch trade union council)
NUBE	National Union of Bank Employees
OR	Ondernemingsraad (works Council)
PVDA	Partij van de Arbeid (Dutch contemporary Labour Party)
RREAS	Race Relations Employment Advisory Service



<b>RB</b>	<b>Rotterdamse Bank (Dutch post-war bank)</b>
<b>SBA</b>	<b>Scottish Bankers' Association</b>
<b>TB</b>	<b>Twentsche Bank</b>
<b>TUC</b>	<b>Trade Union Council</b>
<b>UPOW</b>	<b>Union of Post Office Workers</b>
<b>WMA</b>	<b>Working Mothers' Association</b>
<b>WNC</b>	<b>Workplace Nurseries Campaign</b>

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# CHAPTER 1

## Introduction

During the past two decades, there has been an increasing interest around the issue of women participating in employment in the formal economies of industrialized countries. This has been especially evident in the increasing attention given by the media; by - often, but not always - feminist academics; in discussions between women; women and men, at work and social gatherings alike, to a variety of topics ranging from women's presence in the managerial positions of the employment world, women's low pay and part-time work, to the recurring question of how women can combine employment with parenthood.

Looking at these issues from a comparative perspective has been part of this increased interest. The theme 'how does women's position in employment compare in different societies' is increasingly becoming part of the work of many academics contributing to a body of knowledge on gender perspectives in employment and labour markets (e.g. Dex, 1986; Beechey, 1989; Jenson, Hagen & Reddy, 1988; and Rubery, 1988, to name but a few). So Dex (1986), for instance, in her work *the Sexual Division of Labour* looks at a number of features which characterize the gendered nature of paid work in the context of Britain and the United States. Others compare different societies, like France and Britain on an aggregate level (Beechey, 1989) or specify their account in a particular sector of work within a specific time-context (O'Reilly, 1992).

Certainly, as European countries continue their quest for greater European unity, increasing our knowledge of the differences in the gendered nature of employment in the various countries forming part of the European Community (EC) is both warranted and necessary. On the one hand, because any policy aimed at the work forces of individual EC societies needs to be informed by such knowledge. On the other hand, because we (as European 'citizens' and women in particular) would want to monitor the implications for women's employment of European legislation on work forces, taking into account the existing cultural specificities within societies.

This thesis will present, what can only be considered as a small contribution to this

knowledge, in that its subject matter is a comparison of changes in the gender composition of the Dutch and British work forces over a specific period in recent history, both on an aggregate level and specified towards the banking sector. As the examples shown above indicate, existing comparative work in this terrain usually concentrates on the larger societies in the EC; like Germany, France and Britain. Consequently, the smaller societies are neglected. This work is an attempt to address this imbalance, by comparing a fairly small European country; the Netherlands, with a larger one.

My interest in developing a comparative analysis of gender composition changes in employment in the societies of Britain and the Netherlands was stimulated by a simple but surprising difference in the current average participation rate of women in the labour markets of these two societies. The OECD figures which I looked at, a number of years ago, revealed this difference clearly; women's activity rate amongst the 15-64 years age-group was here shown to be 40.8% for the Netherlands whilst being 58.5% for the United Kingdom in 1984 (OECD Employment Outlook, 1986: 140). More recent figures for 1990 still show a significant difference, but not as starkly as the 1984 figures provided by the OECD (53.0% and 65.3% respectively for the Netherlands and the United Kingdom).

At the time, this difference came as a surprise to me, and appears to trigger a similar reaction in others who first hear about it. The reason for this surprise, it seems, is related to the images of the two societies within a European context. There, the Dutch have the image of a 'progressive' people, whilst the image of the British as 'conservative' is rather the opposite. When these images are related to women's 'emancipation' and employment, they immediately conjure up the idea that there must be more women involved in employment in the Netherlands than in Britain. The notions of 'progressiveness', women's 'emancipation' and the number of women involved in employment get tangled up in a manner to produce this surprise reaction. In reality, however, as the figures just mentioned indicate, the reverse is the case.

But that is not all. The images of the Dutch as 'progressive' and the British as 'conservative' call for contrasts in other characteristics of women's employment in the two societies. On an aggregate level, similarities rather than contrasts seem to be more evident. So apart from the difference in the contemporary employment participation of women,



there are several similarities in the gendered nature of employment in the two societies. Most notable here are (1) the relatively high ratio of part-time work amongst women in the two societies today, compared to some other European societies such as France (Beechey 1989), and in conjunction, (2) the (still) limited availability of child care facilities in both countries. This begs the question how one can explain these - seemingly - strange social 'facts' and the apparent misconceptions around it. The major theme running throughout this work will therefore be to put these social 'facts' into their culturally specific context, which includes considering how they have historically been shaped. In order to explain the route I followed in my investigation of these matters, it helps to look briefly at some comparative employment statistics.

When the contemporary figures just mentioned, are placed in the context of changes in the gender composition of the work forces and changes in the ratio of women's activity over this century, it becomes clear that we are not just talking about contemporary differences, but historical differences as well. In table 1.1 below, I have presented figures for the gender composition of the aggregate British and Dutch work forces over the century [1.1]. In table 1.2, similar figures are provided, though expressed differently as the ratio of women's employment activity. I want to draw out three features of comparative significance.

The Census material in table 1.1 gives us <sup>an</sup> ~~a~~ overview of the recorded work force composition during this century. The first point to make is that during the first half of this century, the gender ratio of the work force remained rather stable for both societies. A point of difference is that at around 30% for Britain and 23% for the Netherlands, the Dutch female ratio of the work force lies below that of Britain during those years of 'stability'; a point noted by some Dutch scholars (de Bruijn 1989, Outshoorn 1977).

A second interesting difference between the two societies is evident when one looks at the Census figures for 1930/31 onwards. These figures indicate an 'end' to the stability in

**Table 1.1** The percentage of women who form part of the total work force: Britain and the Netherlands

Year	Britain	Netherlands	% dif.
1901/1899	29.1	22.5	6.6
1911/1909	29.7	23.9	5.8
1921/1920	29.5	23.2	6.3
1931/1930	29.7	24.0	5.7
1951/1947	30.8	24.4	6.4
1961/1960	32.5	22.2	10.3
1971	36.5	25.9	10.6
1975	37.6	26.8	10.8
1980	39.2	30.4	8.8
1985	40.5	34.5	6.0
1990	42.8	39.2	3.6

*Sources:*

*1. 1901/1899 to 1971: British Census and Hakim (1979: 25) for the British figures and for the Dutch figures the Dutch Census (Volkstellingen) as presented in CBS (Tachtig jaren statistiek in tijdreeksen: 1899-1979: 66). When double years are mentioned, the first year refers to the British Census date, whilst the second refers to the Dutch Census date.*

*2. 1975-1990: OECD Labour Force Statistics*

the gender composition of the British work force over the Census dates 1931 and 1951 (as



there is no Census for 1941 due to the war, it is difficult to indicate a moment of change, though it seems anyhow more constructive to look at these matters in terms of gradual change). It signals the much commented on increase in the female composition of work forces in the post-war years which has not been a peculiarly British phenomenon. Between 1931 and 1990, the female composition of the British work force increases from 29.7% to 42.8%. In the post-war years, therefore, the British Census and the OECD Labour Force Statistics indicate a continuing increasing trend.

This feature is somewhat different for the Dutch work force. There, the stability in the gender composition of the work force seems to continue into the post-war years. The *Volkstellingen* of 1930, 1947 and 1960 - with female ratios of 24, 24.4 and 22.3% respectively - do not give an impression of a period of change in the gender composition of the Dutch work force. Change is only evident in the last 20 to 25 years. This feature is further supported by the figures provided in table 1.2. The change in British women's registered economic activity, and the lack of change in Dutch women's economic activity in the period just referred to is evident in the widening 'gap' in the activity ratios; reaching a difference of 25 percentage points in the 1971 census figures.

This brings us to the third point of comparative interest, which is that in more recent years, the 'gap' in women's activity rate in the two societies has closed somewhat. This is evident in table 1.2, which indicates a closure of the 'gap' from 25 percentage points to 12 percentage points in 1990. Whereas the years of change in the registered stability in British women's economic activity were the early post-war period, for the Netherlands the period of significant change were the years between 1975-1990. If the post-war years indicate a 'lagging behind' effect, the last 20 years would imply a 'recovering of ground'.

In my research, I have been particularly concerned with the last two points of comparative interest just discussed. This has also allowed me to limit the period of my investigations to the years between 1940 and 1990. In my discussions, this period has been roughly split into two; the second World War and post-war years on the one hand, and the recent past on the other. In the historical period, I will be mainly concerned with questions raised by the

**Table 1.2** The percentage of women of working age who are economically active: Britain and the Netherlands.

Year	Britain 15-59	Netherlands 15-64	dif.
1921/09	38	30.5	7.5
1931/30	38	30.1	7.9
1951/47	43	30.4	12.6
1961/60	47	26.1	20.9
1971	55	30.0	25.0

Year	United Kingdom 15-64	Netherlands 15-64	dif.
1975	55.1	31.0	24.1
1980	58.3	35.5	22.8
1985	60.5	40.9	19.6
1990	65.3	53.0	12.3

*Source:*

1. 1909-1971 are from Dutch and British Census data and Hakim (1979: 3)
2. 1975-1990 are from OECD Labour Force Statistics.

second feature found in the employment statistics just presented. That is, the later shift in the relative stability in the registered economic activity of Dutch women



compared to British women.

Of course, the issue of - what is often viewed as - the post-war increase in women's employment, and how it can be explained, has been the center of some debate. Marxists (like Braverman and Power) have emphasized the development of capitalism in the post-war years. Subsequently, these accounts have been criticized for not taking the significance of gender relations into account. This debate will be discussed in chapter 2. Conceptually, this is only one side of the question, though. In addition, there is the issue how to explain comparative differences in this respect, and in this study the differences between the Netherlands and Britain in <sup>particular</sup> ~~specific~~. Dutch contributors have indicated some reasons for the 'later' increase in Dutch women's economic activity, and I shall reflect on these in chapter 2 as well.

Theoretically, these are issues of a rather 'grand' nature. Comparative differences in the timing and extent of women's increased economic activity, for instance, is an issue addressed by Walby in her analysis of historical changes in the form of patriarchy (1990a, 1990b). Whilst this raises the interesting question whether her scheme is helpful in order to understand the aggregate differences in this respect between the Netherlands and Britain, it also raises the question whether aggregate theoretical analysis of this kind are, in fact, helpful at the level of specific jobs/occupations or sectors of work, like the banking sector.

Banking is one of the service sector industries which underwent significant growth during the post-war years, providing an increased number of work places for men, but also increasingly for women. As a service industry, the expansion in the banking sector is a typical example of the kind of developments Braverman (1974) addresses in the context of post-war capitalist accumulation. The post-war years are, at the same time, a period in which there is significant change in the gender composition of bank staff. This feature, I will argue in chapter 3, needs to be seen as a change in the gender composition of clerical bank work in specific; the type of work which is, in any case, the main form of employment offered by banks. The extent of change in the gender composition of bank staff will be examined here, in the context of industry-wide employment figures, and figures of the two banks: Dutchbank and Britbank, on which I have concentrated my research efforts. In this discussion, I shall draw out the comparative differences in the gender composition changes in banking employment, and look at the differences between the aggregate work forces and



banking work forces.

My argument will be that in order to understand changes in the gender composition of bank staff, there is a need to understand what bank work was like in the past, and today. The organization of employment in banks; whether Dutch or British, has some peculiar characteristics which distinguish banking employment from other jobs and occupations. In many commentaries on banking employment, it is argued that these characteristics have remained relatively stable over many years. Only in the last 2 decades have the banking sectors in both societies undergone changes which have impacted on the organization of employment in banks. In chapter 3, I will summarize some of the main features of the traditional employment set-up in banks and indicate some of the recent changes therein. In this account, however, due attention will also be given to the issue of gender. The organization of employment in banks has historically been - and still is - undoubtedly a gendered organization.

At the end of chapter 3, I will return to the issue of theoretical explanations of gender differences in employment. The changes in the gender composition of clerical bank staff over the war and direct post-war years, I will argue, needs to be regarded as an issue of women's 'entry' into this type of work. General analys<sup>e</sup>s which have addressed the issue of gender composition changes on the level of aggregate work forces (chapter 2), are not able to capture such changes in the banking sector. Given the traditional employment characteristics of banking employment, there is a need to develop a suitable theoretical framework which can account for the particular process of feminization in clerical bank work.

The first three chapters, therefore, form the basis for the type of issues pursued in chapters 4 to 7. Chapter 4 centers on a discussion of marriage bars in employment. This is an interesting topic to look at in its own right, since research on this employment feature - like so many aspects of history which affected women - has been relatively neglected; though more so in Britain than in the Netherlands. In addition, gender relations perspectives on post-war changes in women's economic activity (chapter 2) have emphasized the importance of the increase in the employment of married women in this period, whilst some (e.g. Walby, Glucksmann) have linked this directly to the occurrence and timing of *the*



abolition of marriage bars.

The first part of chapter 4, therefore, summarizes evidence on the presence of marriage bars in different sectors of work, the timing of this presence, and the comparative variations found in the occurrence of such bars in the Netherlands and Britain. The second theme is to bring together partial and more general explanations of marriage bars; e.g. how they become established at the time they do, how they are implemented, and what eventually gives rise to their abolition. The variations found are the main reason why it is difficult to provide a general explanation of such bars. Though they no doubt constituted one form of patriarchal exclusion, other influences need to be taken into account to explain these variations.

This point will be expanded in relation to the comparative differences found in the characteristics of such bars in the Netherlands and Britain. These, I will argue, point to some important cultural differences between the two societies. In this discussion, some reference will also be made to the occurrence of a marriage bar in the banking sector in both societies, but a more detailed discussion will be left to chapters 5 and 6. Interesting in relation to the marriage bar in the British banking sector is, that the timing of its abolition stands out from many other British sectors of work.

Chapter 5 spans the Second World War period (1940-1945). In Britain there has been some debate as to the implications of the war years for the position of women in British society in general, and their position in employment more specifically. Equally, Dutch contributors have argued that one aspect influencing the low economic activity level of Dutch women is the different war-time experiences in the Netherlands compared to other surrounding societies. In chapter 5, some of these issues are reviewed in relation to the aggregate work forces, and to the banking sectors.

Developments in the post-war years will be discussed in chapter 6. The economic/political context of gender composition changes of the aggregate work forces is the first theme discussed. In British explanations of the post-war increase in women's employment participation, which is accompanied by a steady increase in part-time working as well, a recurring theme is the tightness of the British labour market over this period. So I contrast indicators for the relative tightness of the labour markets in the two societies over the post-war years. These, however, provide just one side of the picture. In addition, I shall



review discussions about the ideological continuities and changes regarding women's remunerated work outside the home in the two societies over time. Running alongside this discussion is the question of clerical feminization amongst bank staff. Why was there such a tremendous increase in female clerical workers in British banks in the post-war years? And why was this change not so extensive in Dutch banks? These issues will be related to the aggregate labour market tightness, and the peculiarity of the organization of employment in the banks.

It must be clear that chapters 4 to 6 all, in some way, address issues and questions arising from the second theme I brought up above regarding tables 1.1 and 1.2. These are issues around the historical context which forms the backbone to the contemporary features of women's employment in the two societies. The third theme, which indicated a more significant change in Dutch women's employment participation compared to British women, requires a more contemporary concern with the influences at work here. This is the main aim pursued in chapter 7.

Before going further, I will identify the materials I used to develop this comparative picture of two societies. We have already been confronted with one of these sources; the gathering of employment statistics. I feel the need, at this point, to address my use of employment statistics in this work. First of all, it has often been intricate work to gather figures; like those presented in table 1.1 and 1.2, keeping in mind the degree to which they are comparable. Table 1.2 forms a good example of this difficulty. The activity ratios for Dutch women over the Census years 1909-1971 were calculated to 'fit in' with those for Britain. Dutch calculations of these figures (e.g. CBS, 80 jaren statistiek in Tijdsreksen: 66) typically include the total population, whilst the British equivalent which one finds in Hakim's work (1979: 3), only include the population of working age [1.2]. In gathering employment statistics of this sort, I had to be very aware of what was included.

In addition, to bring the figures of table 1.2 up-to-date, I have supplemented the Census material for earlier years with OECD figures for the last 15 years. This limits comparability further, because the definitions used for who is, and who is not included in the collected figures differs between the Dutch Census, the British Census, and the OECD Labour Force Statistics, and within each of these over time. The OECD figures, for example, have breaks



between 1982/83 and 1986/1987. Sociologists often use statistics as a source which trigger research questions. However, and at the same time, they have emphasized that statistics are not facts, but constitute social constructs (a recurring example here is the discussion on Durkheim's usage of suicide statistics) in their own right. Employment statistics are no exception to this; it is people who take decisions about the definitions involved in the collection and calculations. And the figures which we are presented with reflect these decisions.

In this, and further chapters, I will incorporate tables with 'comparative' figures. This is not a study of statistical intricacies, however, and as such I have accepted figures without always tracing definitions. I therefore recognize the limitations in the comparability of these figures. Nonetheless, I believe that they will be useful to indicate trends. In addition, where this is relevant, I will discuss the issue of social construction and its implication for women's employment. Statistics are part and parcel of the social fabric which provides the source for understanding changes in women's economic activity over time and between societies. And investigating these, after all, is the aim pursued in this work.

Apart from statistics, various other sources have been used. In general, however, I have limited myself to the gathering and comparing of secondary literary sources in relation to gender composition changes of the aggregate work forces. The materials collected for the banking case-study were more varied, though. These included research of banking archives and banking journals for the early research period and for the contemporary period, in both societies. These sources were supplemented by semi-structured interviews with former bank employees, current bank employees, bank managers and equal opportunities staff. I also talked to some representatives of trade unions covering banking employment.

With the employee interviews, I intended to gather stories of the work history of bank employees, including their experiences of their work and their colleagues and the relation of this to their domestic lives [1.3]. I did go out with a set number of questions, which were designed to draw out the gender differences found in banking employment, and changes therein over time. They were also designed to see whether and/or how these gender differences related to the employment structure in the banks. Furthermore, I tried to find out how the informants' work history was related to the domestic relations within their households. Throughout, I have remained open for additional comments and stories. This



proved very informative, especially in the accounts of former bank employees, because so much of their histories were unknown to me before I started on the interviews. In the appendixes to the thesis, some material on the interviews have been collected.

In this case-study of changes in the gender composition amongst bank staff, some practical decisions had to be taken regarding the scope of the research. It was, for example, not possible to research a number of banks in both countries over the period between 1940 and 1990. I therefore made the decision to concentrate the research on two banks, one Dutch bank (referred to from now on as Dutchbank) and one British bank (here referred to as Britbank) [1.4]. Having said that, I have to make it clear that where this seemed desirable, I have ventured into researching certain aspects in relation to other banks [1.5]. Both banks belong to the largest in both countries. Britbank is an amalgamation of different British banks and it has a long work history. It has been a general clearing bank throughout its history. Dutchbank has only recently fused with other businesses in the finance sector, to form a larger group. It is a relatively young bank which started business in the 1920s. Over those years, it specialized in money lending to small and middle sized businesses. Nowadays, this, together with mortgage lending forms the main part of its business.

## **Notes to chapter 1**

- 1.1 As a reader I found that employment figures are rather confusing. Aggregate figures for women's employment participation come basically in two varieties. The first of these is an expression of the share of women (or men) found in the total work force. I have here called this expression the gender composition of work forces. The term used for the share of women in the work force is women's participation rate. The second way in which women's employment is statistically expressed is through, what is often called, women's activity rate. This reflects the ratio of 'active' women in the female population. One difficulty for comparing aggregate figures between societies using the activity rate is the question which age-group is included.
- 1.2 In the end, the Dutch figures are still not totally comparable with the British figures, as the age-groups are different. Even so, they are 'better' than the available Dutch activity rates, as these figures include the oldest and youngest female population (amongst whom economic activity is very low), which reduce the overall figures.



The significance of this statistical point is evident, as the female activity ratio for 1930 which the CBS gives is 19.5%, whilst my calculation comes to 30.1%.

- 1.3 The methodology used here is one akin to that used by other researchers (e.g. Cockburn, 1983; Burns, T. & Stalker, G., 1961).
- 1.4 Once I had decided to concentrate on two banks, I had to consider which banks to choose and on what basis the choice was to be made. One of the factors which could serve to guide me here was to choose two banks which had about the same number of employees. But given the lengthy period of research and matters like concentration in banking during it, this was not a clear-cut matter. In addition, I could choose banks which were about the same size, in relation to the other banks in the respective societies or take the bank's market into account. In the end, the choice very much depended on the willingness of the banks to co-operate. And in the Netherlands the choice was very much restricted by the fact that after the last rounds of concentration in the last 5 years, only three major banks are left in the finance sector.
- 1.5 Again, this was often desirable for practical reasons. In researching the historical period this was often necessary and useful, since information regarding the two banks in specific might not exist anymore. For example, I found that the archive of Dutchbank, at least that part which related to their employment, employment policies, etc., was largely destroyed. In fact, I could only find one historical archive of an old Dutch bank, of which an inventory had been made, and for which I got permission to access it. In addition, I have had interviews with former and retired bank employees of various Dutch and British banks, in case the number of former employees which I could speak with in each of the two banks was not sufficient. I have done the same with current personnel managers in the various banks. This has been beneficial to me for developing a perspective on the differences in employment patterns between different banks.

## **CHAPTER 2**

### **Explanations of aggregate changes in the gender composition of the work force**

In Table 1.1, I reflected upon a number of differences in the changing gender composition of the labour force between the Netherlands and Britain from 1930 onwards. As discussed there, the registered female ratio in the Dutch work force is lower over this century than is the case for Britain. In relation to that, it was noted that the moment of increase in this registered rate was later for Dutch women than for British women, but that during the last 10 years or so, there had been a 'recovering' of ground here. Conceptually, two questions can be formulated to address these issues, and different theoretical perspectives apply to them.

The first of these is the question how the increase in the female ratio of the work force, which has been a feature of various industrialized countries in the post-war period, and which is a characteristic of both societies under consideration, may be explained. The second question is how the divergence in the increase of the female ratio of the work forces of the Netherlands and Britain may be explained. This engages us in the question of how we can explain the different 'moments' of increase. Understandably, suggestions here have originated from the Netherlands, though these do engage to a certain extent with explanations to the first question.

In this chapter, I will first discuss alternative explanations for aggregate changes in the gender composition of work forces. The work forces implicated in these explanations are those of industrialized West European and North American societies. I will then continue to look at suggestions as to how the divergent paths of increase between the two societies under consideration here; Britain and the Netherlands, have been explained. The discussion here will concentrate on the question of the later Dutch increase. It will become clear that there are commonalities in the approaches to both questions. Lastly, I will discuss the use of the concept of patriarchy, since this has relevance to the theoretical approaches discussed in this chapter, and others.



## **2.1 Theoretical perspectives on changes in the gender composition of work forces**

The increase in the ratio at which women in industrialized West European and North American countries, on average, participate in paid work over the last 50 years or so, has not gone unnoticed. Mostly, comments which have been made on this refer to the post-war period, and this feature is remarked upon by commentators from various societies. During the 1950s and early 60s, there are a number of studies which look at the changing nature of women's work in Britain (see Le Gros Clark 1962, Myrdal & Klein 1956, Jephcott *et. al.* 1962). As early as 1956, for example, Myrdal & Klein comment on *Women's two Roles* in British society, and with that recognize their role as paid workers. In 1969, the French Sociologist Sullerot compares various industrialized countries on the increase in women's economic activity. Braverman (1974), on the other hand, makes the increase in women's employment part of his analysis of post-war capitalist accumulation.

Explanations for women's increased activity in employment roughly vary between those which emphasize the development of capitalism as being the explanatory causal factor behind this increase and those which argue for the inclusion of a gender relations factor in 'some kind of combination' with the development of capitalism. Braverman may be regarded as belonging to the first group. His argument is that post-war capitalist accumulation gives rise to the increased size of businesses which in turn entail larger administration units. Overall, there is an increase in service sector work and a declining significance of manufacturing production and work. Rationalization (with which Braverman means deskilling and new technology) in these larger capitalistic enterprises means the increased significance of low-paid and low-skilled work relative to other work. In addition, there is an expansion in the demand for labour.

Post-war capitalist expansion has created a demand for labour so large that 'alternative' sources of labour are drawn on. This is how the post-war increase in the employment of women and migrant labour is explained. In his argument why there has been an increase in women's employment, Braverman draws on a somewhat confusing combination of two features: women's lower pay and their membership of a reserve army of labour. On the one hand, by their entry into employment, women are argued to become part of the stagnant and floating forms of the reserve army of labour. On the other hand, they are employed in



the increased number of low-paid and low-skilled <sup>jobs</sup> ~~work~~, since their employment has always been characterized by low pay. The process of women's integration into paid work is further facilitated by an expansionist universal market; i.e. by capitalist production taking over a part of the work which was previously done by women in the household, and therefore releasing women to the labour market.

Subsequent to Braverman's thesis, there has been a - what often seems to be - endless debate about the theoretical explanations he puts forward (Beechey 1977, Siltanen 1981, Power 1983, Dex 1984, Lever-Tracy 1983, Walby 1986, to name but a few). Some of the commentators who have criticized him, offer alternative explanations which remain within the same theoretical framework; i.e. placing emphasis on the development of capitalism. One example here is Power's (1983) argument that if women are to be considered as forming part of a reserve army of labour, the appropriate form is that of the latent form, where women are regarded as a 'new' source of labour which may be utilized by an expanding capitalist economy in times when the labour supply is tight.

Her argument that women form a part of the latent reserve attempts to deal with the problem associated with seeing them, as Braverman does, as part of the floating and stagnant reserve, which attaches a push pull notion to women's employment. This means that they're pulled into employment when labour supply is tight, but are pushed out again when labour supply is plentiful. Power argues that women's 'entry' into employment is not of a temporary, but a permanent nature. She furthermore places emphasis on the notion of the 'universal market' in facilitating the release of women with household responsibilities.

In this account, Power argues for a clear link between the decline in women's household responsibilities and their increased paid work outside the home. I would agree with Power that there has been a change in women's household responsibilities. But the question is whether this has indeed meant a significant change in the time needed for it. With other words, is it not the case that this change in household responsibilities has been a matter of quality rather than quantity?

There is no need here to go into the debate about Braverman's thesis further, apart from indicating where the critics have been led to arguing that the development of capitalism is not sufficient as an explanatory framework for explaining why there has been an increase in women's employment. Is there not an economic inconsistency in the argument that women's



lower income might be regarded as explaining their increased employment in the low-paid and low-skilled employment which was a result of the post-war expansion in capitalistic enterprise. Indeed the question is why, if women's work may be characterized historically as requiring lower pay as compared to male employment, entrepreneurs have not taken advantage of this by employing more women in the past? One could argue that this issue is especially pressing for employers during times of recession when the need to reduce labour costs are greater than in boom times. Certainly an added question to this is why women's work has been historically regarded as cheaper than that of their male counterparts.

It is questions like these which have led some to argue that the development of capitalism can not be regarded as the single explanatory framework in the question how women's increased economic activity in the period under consideration may be explained. But that there is a need to view this in 'some kind of interrelation' with a gender relations perspective. Here, a debate has developed which centers around the disagreement about what the character of the interrelation between gender relations and class relations is, and at the same time, how these gender relations are to be specified. I will look at this debate in section 2.3. This is interesting because the theoretical issues considered in this debate surpass the issue of women's increased economic activity, whilst considering questions concerning analysis of gender relations as a whole. Here, I will consider some examples of those who have argued that capitalism alone is not a sufficient analytical framework with which to analyse changes in women's employment in the post-war period.

The first of those is the position taken by Dex (1985). She acknowledges that the application of Marxist concepts, like the notion of a reserve army of labour, leaves "*obvious cracks*" in the analysis of women's employment. Explanations of the increase in women's employment have emphasized capitalist accumulation, she argues, but this increase must partially be attributed to women's efforts themselves.

*"women have played an active role in bringing about these changes by the purchase of new consumer goods, by desiring to have greater control over family resources and their own independent means, by preferring in Britain part-time jobs in order to be able to satisfy their list of desires, ...alongside shouldering domestic responsibilities." (1985: 187)*



She argues that an important aspect of an analysis of women's increased economic activity must consist in linking *"women's position in the home and their position in the labour force to men's positions in both of these spheres"* (Dex 1985: 198), though she does not provide such an outline herself. However, she does point out that in order to explain the post-war increase in the number of women involved in employment, one can not fail to look at the significant increase in married women being employed in the context of an increase in part-time employment; features of women's post-war employment in Britain, which have been neglected.

These two aspects of the increase in British women's increased economic activity are also brought to the fore by Walby (1986, 1989 and 1990) who provides a critique of the 'capitalism only' approach. Her challenging alternative to the question at issue falls into the theoretical approach of what has been characterized as dual systems analysis (see section 2.3). In this analysis, Walby spells out a gender relations model utilizing the term patriarchy, which gives her gender relations model a distinct character. Walby's macro-theoretical model of patriarchal social relations is interesting to look at because she directly addresses the question of increased women's employment in Britain. In addition, she provides a framework for explaining differences between industrialized societies in the form which patriarchy takes, which might have useful potential when considering cross-national differences in the increase of women's employment.

An interesting insight to her view on gender relations in employment is that she sees the closure of access to paid work by men against women as the key feature of patriarchal relations in paid work. Over the years, this strategy has changed emphasis from one where closure of access was established through a strategy of exclusion to one of segregation. The outcome of the struggle between capitalists and women for employment and of men (in Walby's case the emphasis is placed on male-dominated trade-unions) against female employment has given rise to a shift from total exclusion in most areas of work to occupational segregation in most areas of work. In short, then, Walby argues that the increase in women's activity rate in Britain in the period under consideration may be attributed to two interrelating things; capitalism's demand for labour on the one hand and women's demand for employment (feminist activity) on the other. The reasoning behind men's resistance <sup>to</sup> ~~against~~ the employment of women is their fear <sup>of</sup> ~~for~~ women's competition,



but more important for Walby are the benefits they receive from having a wife at home producing household services for them in what she conceptualizes as the patriarchal mode of production.

Within this theoretical framework, changes in women's activity rate in Britain are traced from the second World War onwards. According to Walby, the increase in women's employment is mainly due to an increase in the number of married women who are engaged in employment. One significant patriarchal strategy of exclusion; the marriage bar, disappears as a result of feminist activity against this (as is the case with its abolition on teachers by London County Council in 1935) and as a result of the escalating demands on human resources made by the war-time emergency. In addition, the war-time experience means *"the institutionalization of part-time working"* (Walby 1986: 188), another lasting feature which facilitates women's entry into employment after the war. A continuous increase in the number of women employed in Britain in the post-war years, she argues, can only be explained by looking at the interrelation between capitalism's demand for labour and patriarchal relations in employment.

In a further article (1990a), Walby theorizes about the differences which are found in the position of women in contemporary industrialized societies. These societies are now characterized by a public form of patriarchy by which she means that though women can be found in the public sphere (i.e. employment, politics, etc.) in these societies, they are subordinated within them. Differences in the position of women in these societies depend on whether the state or the market has been more significant in drawing women into the public sphere. Western Europe is seen as having a *"mixed state/market"* form of patriarchy, hence Walby emphasizes the sameness in West European societies as opposed to the USA or East European societies. Ultimately, variations in the public form of patriarchy in these societies are

*"caused by the difference in state policy which itself is an outcome of various struggles between opposing forces on both gender and class issues." (Walby 1990a: 95)*

In a comparative study like this one, according to Walby, major differences in the position of women in society can be explained by differences in state policy. With respect to



differences in the moment of change in women's economic activity in the Netherlands and Britain, it is interesting to consider to what extent this analysis is explanatory.

A move away from the use of macro concepts like patriarchy and capitalism is signalled in the work of yet others. Crompton and Sanderson (1990) express gender relations in terms of the concept of 'gender order' (Connell 1987). They address the issue of changes in the British female participation rate in the post-war context in a more indirect manner. Their argument is that the increase in women's economic activity in the post-war period may be understood in terms of Connell's emphasis that

*"the structure of gender relations may be internally contradictory."* (1990: 47)

In the context of post-war demands on labour resources, this is explored in the contradictory state policies on women as mothers and workers at the same time. On the one hand there is a move towards the fuller citizenship of women, as demanded by liberal feminism and the liberalism of post-war thinking. This may be seen in the abolition of discriminatory practices in employment - such as the abolition of the marriage bar and the equal pay debate - and an increased access to education. This opens up the way for women to 'enter' employment.

At the same time there is a strong current which lays the responsibility of childcare with their mothers, providing strong motives for women with children in need of care to stay at home with them. This recurring motherhood ideology, according to Crompton and Sanderson, explains the characteristics of post war married women's employment; i.e. its part-time nature. In this way then, Crompton and Sanderson also look at the post-war increase in women's employment as an interrelation between the factors of labour demand and gender struggles. But their analysis gives the appearance of an explanatory framework which incorporates a more detailed empirical account of the post-war years than is the case for Walby. Hence, they put the rise in part-time working in the post-war years into its historical context.

In this section, I have looked at explanations for the aggregate increase in women's economic activity in industrialised countries. Though earlier explanations lay emphasis on the development of capitalism in the post-war period in explaining this increase, subsequent contributors have argued that there is a need to integrate a gender relations perspective in

order to get a clearer explanation. In effect, many contributors discussed here are British and discuss the matter mainly from a British perspective. I will now turn to a discussion on how the differences in the changes in the female participation ratio between the two societies have been addressed by Dutch contributors.

## **2.2 Perspectives on the differences in changes in the gender composition of the work force: Britain and the Netherlands**

Probably the most comprehensive attempt to answer the question of the slower and later increase in the rate at which more Dutch women have become involved in modern employment relations, is provided by de Bruijn (1989). She looks at changes in Dutch women's employment over the whole century and covers the period 1945-1985 which is relevant for this research. Others have partially addressed this question, or just made reference to it. Blok (1978/1989), for instance, provides an early account of changes in women's employment in the period between 1945 and 1955. Posthumus-van der Groot (1977) covers that same period. Morée (1992) explores the post-war period in the context of changing conceptions of married women's employment. Others again, like the Social Cultureel Planbureau (1988) and Sullerot (1968) mainly make reference to it.

Those who have thought about the issue why Dutch women enter paid work later than (or to a lesser extent than) the women in <sup>its</sup> surrounding countries have indicated a number of factors which may be regarded as contributing to this divergence. These are:

1. differences in the experiences of World War II, between the Netherlands and its surrounding countries, like Britain.
2. differences in the development of capitalism.
3. differences in ideologies on women's work outside the home.

I will look at these three factors shortly in turn.

In both countries some research has been done into the issue how the war affected gender relations, and what effect the war might have had in the longer term on the nature of gender relations in the two societies. Dutch contributors, like Blok (1977) and de Bruijn



(1989), have been quick to point out the significant difference in the war experiences between countries like the Netherlands and Britain. That there was this difference had already been documented by certain women writers at the time (see Wiener & Verwey-Jonker, 1952: 17; and Posthumus- van der Groot 1977).

The different war experience is located in the German occupation of the Netherlands. Hence whereas Britain remained 'free' during the war and exerted all its power to remain that way and work towards the defeat of the 'enemy', the Netherlands was occupied from 1940 till 1945. Practically, this meant that in Britain, a vast war economy drew upon the human power of its citizens and consequently, this disrupted gender relations radically. Summerfield (1984) points to the extent in which women were employed during the war, partly to replace men who had to join the army and partly to fill jobs as these increased in number due to the war-economy (munitions, textiles, etc.). To facilitate married women's employment, part-time employment became utilized and nurseries were set up. At the same time, the marriage bar, which existed in many sectors of employment, was temporarily abolished. Though opinions are divided as to what the lasting consequences of the war were for gender relations in Britain, the post-war period may be regarded as a period in which more married women enter employment than hitherto and that many do so on a part-time basis.

The war history in the Netherlands is quite different from this. Occupation by German forces, very soon after the war started, meant that the Netherlands did not develop a vast war-time economy in the way Britain maintained over the war. Gender relations in employment were not challenged in the same way. Though there is evidence of some shifts and changes in employment, one does not get the impression that these changes are as radical as in Britain. If the war had in any way an effect which engaged its citizens in different 'tasks', it was resistance work. Research into the role played by women in the Dutch resistance movement indicate that the tasks performed very much copied the 'traditional' pre-war sexual division of labour in the Netherlands (Schwegman 1979, Graaff and Marens 1980, *e.a.*). In order to look at these issues in more detail, the time-period in chapter 5 will span the war years.



There are various aspects <sup>of</sup> ~~to~~ the second factor which has been brought up; the development of capitalism. The first of these relates more to the question why the female activity rate was lower over this century compared to, for example, the British female activity rate.

De Bruijn (1989) argues that there are several ways in which a comparatively late industrialization has affected the labour force participation of women in the Netherlands. Firstly, because of its late development, when industry did develop, it was relatively modern, and depended more on higher skilled labour than had been the case with British industry as it developed half a century earlier. If one equates low-skilled work with women's work, the development of capitalism in the Netherlands could be expected to have meant less work creation for women. So the start of capitalism in Britain was characterized by a higher female/male ratio compared to the Netherlands when capitalistic enterprise started developing there.

On the other hand, when capitalism did develop in the latter part of the 19th century, it did so in Dutch regions where a readily available surplus population could be employed. This was especially in the catholic regions where there were large families. At the beginning of this process of industrialization, there was a lot of home-industry and peasant farming, which occupied part of this population. In the home-industry women and children were employed. As industrialization continued, one could find men, boys and unmarried women employed in the factories. Married women were hard to find in the industrial employment characterized by a wage relation and carried <sup>on</sup> ~~out~~ outside the home. Catholic pressure can be seen as partially explanatory for this development. In addition, de Bruijn argues that the size of the families made it unlikely that married women would seek employment outside their homes (de Bruijn 1989: 32).

These perspectives on how the lower female presence in paid work can be explained relate very much to the earlier part of this century. Concerning the post-war period, de Bruijn suggests aspects which may have had a direct influence on the moment of change in the Dutch female ratio of the work force. This aspect is a decline in the number of people employed in agriculture due to rationalization in this sector. So, whereas in 1947, 19% (or 747.100) of the total work force of the Netherlands were still engaged in agricultural work, by 1960 this had declined to 11% (or 446.800) (CBS, 80 Jaren Statistiek in tijdreeksen: 66). It indicates a release of a latent reserve army of labour to the labour requirements of an



expanding capitalist economy. In Britain, only a fraction of the work force was still employed in agriculture, so here there is no such change facilitating the demand for labour in the context of post-war expansion.

Rationalization and the decline in employment in the Dutch agricultural sector ties in with the aggregate state of the labour market during this period. In addition to de Bruijn's emphasis on rationalization in the agricultural sector, it is interesting in this context to explore other plausible differences which have not been mentioned directly by her or others. These are all concerned with the comparative demand and supply of labour in the direct post-war period. Firstly, there is the issue of the moment at which post-war expansion becomes significant enough to increase the demand for labour. Secondly, the comparative state of the labour market in the two countries might differ at certain periods between 1940 and 1960. Differences in the birth rate and a surplus work force may both have influenced the urgency with which 'alternative' forms of employment were sought in the two countries.

This brings me to a discussion of a third plausible point of difference; that of dominant ideological ideas on women's employment. The ideological contention in the Netherlands was of a nature which did not regard the employment of women, but more specifically, the employment of married women, in a positive way. Wiener & Verwey-Jonker say about this that the care of the family by women is all important in social life and in the thought patterns of women at the time (1952: 17). This domestic ideology is so strong, they argue, that even when families find themselves less well off, the married woman will try out all sorts of measures before, and in favour of, deciding to go out to work. To <sup>what</sup> ~~which~~ extent this was indeed the case is explored by Morée (1992) in her Thesis. Morée supports the idea that the slower increase in the Dutch female activity rate after the war is linked to Dutch ideological contentions during the 50s. She argues that in the Netherlands, more than in its surrounding industrialized countries and the United States,

*"heeft men hier altijd veel waarde toegekend aan mannelijk kostwinnerschap en de voortdurende aanwezigheid van moeders bij hun kleine kinderen."*  
(Morée 1992: 15)

*("much value has always been attributed here to the male breadwinner role*

*and the continuous presence of mothers with their <sup>Small</sup> children.")*

As discussed in the previous section, British contributors, like Wilson (1980) and Crompton & Sanderson (1990), have pointed out that in British society after the war, there was also a move towards a stronger motherhood ideology in which the role of women as mothers and wives in the home became again the ideal, as opposed to the working mother and wife. In Britain, however, this recurring ideology very soon clashed with a labour supply problem.

This begs the question in which way patriarchal ideologies and/or relations and the demand for labour interrelate together in shaping the comparative changes in women's aggregate economic activity in the work forces of the two societies. Is it the case that the demand for labour in post-war Britain was so great that a recurring post-war domestic ideology could not get sufficiently established to keep married women out of the work force? Is a lack of demand for labour the reason why such an ideology did get established in the Netherlands, or are there reasons to believe that this ideology was indeed more significant here for other reasons? These issues will be elaborated on in Chapter 6. Before such questions can be considered, however, I will take a closer look at the ways in which patriarchy has been discussed in the literature. This is important, amongst other things, because there is a need to be able to place such terms as domestic ideology, and what is meant by this in the two societies, into a comparative perspective.

### **2.3 Patriarchy, towards a working definition.**

It is clear that in the explanatory frameworks discussed in the sections 2.1 and 2.2, there are commonalities of emphasis. These are the concentration on capitalist accumulation (the development of capitalism) on the one hand and a gender relations perspective on the other. Braverman's theoretical model on capitalist accumulation, as he argues, builds on Marx's model of a capitalist economic system, though with reference to the 20th Century. He draws out a number of features which characterize capitalist development at this stage. These include the growth in size of businesses, which result in a growth in their



administrative units. The service sector as a whole grows as well, as opposed to a declining significance of manufacturing. The post-war period is furthermore subject to an unprecedented demand for labour. In explanations of the increase in the female participation rate, where there is also an emphasis on some kind of gender relations perspective, the influence of the development of capitalism on this increase often gets narrowed down to labour demand as such. Here a tight labour market is directly related to an increased employment of women.

As I mentioned in section 2.1, there are various general approaches to a gender relations perspective. Some work with the concept of patriarchy, like Walby (1986, 1990), Cockburn (1983) and Bradley (1989). Others, like Connell (1987) and Crompton and Sanderson (1990) work with the concept of "*gender order*". Others again, like Glucksmann (1989) take a still different approach.

Here, I will look in more detail at some theoretical problems involved with current theorizations about the relationship between gender and class inequalities, and conceptions of patriarchy. Recently, a new theoretical model for explaining gender relations, which utilizes the concept of patriarchy, has been put forward by Walby (1986, 1989, 1990). For a number of reasons, Walby's theoretical analysis has an immediate appeal when considering the type of questions which flow forth from this comparative analysis. This is so because she addresses the same questions which concern us here, like the question addressed in section 2.1 on how the increase in women's employment activity can be explained. But also how developments in the macro economy and the system of gender relations (by her called patriarchy) interrelate to influence this change. And how differences between industrialized societies in this matter can be explained.

This approach was put forward after - what has been termed - "*a quiet period*" in theorization around gender relations (Acker 1989: p236) [2.1], and was a result of some severe theoretical problems which were involved in those attempts. Walby's approach is an attempt to deal with a number of these problems. Her account, however, sees the relationship between gender and class in a specific way, whilst her analysis of patriarchy is related to that. Below, I will discuss a number of issues which I feel are of most concern here [2.2].



Current efforts to theorize gender relations in which using a marxist analysis and/or the concept of patriarchy are not relinquished vary according to the priority which they give to three problems which were indicated in the earlier debate. In this earlier debate, attempts to explain gender inequalities either tried to do so by using a marxist theoretical framework, or utilized the term patriarchy to do so. The first of these problems centered around the question whether gender relations could be satisfactorily explained with the use of the term patriarchy. The second question was, what the relationship then was between gender relations and class relations. The third problem concerned the inadequacies of a marxist analysis for explaining gender inequalities, and the need to change this analysis.

The priority given to solve these three problems depend, as far as I can see, very much on the political disposition of the specific group of analysts, resulting in centrally two strands of approaches which have subsequently followed on from the earlier 'either-or' type of analysis. Maybe the primary difference between unitary systems analysis and dual systems analysis lies in the following. In the first approach, priority is given to the pursuit of two aims; that of explaining gender inequalities and of providing a changed marxist analysis, whilst in the second approach, the emphasis lies with finding a satisfactory way of theorizing gender inequalities and seeing these and class based inequalities as independent. This, then, requires a specification as to how the two independent systems articulate.

In unitary systems analysis it is argued that gender relations and class relations are integrated to such an extent that one can not speak of two separate systems. A theoretical solution to the 'marxist analysis only' approach can be found only in changing the theoretical content of the Marxist model of capitalist economies, by integrating into it a gender relations perspective. The latest example of such an effort is Glucksmann's (1990). She conceptualizes the relationship between paid work and the household by utilizing the marxist concepts of social production and private reproduction. Her approach is interesting because<sup>of</sup> the fact that she consciously sets out to change Marx's model of the social relations of production which characterize capitalistic economies. What is failing<sup>in</sup> ~~about~~ marxist analysis, she argues, is its neglect of the importance of reproduction as an aspect of social life. The consequence of this has been that Marxism has failed to appreciate *"the different uses to which male and female labour power have historically been put, to the fact that women's labour has been expended in domestic labour..."* (1990: 22).



But even though Glucksmann tries to redress this balance, does her analysis actually explain why women's labour has historically been expended in domestic labour? In this type of approach, it seems to me, providing a changed Marxists framework is as important - if not more important - than providing an analysis of gender inequalities. And maybe herein lies the problem with this sort of approach in that the quest for an analysis of gender inequalities in these accounts has become subordinate to the quest for changing marxist analysis.

In dual systems approaches, it is argued that there is indeed an interrelation between class relations and gender relations, but that these two systems of social relations need to be seen as independent from one another. In this second type of approach, the issue of providing a changed marxist account is pushed to the background whilst the analysis of gender relations itself, where the term patriarchy is used, is given priority. In the last years, amongst those who have thought this the way to progress may be included Cockburn (1983, 1986), Walby (1986, 1989, 1990) and Bradley (1989).

As an example of a relatively recent way of theorizing patriarchy, in the context of a dual systems analysis, I am going to discuss Walby here. This, I believe is helpful for a number of reasons. Firstly, above I already mentioned that Walby in her analysis tends to look at similar questions to the ones with which this research is concerned. Similarly, a closer look at her analysis reveals that this includes a number of empirical features about women's employment in the post-war period, which she attempts to explain. For example, her analysis is based upon the idea that gender has an influence in various spheres of life; the home, employment, the state, culture, etc.. In these spheres, one may speak of structures of patriarchal relations, and these have an influence on each other. Hence, there is an explanatory link between gender relations in the domestic sphere and gender relations in employment. In comparing the divergent moments in the increase in women's employment, there certainly is a need to explain the relationship between home and work, especially when one considers that the post-war increase in women's employment must be seen mainly as an increase in the employment of married women.

Related to this is Walby's characterization of the changing form of patriarchy over time, from a private to a public form. This contains elements which seem useful, too. In the sphere of employment, it addresses the question of the increase in the number of married

women in paid work directly, looking at what happens to the marriage bar - an exclusionary patriarchal strategy in employment - over time. Another aspect of this change in the character of patriarchy is an increased presence of women in the state. This started during the early 20th century with women getting the vote, and leads to an increased influence of women's interests in the state. This in turn has its effect again on relations in employment. Again with reference to the marriage bar, this is an interesting issue to examine, especially since the position which the state takes concerning marriage bars varies between the two societies.

Secondly, Walby attempts to deal with a number of theoretical problems which were identified with earlier approaches to patriarchy. In doing this, however, certain unsolved problems may still be identified.

Walby endeavours to get away from the much criticized variety of dual systems analysis, where patriarchy is assigned to a different 'base' from that of the capitalist mode of production. The solution found by Walby is to introduce a domestic mode of production as one structure of patriarchal social relations which together with other structures of patriarchal social relations characterize the nature of patriarchy. The latter is defined as

*"a system of social structures, and practices in which men dominate, oppress and exploit women." (Walby 1989: 214)*

Next to the domestic mode of production, Walby extracts another five social structures as being the most important here. They are respectively: patriarchal relations in paid work; in the state; male violence; patriarchal relations in sexuality and cultural institutions.

According to Walby, these structures of patriarchal social relations interact with one another. One example of this is the relationship between patriarchal relations in employment and those in the domestic sphere. A pressing question which needs addressing is why, if women get oppressed within the household, they do, by marrying *en masse*, go into this relationship voluntarily. Following Walby, this can be explained by the fact that in the sphere of paid work - the alternative to a life in the household - women are not on an equal footing with male workers. Finding themselves on the bottom of the occupational



hierarchy, with low wages and bad conditions, the alternative of the relative autonomy of the household can be quite appealing. This then forms the rationale behind such decisions.

Walby's grounding of patriarchy in these various spheres of life, which interrelate together, in effect is an attempt by her to deal with another problem with the use of the concept of patriarchy which was indicated in the early debate. Early protagonists of the term defined it in such a way that it led to a-historical and universalizing claims. Here the 'definition' of the concept by Millett (1971) as

*"an over-arching category of male dominance" (Barrett 1986: 11)*

forms a telling example. Rowbotham, whose critique of the concept is especially forceful, argues that this problem can be regarded as inherent in the word itself. Hence whilst the concept of capitalism signifies the historically formed capitalist relations of production, patriarchy does not have any notion of change in it.

*"'Patriarchy' implies a structure which is fixed,... We have stretched its meaning in umpteen different ways, but there is no transience in it at all. It simply refuses to budge." (Rowbotham 1982: 74/75)*

For Rowbotham this means relinquishing attempts to develop an analysis of gender relations by the use of the term patriarchy. Walby, however, chooses a different route. She tries to tackle the problem of a-historicism and universalism with her analysis of patriarchy, where patriarchal relations can be found in various spheres of life. Patriarchy itself becomes subject to change through gender struggles: i.e. women struggling against patriarchal relations and men struggling for them. At the same time, the characteristics of patriarchal relations may be subject to change through the other systems of social relations with which patriarchy interrelates. In contemporary industrial societies, these are capitalism and racism, according to Walby.

Given this, there are still a number of problems left. Walby is clear about the interrelation between some of the structures of patriarchal social relations which she indicates, such as the one discussed here between the domestic and the employment spheres. About the interrelation between some of the other structures, she is less clear. The same counts for



the interaction between capitalist social relations and patriarchal social relations. Whilst this interaction is discussed between some of the spheres; like employment, the home and the state, about others Walby has little to say. For one, this begs the question, how do the other structures of patriarchal social relations interact and what significance do they have? In Marx's historical materialist method concerning modes of production, there are also various structures of social relations apart from the actual production relations; e.g. state relations, religion and so on. And though there is a variety of ways in which to interpret the causality of the interrelation between these, there is always an emphasis on the superiority of the material relations of production over the others, giving a clear impression as to the causality of social change.

In Walby's theorization of patriarchy, however, it is not clear whether one structure of patriarchal relations is more significant than the others in the sense of whether they carry causal significance. One might get the impression that the domestic mode of production carries causal significance, maybe partly because it gives Walby's theoretical framework a material grounding. But Walby herself argues that the domestic mode of production is not necessarily causally more significant than the other structures of social relations she indicates as important.

The fact that Walby denies that the domestic mode of production is the 'sole' base for women's oppression, but that this is at the same time based in other 'influencing' structures as well, has been brought up by Bradley as being *"theoretically dubious"* (1989: 55). Walby's aim here is to deal with the a-historicism in previous conceptualizations of patriarchy. But the issue Bradley brings up here may be related to a critique leveled by dual systems analysts against unitary systems analysis. This involves the idea that if the gender system of social relations is to be 'independent' from the capitalist system of social relations, it must be shown that it has its own materialist 'motor' of change, otherwise there is a case for arguing that class dominates gender.

Various contributors in this field have explored the relationship between material and ideological factors in gender inequalities. Cockburn (1983), for instance, gives evidence that there are distinct material advantages which men gain from the gender inequalities which exist in the printing industry during the late 70s and before that. She also argues that men and their unions have collaborated with their employers to gain these advantages,



using various ideologies to support their quest for these gains. But at the same time, Cockburn argues, gender ideologies also bear upon these material circumstances; i.e. they have a 'life of their own'. So there is enough evidence to argue that men gain material advantages from the way in which gender relations are structured in industrialized societies. But does this mean that theoretically we can speak in terms of a material base which underlies these relations.

The dubious quality in Walby's analysis, I feel, is related to the fact that she tries to solve the issue of finding a material grounding for gender relations by utilizing a theoretical model which 'copies' marxist analysis. Cockburn warns us that, even if we talk in terms of two systems; those of class and gender inequalities, this does not necessarily mean that

*"we ought to expect to find exact parallels between the two systems."*  
(Cockburn 1983: 196)

Doing so is a problem exactly because the influence of gender is to be found in all aspects of social existence. This entails that it is difficult to focus on something specific when looking at the world from a gender perspective. Cockburn has pinpointed this when she argues

*"When we look for a mode of production, for capitalism,...we know pretty well where to look and what to look for. ...When we start to look for a sex/gender system, however, it is difficult to know where to begin. Where is the system of sexual power that we have called patriarchy?"* (1983: 195)

This, then, has implications for the way in which patriarchy can be theorized, which is recognized by Bradley (1989). Capitalist activities can also be argued to pervade all aspects of social existence, she argues, but it can be traced back to one specific set of social relations; i.e. the relations of production which are historically specific. The same can not be done with gender relations. In this respect, then the two systems are *"intrinsically dissimilar things"* (1989: 59) and trying to develop a theoretical framework for it similar to that of marxist analysis is a futile operation. More importantly, this implies that

*"no satisfactory base/superstructure account can be produced. Without this, it is hard to develop a logical dynamic of change." (Bradley (1989), p60)*

Though change there is.

So serious problems are associated with the way in which Walby 'models' her theory of patriarchy along lines similar to the way in which Marxists have modeled capitalist social relations. But the indication of these problems do entail that certain 'new' aspects about the character of gender relations have been learned in the process. Related to this is the question on what basis it can be argued that gender relations can be seen as 'independent' from class relations. And maybe ultimately the answer for this lies in the fact that there exists a physical/biological difference between men and women which does not exist as a difference between different actors in an analysis of class. So whatever we do, a biological difference always remains. And so does the possibility that social significance is given to this difference which in turn constructs our lives.

In order to illustrate a number of the points brought up here, I will close this discussion with a consideration of Walby's analysis of the domestic mode of production. This model follows the outlines of Delphy's account of the domestic mode of production and is very similar in structure to the capitalist mode of production as put forward by Marxists. Like the latter, there are basically two classes, those of husbands and wives. The husbands expropriate the labour power of their wives in the household, just like the capitalist expropriates the labour power of the worker. The product which the wife produces in the household; the husband's labour power, is something over which the wife has no control. This is again an analogy with Marx's conception of the relation between the worker in the capitalist mode of production and his/her product.

The question here is whether Walby's analysis of patriarchal relations in the domestic sphere is satisfactory as a theory of gender relations. Amongst those who are skeptical about this are Crompton and Sanderson (1990). They argue that Walby's account does not explain why it is that husbands expropriate their wife's labour and not the other way around. In fact her account does not rule out a reversal of this relation of production. And the point about Walby's analysis is that since the domestic mode of production is central to her study, if it can be argued to be wrong, her whole theoretical analysis falls down. I do



not want to underestimate the extent to which sexual divisions exist<sup>s</sup> within households, which could be termed as oppressive to the women living in it<sup>them</sup>. But even in our contemporary society, there exists significant variation in the relations between men and women within households. Whilst in one household, physical and mental coercion may be used by the husband to rule the life of the wife (and children), in others relations may be more communal or co-operative in character.

So the form which the sexual division of labour in the household takes varies and a theory of gender relations needs to explain such variations in form. According to Crompton and Sanderson this implies that as a theory, Walby's analysis of patriarchy can not be maintained exactly because of this. Rather than being systematic, such patriarchal relations in the domestic sphere are typical, with scope for variation in these relations (1990: 16). This means that patriarchal relations indeed exist, but that these form part of gender relations in their totality. For Crompton and Sanderson only gender relations are universal, patriarchal relations are not.

But even if one tends to agree with this, there is still a need to address the question why certain gender relations may be termed patriarchal, or, <sup>in</sup> ~~with~~ other words, tend to be oppressive to women. If this means that patriarchal relations are those gender relations which have been indicated as being oppressive, it is not surprising that so much attention has been given to developing a theory of patriarchy. This is so because it is those aspects of gender relations which are indicated as oppressive or unequal, which are foremost in the mind. These are also those gender relations around which one can expect struggle in order to bring about change. <sup>A</sup> ~~The~~ most interesting example of a gender relationship which may be termed patriarchal, and which has also been considered as a social structure, "*irreducible to individual action, and beyond the capacity of the individual to transform*" (Crompton and Sanderson 1990: 18) is the marriage bar in employment, which will be discussed in more detail later.

In this discussion on patriarchy, I have looked at various locuses of concern in the debate about whether and how it can be theorized. In doing so, a number of characteristics of the way in which gender affects the social fabric of society and individuals, have become clearer. I agree that theorizing patriarchy in the way Walby does, makes it impossible to explain, for example, the here discussed variation in gender relations in the domestic



sphere. In this thesis, the main concern is to explain the difference in the extent to which women participate in employment in the Netherlands and Britain over time. In doing this, I will examine the way in which capitalistic forces and patriarchal forces have interrelated to bring about these differences. This will involve me partly in a consideration, as discussed in section 2.2, with how the gender relations in the domestic sphere in the two societies can be characterized.

The approaches which I have looked at here, however, are very much concerned with the macro level of society. A common critique of macro approaches to which Walby's theory of patriarchy is also subject is the question what these analysis actually explain? Hence it may be argued that Walby's attempt to combine the domestic mode of production with other structures of social relations, rather than being explanatory, becomes rather descriptive and hence less explanatory. One problem with the macro analytical concept of patriarchy, has already been brought up in early critiques on the use of patriarchy. De Bruijn (1981), for example, has argued that such macro analysis have little explanatory value at the more micro level analysis of certain sectors of work. If we look at one aspect of Walby's analysis - an aspect which has been relatively well worked out - that of the sphere of employment, the question is whether this analysis can be seen as explanatory for various sectors or types of employment. Thus, the question is whether Walby's analysis of patriarchal relations in employment can be regarded as a general explanatory framework for all sectors of work. This issue will be considered to a greater extent in the comparative case-study analysis on bank employment. An introduction to this study is given in the following chapter.

## **Notes to chapter 2**

2.1 This 'quiet' period was the result of intense theoretical debates of the 1970s, in which - what was then a popular terminology for the issues at stake - women's oppression was alternatively explained utilizing marxist concepts on the one hand, and patriarchy on the other. The end of the 70s sees a scattering of theoretical interests within 'Women's Studies' which is evident in that there has been a move away from theorizing in terms of patriarchy, or using marxist terminology, towards psychoanalytic and post-structural analysis. It seems that in the Netherlands this shift has been near total (see Knijn 1990). In British



'Women's Studies' there are still a number of scholars who have not given up on attempts to theorize gender relations in terms of patriarchy, and/or marxist analysis.

- 2.2 A more detailed and comprehensive discussion of the so-called capitalism/patriarchy debate is given in Bradley (1989) and Walby (1986).

## CHAPTER 3

### Banking employment, feminization [3.1] and gender relations

In the previous two chapters, aggregate changes in the gender composition of the work forces of the Netherlands and Britain were discussed. It was considered what these changes were, and where the differences lie between the two societies. ~~Further was examined~~<sup>H</sup> how these and aggregate changes in women's post-war economic activity have been explained,<sup>was further examined.</sup> In this chapter, a beginning is made to a discussion on banking employment. The banking sector in the two societies will be examined with reference to its employment characteristics, structure and changes in these during the period under consideration. Gender will take a prominent place in this examination.

Looking at banking employment in the context of the period between 1940 and 1990 is interesting for a number of reasons. The first of these is that in this period, there has been a radical change in the gender composition of bank staff in both societies (though there are cross-national differences here too, which will be considered below). In addition, this change in the composition of staff has gone accompanied with a growth in bank staff itself and radical changes in banking itself. The latter, however, does not concern the direct post-war period, but certainly during the 60s and thereafter, there is a vast expansion in the market. Banking employment, then, promises to be an interesting sector of work in which the increased presence of women in banking work forces can be examined with reference to changes in the size and scope of banking. In other words, it provides the possibility to examine the same questions which I introduced with respect to changes in the aggregate work force, but in the context of a middle-range 'case-study' approach. Some interesting questions to consider are whether there are comparative differences in the changes and/or continuities in the gender composition of banking work forces, and whether these are similar to the comparative differences just discussed in relation to the aggregate work forces in the two societies? Moreover, the question is whether explanations of gender composition changes in the aggregate work force and the differences which are found



between the Netherlands and Britain here, are also explanatory for banking employment in particular specific?

This chapter will start with considering the changes which have occurred in the gender composition of finance sector staff in the context of structural changes in the work forces of the two societies in the post-war period. This will include a discussion on the changes in the employment of Britbank and Dutchbank. I will continue the chapter by looking at some aspects which characterize female bank employment over time. This is done in relation to the structure of banking employment in the two societies and changes therein. In contrast to the theoretical perspectives - discussed in the last chapter - on how the post-war increase in women's employment in West European industrialized societies can be explained, in theoretical perspectives on feminization in sectors of work, different aspects are brought to the fore. There is a need then, to consider these perspectives in the light of feminization amongst bank staff. This is done in chapter 3.3, where the differences between the gender composition changes discussed with reference to the aggregate work force and the finance sector, will also be discussed.

### **3.1 Changes in the gender composition of finance sector staff**

In discussing post-war changes in women's employment, the aspect of structural changes needs to be drawn into perspective. Various commentators have indeed placed emphasis on the increased significance of service sector work, and the employment of women in this sector (Braverman 1974. De Bruijn 1989, Blok 1989 and Plantenga 1987 for the Netherlands). Braverman (1974) places emphasis on the increased concentration in businesses, which entail larger administration units and the creation of more and low-skilled administration work. On the other hand, there is also an increased demand for business 'support' services, of which banking is an example. Others have pointed to the advance of the welfare state, which in itself has been a significant cause for the generation of more service sector work (Blok 1989: 57-58). The health service, social work and social security are examples of this phenomenon.

When one looks at employment figures for the service sector, there has indeed been an increase in the number of women employed here. This is the case for both societies, though the increase for British women is far more significant than for Dutch women. The Census data for the two societies reveals that for Britain, the number of women involved in service sector work nearly doubles between 1931 and 1971 from just over 3 million to just under 6 million (England and Wales only). In the case of the Netherlands, there is an increase from 608.000 to 845.000 between 1947 and 1971 (a percentage increase of about 40%).

The change in the service sector component of the female work force is not so salient, however, as is apparent in Table 3.1 [3.2]. In effect, there are two opposing trends influencing the importance of service sector work as a sector of work in which women are found; one which causes a decline in the service sector component of the female work force, the other causing an increase. The factor causing the decline for both societies is that of domestic service; a traditional type of employment relation which prior to the war constituted a large chunk of registered female work. Significant is, though, that the decline in this type of work starts earlier in Britain than it does in the Netherlands. This entails that in the post-war period, still a significant percentage of Dutch women work in domestic service and domestic service still forms an important part of service sector work (see Table 3.1).

On the other hand there are the 'new' forms of service sector employment which cause an increase in female employment. In Table 3.1, Banking and Insurance is taken as example of such a 'new' form of work. Interesting here is that although the component of the female work force working in Banking and Insurance is not large, there is a clear increase there [3.3]. This increase becomes even clearer when one looks at the absolute figures for the increase in employment in this sector as a whole. Banking and Insurance are, of course, not new types of work, but what is significant is the growth in the numbers of employees in this sector and the growth in the female component of this work force. Table 3.2 reflects the increase in absolute terms in the number of men and women occupied in Banking and Insurance [3.4] between 1930 (1931) and 1971. Whilst the number of persons involved in Banking and Insurance in the Netherlands triples, the British Banking and Insurance work



**Table 3.1**      The component of the female work force working in the Service sector as a whole (S), in Domestic Service (D) and in Banking and Insurance (B)

	Britain <sup>1</sup>			Netherland <sup>2</sup>		
	S	D	B	S	D	B
1931/30	62	22	1.0		31	1.1
1951/47	59	6	1.8	65	19	1.7
1961/60	61	4	2.3	73	12	3.0
1971	68	2	3.0	68	4	6.8

*Source: British Census material and Dutch Volkstellingen [3.5]*

- 1. 1931-1961 are for England and Wales only, 1971 is for Britain*
- 2. Services are from the Volkstellingen, Banking and Insurance from CBS: 80 jaren statistiek in tijdreeksen, Domestic Services are from Plantenga (1987: 12). The source for both the CBS and Plantenga is the Dutch volkstellingen.*

force doubles. The increase in the number of female employees forms an important part of this absolute increase. The difference between the two societies is that whilst the British finance sector sees a larger absolute increase for female employees than for male employees, in the Netherlands the reverse is the case. There, even though the ratio of female employees increases, the absolute increase in male employees over the Census years exceeds that of female employees. In effect what this has meant is that the gender ratio of Banking and Insurance staff changes in favour of women, but in the Netherlands this feminization does not take place to the same extent as in Britain. Prior to the war, in 1930/31, about 20% of employees in this sector are female in both societies (the Netherlands at 17.2% lies somewhat below Britain at 21.0%). The important difference in

**Table 3.2** The increase in Banking and Insurance staff between 1930 and 1971 by gender:  
Britain and the Netherlands

Year	Total	Female	Male	F/M%
Britain				
1931	262471	57501	204970	21.9
1951	334952	117163	217789	35.0
1961 <sup>1</sup>	43242	17777	25465	41.1
1971	55538	26406	29132	47.5
The Netherlands <sup>2</sup>				
1930	48,2	8,3	39,9	17.2
1947	67,6	16,2	51,4	24.0
1960	100,1	27,5	72,6	27.5
1971	145,0	49,6	95,4	34.2

*Source: the Census and CBS, 80 jaren statistiek in tijdreeksen 1899-1979: 66*

*1- Census material from 1961 and 1971 is from a 10% sample.*

*2- Figures need to be multiplied by 1000*

the extent to which feminization occurs between the two societies is clear from the figures for 1971. The female component of Banking and Insurance staff in Britain in 1971 is nearly 50%, whilst in the Netherlands only a third of the employees are female at this stage [3.6]. Today, this disjunction in the female ratio amongst bank staff is still evident. In Britain, the female ratio amongst bank employees has continued to increase since the 1970s. In some British banks this means that the female to male ratio amongst staff is now around 60%. In



the Netherlands, the female ratio has also continued to increase, but has not reached the 50% in most Dutch banks by 1987 (Tijdens 1989: 236).

In summary, the increase in employment in the finance sector has gone together with feminization in this sector of work, though the extent to which this has occurred varies between the two societies. This pattern is also present when the gender composition of Britbank and Dutchbank are considered.

At the moment, both banks employ around 20.000 people. In Table 3.3, the employment figures give a perspective on the gender composition of the staff in both banks. The difficulty in finding figures for the early period is clear from Table 3.3 [3.7]. The important point about the gender composition of these two banks over time is, however, that they reflect the points made by me above. These were that before 1970, feminization in Britbank occurs at a faster rate than it does in Dutchbank. In that year, Britbank's staff consists of 50% women, whilst only 33% of Dutchbank's staff consists of women. Furthermore, by 1990, at about 60%, the ratio of female employees in Britbank is still significantly higher than in Dutchbank, which has a female ratio in 1990 of about 40%. At 40% though, Dutchbank does stand out somewhat from the other two large banks in the Netherlands, which also have a higher female ratio [3.8].

According to a number of retired bank employees of the bank, Britbank did not have a significant number of women employed in the clerical work of the bank before the Second World War started, though it did have female secretaries and typists. This changed during and after the war. Still, the largest jump in both the number and the ratio of female employees in Britbank occurred in the period 1960-1975. Thereafter, the gender ratio stabilized. It is impossible to see this process as detached from the expansion in the market of banks during the 60s. This was a period in which an increasing percentage of people had a bank account, and in which wages became increasingly paid through banks. The 60s is also a period in which the amount of routine clerical work increases and with it, computerization.

Though only about one quarter of Dutchbank's employees were female in 1965, it had a significant increase in female employees between 1965 and 1980, after which the gender ratio stabilized. This increase occurred in conjunction with a significant increase in the total

**Table 3.3** The gender composition of staff in Britbank and Dutchbank

Britbank			Dutchbank		
year	total	F/M%	year	total	F/M%
1955 <sup>1</sup>	1.691	30.2	1956	1600	
1958 <sup>2</sup>	1.778	32.2			
			1965	2741	25.9
1970 <sup>3</sup>	7277	51.0	1970	5734	32.9
1975	7976	58.2	1975	7477	34.0
1980	9057	58.0	1980	9903	37.0
1985	8826	56.1	1985	9649	36.7
1990 <sup>4</sup>	20860	59.2	1990	21038	41.2

*Sources: Britbank:*

*1. figures taken from Sidney Checkland (1975), Scottish Banking A History, 1695-1973*

*2. figures from the Scottish Bank Employer's Federation*

*3. Quarterly figures gathered for the Scottish Bank Employer's Federation*

*4. Figures from Britbank. Doesn't include non-clerical and overseas and off-shore staff.*

*Dutchbank: Sociaal Jaarverslag of Dutchbank between 1965 and 1990*

number of employees in the bank. Between 1965 and 1975, the staff of the bank increased from 2741 to 7477. None of this increase was the result of a fusion. The 1990 figures show another jump in the female ratio, but this increase is mainly caused by its fusion, the year before, with another Dutch bank, which had a rather higher female ratio amongst its personnel.



Having introduced some changes in the employment and gender composition of Britbank and Dutchbank, I will now turn to a discussion of certain other characteristics of female bank employment, which have accompanied the process of feminization in the finance sector and relate this to the structure of employment in banks. Where this is relevant, reference will be made to these two banks.

### 3.2 Employment structures in banks and gender relations [3.9]

Banking has often been described as having an employment structure, which is related to the essence of banking itself. As a service provider for owners of money and wealth (in the direct post-war period, the majority of bank customers are indeed the well-to-do), banks need to ensure their customers' trust. This, then, *"encourages an air of caution, sobriety and conservatism"* in banks (MacInnes 1988: 131). Such conservatism or traditionalism is evident in the work practices of banks (e.g. in the rules which guide credit decisions), but it also permeates ~~into~~ employer/employee relations. The traditional employment structure in banks can thus be characterized by a number of features.

Recent commentators have emphasized, however, that employment relations in banks have not remained static, but that these have undergone changes in recent times (Crompton 1989; MacInnes 1988; Cressey & Scott 1992). I feel, therefore, that there is a need to be careful. In describing the features of traditional employment relations in banks, next ~~from~~<sup>to</sup> registering gender, there is a need to be sensitive to changes in these relations over the time period of the research. In addition, there is also a need to be sensitive to differences in these relations between the two societies. In order to <sup>allow</sup> ~~accommodate~~ for changes over time, a distinction has been made here between the periods 1940-1970 and 1970-1990 (in line with the period distinction of chapters 5, 6 and 7). I agree, though, with Wilson that history does not happen in decades (Wilson 1980: 7). Rather, change is often a gradual process. This periodization should therefore be taken as an indication of when change was occurring. In the first period, certain identifiable features have characterized banking employment. Some of these features are still characteristic of banking employment today, but certain changes

have taken place from the 1960s onwards which will be drawn out here under the second period.

### 1940-1970

The traditional employment structure of banks in both societies has been a hierarchical one, where the relations between the different grades of staff is patriarchal and traditional. The employment hierarchy consisted of a relatively small management at the top which branched out to encompass those who fulfill the other tasks in the bank; ranging from head office and branch managers, through to the larger number of routine clerical staff. In those early post-war years, the size of the head office of individual banks would not have been very large. And though there did not exist an official grading structure in banks in both societies after the war, a hierarchy was clearly evident. In the establishment books of Britbank from the 1950s, there is a clear employment structure and hierarchy amongst those who staff the bank's branches. From the top downwards, this hierarchy consisted of a branch manager, who was aided by the accountant. In the larger branches, there might also be a teller. These were followed by clerks and clerkesses. Branches might further have a messenger (for non-clerical work) and apprentice clerks. The typical branch of Dutchbank, during the 50s, had a similar employment set-up [3.10].

In Dutch banks during this time, the distinction made between *beambten* (subordinate officials) on the one hand and *procuratiehouders* (managing clerks; those who are able to sign their name as guarantee of the bank's financial support) on the other, carried much importance. *Procuratiehouder* is an appointed post and may be compared to the distinction made in British banks between appointed and non-appointed staff, though the meaning is different. Being appointed *procuratiehouder* carried both financial and status benefits. The increase in status is reflected in the traditional and patriarchal attitude of one Dutch bank, which had separate lifts for *procuratiehouders* and its other staff (interview with Mrs. K). Nowadays, *procuratiehouders* still exist, though the appointment does not carry the same weight as it used to do (Tijdens 1989: 228).

The relationship between bank employees on the different rungs of the hierarchical ladder, used to be one which was based on patriarchal authority. In my interviews with former bank employees, examples <sup>of</sup> such traditional authority relations abound. Though it is



evident that the meaning which was given to this in the various banks varied a lot. This has led to the acknowledgment that there existed (and still does exist) a different work culture within banks. To the informants this was especially evident when their bank fused with another one (some even speak in terms of a hierarchy between the different banks in this respect). The manner in which meaning was given to the authority relations within banks, varied from accepted ways in which subordinates and their superiors addressed one another, to rules and regulations concerning dress. Even during the 1970s, in some Dutch banks, superiors allowed themselves to address their subordinates by their first names, whilst the latter were expected to address their superiors with 'sir' (Wierema 1979: 123). During the 1960s, it was still accepted practice that male employees did not grow a beard or moustache in one Dutch bank (Tijdens 1989: 228), whilst women were not allowed to wear trousers during the 50s in the Twentsche bank (interview Mrs. J).

These patriarchal and traditional relations between the members of staff need to be looked upon in relation to the operation of a strict internal labour market in banks during this period [3.11]. Important indicators of how the internal labour market operated in banks are the characteristic means by which recruitment, promotion and training took place. In banks, youngsters were recruited straight from school to fill the bottom of the hierarchical work structure. Recruitment of older people was rare. The level of education of new recruits was, during this period, not the most important criteria. Though in general most banks kept to the rule of only recruiting youngsters with some form of secondary education, the question is how important the education itself was. Neat handwriting and an ability to be able to calculate quickly and precisely were necessary, but by employing only those with some form of secondary education, banks would, in those days, have recruited mainly from the middle classes. This served a certain purpose, since in their recruitment decisions, banks choose those individuals of whom they could expect that they would portray the bank's image to their well-to-do customers. General appearance, family background and in some cases, religious background, were further important factors in recruitment.

Traditionally, bank employment has meant a job for life. Bank managers were interested in youngsters with ability, whom they could train and form into general bankers over time, so that the various posts in the bank could be filled from within. The internal labour market



meant that when posts became available in the hierarchy, someone from a lower level would be moved up into it. This labour market in theory provided the possibility for bank employees to start at the bottom and to move, with experience and seniority, into higher positions in the bank. During the 40s, 50s and 60s, one could expect that management themselves had all run through the lengthy career ladder of the bank after starting at the bottom [3.12].

The severity with which banks in the two societies have adhered to the principles of operating a strict internal labour market has varied. Overall, it seems the case that British banks have been more strict in this respect. There are a number of indications for this. The first of these is that British banks have an agreement <sup>with</sup> amongst each other that they will not employ employees from other banks and individual banks adhere to this rule strongly. They did so in the past, and still do so today. One reason which is often given for this is that bank employees gain a fair amount of internal and costly training which would be lost to the bank if these employees moved. It is therefore not surprising that there was an outcry during the 1950s and 1960s, when foreign banks recruited British bankers (see *The Bankers' Magazine* and *The Scottish Bankers' Magazine*), 'draining' Britain <sup>of</sup> from a certain amount of banking expertise. It can also be argued that the operation of this closed system does not enable aspiring bank employees who are unhappy about promotion prospects in their own bank to move to another bank. In this way, British banks have effectively cut the possibility for their employees to gain a better deal elsewhere. Dutch banks may not have recruited employees from other banks very often, but this certainly happened. Some of my interviewees had worked in more than one Dutch bank, or had moved into banking after working in another job before that. In fact, one of my interviewees had become surplus to the bank's requirements, and the bank actively helped this employee to find work with another Dutch bank (interview with Mr. I). Dutchbank was an example of a Dutch bank which, especially during the 60s recruited bankers from other banks. Its growth during the 60s had created a situation in which their demand for bankers with experience was so large, that their internal labour market could not cope with this.

A second indication that Dutch banks have not always adhered to the principles of an internal labour market is their 'recruitment' of a certain number of 'experts'. Amongst those were often university graduates. Though the recruitment of university graduates into



banking did not take off until the 1960s in both societies, Dutch banks had university graduates amongst its personnel at a time when British banks were still weighing up the pros and cons of recruiting graduates (indeed, some of these would have studied for their university qualification whilst being in bank employment). Even so, one gets the impression that in Dutch banks there was not the same concern as there was in British banks to adhere to the internal labour market principle. I will come back to this issue in chapter 6.

One important implication of promotion in an internal labour market is that not everyone can make it to the top of the career structure. This is the case between men who were/are employed in banks, for there are only a limited number of posts at the top of the career ladder at any point in time. This certainly also applied/applies to male and female staff in the banks. There is, thus, a certain level of competition between bank employees who endeavour to 'move up'. So it is understandable that with an internal labour market, staff management brings with it certain problems. Matters concerning recruitment, training and promotion need to be well thought out. But even then, problems may be encountered along the way.

One example of such a problem ~~which~~ <sup>be</sup> will be central to the discussion in chapter 6. This was the so-called 'age-bulge' problem suffered by all British banks in the post-war period. Due to a large recruitment of male youngsters after the First World War, British banks found after the next war that a relatively large number of their male employees were in the age-group of 35-45. These were all men who were waiting for promotion which the banks could not offer them. As a result of this one sees, during the 50s, the phenomenon of the disappointed and frustrated older male clerk. Yet there is evidence to argue that during the 50s, promotion amongst male employees in British banks speeds up significantly, compared to the pre-war situation. In explaining feminization in bank employment, it will be argued, it is necessary to consider such problems and issues which staff management in banks faced.

The various aspects of banking as an occupation were learned by bank employees over the years of their employment. At the same time, there was also the opportunity to study for the bankers' exams. In Britain, the significance which has been given to studying for these exams as a means of getting on, varies between the different banks. In Britbank, young male recruits in the post-war years were required to sit the exams if they wanted to get on. In fact, some Britbank interviewees have said that studying for the exams was made



a condition for their acceptance as a new bank recruit (interviews with Mr. B and Mr. G). In other banks, this was not always necessary. In the Netherlands, the equivalent of the British Bankers' exams; the *NIBE* exams, only started after the Second World War and it is fair to say that Dutch banks never regarded these exams in quite the same manner as some British banks did.

During and after the war, these features of banking employment; the work hierarchy, the patriarchal relations between employees and their superiors, the internal labour market with its conditions for recruitment and promotion, all characterized what may be called the employment structure in British and Dutch banks. The changes in the gender ratio amongst bank staff (as discussed in section 3.1), especially from the war into the early post-war period, need to be seen in relation to these features of the 'traditional' employment structure in banks, if it is to be explained. In turn, this process of feminization together with a number of other aspects of women's employment in banks, add to this employment structure a gender perspective, without which changes in banking employment from 1940 onwards can not be understood. One crucial <sup>factor which</sup> gender distinction at this time <sup>times is</sup> ~~forms~~ age. Important here is that the process of feminization which takes place amongst finance sector staff in the direct post-war period, is mainly a feminization of young women.

In Britain, Heritage (1983: 134) has pointed to the youth of female bank employees in the London Clearing banks. During the 1960s, 75% of the female employees of these banks were younger than 23. A similar thing can be noted for the Dutch banks. At least one Dutch bank; the *AMRO* bank, had a female staff of whom 83% were under 25 in 1968 (Wierema 1979: 104). Changes in the age-structure of finance sector staff, related to gender, can be gleaned from the Censuses [3.13]. For the period between 1930 and 1970, the following patterns can be drawn out. Over the war period (comparing the 1930/31 Censuses of the respective countries with those of 1947/51), there is a change in the female/male ratio of the under 24 age-group from a female minority to a female majority in both societies. By 1960, both societies have a female ratio in this age-group of around 2/3. In the older age-groups, there is little change in the gender ratios. Here the male ratio remains well over 60%.



Significant is that the increase of the female ratio in the younger age-groups does not work through to the older age-groups. This gives the impression that there must be a large turnover amongst these young female employees. This idea is supported by an analysis of the age-profile of female employees over time. So whilst there is an increase in the average female ratio amongst bank staff (though this is larger for Britain than for the Netherlands), there is no significant change in the age-profile of female employees. This profile features a high ratio of young female bank employees. Unlike the age-profile of female employees, that of male employees is not characterized by a high ratio in the youngest age-group. The age-spread amongst men is more varied over the age-groups, although there are some shifts between the age-groups over time.

Next to the youth of female bank employees during this period, a number of other features may be elicited. The first of these is a relative absence of married women amongst female bank employees in the earlier period under consideration [3.14]. In Britain, the presence of married women has increased in absolute terms, and as a ratio of finance staff as such, between the 1951 and 1981 Census. Whilst in 1951, 7.9% of finance staff were married women, in 1981, 26.7% were [3.15]. In Banking, Insurance and Finance, the ratio of married women amongst the total was below the ratio for the industrial average until the 1971 Census. However, amongst female staff alone, the ratio of married women to unmarried women has, in the finance sector, remained well below that of industries on average, indicating once again how significant the presence of young and unmarried female staff was in the finance sector at this time. For Dutch banks no numerical evidence exists. But the accounts of my informants speak for themselves. Certainly in the first two decades after the war was the employment of married female bank staff unheard of. The only married women who did work in banks at this time were cleaners.

The recruitment of young (and hence unmarried) staff into banks is not gender specific. It corresponds well with the internal labour market which banks operate. It may be argued, though, that in the direct post-war years, there is a distinct preference in banks for young and unmarried women. There are obviously two sides to the employment of women in the banking sector. On the one hand, Heritage (1983) and others have commented that most of the young women who were recruited into banking during that time did not expect to



follow a career in banking, in the way the men did. In this respect, banks were dependent on existing ideologies around women's employment at the time. On the other hand, women were not expected by their bank to follow a career either. This is evident from a number of employment policies which banks operated during that time. Looking at these involves us, as Witz and Savage have pointed out, in indicating "*the gendered processes internal to the bureaucratic processes*" (in this case) of banks (Witz and Savage 1992: 6). Or, by operating certain employment policies, bank employers may have used existing gender ideologies, but by doing so reinforced and institutionalized these. In this way, they must be regarded as active contributors to the maintenance of particular forms of gender relations.

One such employment policy was the marriage bar. In both societies, a marriage bar existed in banks before the Second World War, during the war and thereafter (though it was relaxed during the war in Britain and in some Dutch banks just after the war). In many British banks this policy continued to affect marrying female employees until the end of the 50s. Here, such a bar was often accompanied by a marriage dowry. Marrying female staff received a sum of money which was often related to the number of years of their service. In Dutch banks, the marriage bar lasted until into the 1960s, though here marriage dowries were not as common. Britbank operated a marriage bar on its female employees until 1960, and it had a marriage dowry until much later. Dutchbank also had a marriage bar, but until the mid-60s; known to its employees as the *Ooievaarsregel* (storkrule).

A second employment policy in which banks gave voice to their ideas concerning female members of staff involved salaries. Salary scales differed between men and women in both societies into the 60s. Often, the salaries would be the same for the first number of years, after which female employees would get paid increasingly less as their years of service increased. Since the bank CAO (collective bargaining agreement) in the Netherlands contained different salary scales for men and women until the mid-sixties as well, Dutchbank would have paid its female employees less than its male employees. Britbank also operated divergent salary scales for its female and male employees, starting after the probationary period of three years had been served. Equality of pay was introduced in the mid-sixties.

A third feature of the gender-divided character of banking employment, which is harder to pin down as an explicit employment policy, refers to the areas in the occupational



hierarchy where women could be found. Women could not be found in the higher regions of the occupational hierarchy of banks. Given that a marriage bar was enforced on women and that decisions about career moves were based on seniority and length of service, it is not surprising that one can expect relatively <sup>few</sup> little women in the higher regions of the occupational hierarchy. However, that gender played an important part in the promotion decisions of both British and Dutch banks is evident in the fact that even amongst the older and unmarried women in the bank, promotion in the way male employees enjoyed it, was uncommon (if not unheard of). This implies that the internal labour markets of banks were gendered; what counted for male employees, did not necessarily count for female employees.

This appears to have been especially significant during the 50s and 60s. Indeed, Crompton has termed the vast female recruitment into British banks during this time, as being, in fact, "*explicitly gendered*" (Crompton 1989: 143). Young women employees were recruited into a job, whilst male bank employees were recruited to follow a career (Blackburn 1967, Heritage 1983 and Crompton 1989). This theme has not been emphasized by Dutch commentators on employer/employee relations in the banking sector to the same degree. The reason behind this could possibly be that the extent of the increase in female bank employees in Dutch banks during this time was not as conspicuous as it has been in Britain, though also here, there is evidence in plenty that female members of staff did not make it up the career ladder. In chapter 6, I shall examine the historical context in which this quite distinct gendered employment set-up came about.

### 1970-1990

In recent years, certain changes have occurred in employment relations in banks. At the same time, there have also been changes in the characteristics of bank employees alongside the changes in the gender composition of bank staff. The first of these changes in the employment structure refers to the nature of employment relations in banks. Here there has been a move from traditional/patriarchal relations towards employment relations based more on a liberal/rational grounding. One aspect of this concerns the way in which bank employees address one another. In Britbank, employees now address each other by the first



name. In the Netherlands this change was indicated by a debate in *Bank en Effectenbedrijf* during the 1970s on the use of nomenclature in banks.

Crompton has, in relation to this, emphasized the role of education and training on promotion in banks (Crompton, 1989). She argues that British banks now attribute more importance to education as a requirement for promotion than in the past. This same feature seems to be relevant to Dutch banking as well. There has been an increase in 'internal' training in banks in both societies. This has especially been the case in Dutch banks. These now have a vast array of courses on various aspects of banking [3.16]. At the same time, there now also exists a greater emphasis on the level of 'external' education. New recruits with a different level of 'external' education now enter the banks at a different level of the occupational hierarchy. I get the impression, though, that the emphasis which banks place on formal banking qualifications used to vary a lot and still does, <sup>b</sup> Both between banks and over time. In Britbank, for instance, having your IoB exams was a prerequisite for promotion to an appointed post in the early '80s. Now, however, the bank has distanced itself from this position. In Dutch banks, the *NIBE* qualification has never carried the same significance as its British equivalent.

Another important and related change has been the shift from recruiting young school leavers only, to the recruitment of entrants with a divergent age and educational background. During the 80s, for example, banks recruit a certain percentage of university graduates to enroll into special management traineeships. These recruits start their banking career at a higher grade-level from new recruits who come into the bank with a secondary school background. This has meant a change from the 'single-tier' strict internal labour market of the 40s, 50s and 60s, to a 'multi-tier' internal market nowadays. This 'multi-tier' labour market has various facets. On the one hand, there has been an increase in the incidence of recruiting 'experts'. One such group of experts are computer analysts. On the other hand, banks have started to recruit people to fill specific positions in the employment structure. During the late 60s and 70s, the recruitment of 'dead-end' routine clerical employees - mostly part-time women - was one example of this occurrence. It would seem that the process of 'multi-tiering' had been taken one step further in Dutchbank than in Britbank at the time of research. In the former, a 'multi-tiered' internal labour market now implies that one can not speak any longer of a single career ladder in terms of the bank's



clerical work. Instead, there are a number of such ladders. Today, it is impossible to enter Dutchbank with an average secondary educational background and to make it to the top.

Banks have increased in size over the post-war years. The increased size of the head office, the number of branches and the size of branches must be regarded as part of this process. The implication of this for the employment structure in banks has been the extension of the task hierarchy. During the 60s and the 70s, British banks formalized their grading structure. The same is the case for the Netherlands, though the work evaluation system: *BASYS*, which is coupled to a sector-wide collective wage agreement, was not finalized until well into the 1980s. In recent years, there has been a tendency for the work hierarchy to flatten out again. This process, which must be seen as related to increased market pressures under which banks are now operating, had started to influence the employment hierarchy in both of the two banks which I researched. It is expected to further influence the operation of the internal labour market, which has traditionally characterized recruitment, training and promotion in these banks.

At the same time that these changes in the employment structure have occurred, there have also been a number of changes in the gendered character of bank employment. By 1965, no marriage bar was enforced anymore in banks in both societies. Wage-discrimination between male and female employees had been abolished. By 1965 also, the first female part-time employees were employed, in the repetitive work which was created through the first major computerization and restructuring programmes.

It is in the period between 1970 and 1990 that one can detect changes in the age/gender structure of female staff. In Britain, the female ratios in the various age-groups does increase significantly. This change must partly be seen as a result of the extent to which banking employment becomes feminized, because there is no significant change in the female age-profile until the 1980s; i.e. during the 70s, still half of the female staff in this sector of work are younger than 24 years of age. A change in the age-profile of female bank employees in both societies is only noticeable during the 1980s, when there is a distinct shift in the female age-profile towards the 25-39 age-groups. For the Netherlands, Tijdens has suggested various causal factors behind this change. One of these, the increased average number of years in education before seeking work, has influenced the age-profiles



of both male and female bank employees. Furthermore, the average number of years in which women stay in bank employment has also increased. This partly reflects a different labour supply pattern of the women who work in banks today, as compared to the female bank employees of the 50s and 60s. On the other hand, in both societies there has been a slackening in recruitment over the 80s, which has also contributed to this change in the age-profile of bank staff (Tijdens 1989: 243).

A topical question today would be whether there has been a change in the vertical occupational segregation in banks. Between 1970 and approximately 1985, there is little evidence of such a change. In the latter years there are indications that there have been some shifts, but this concerns mainly middle management posts. During the 80s, various banks and especially the larger ones, develop some kind of equal opportunity stance. Both Britbank and Dutchbank now have an equal opportunity policy. Part of this policy, in both banks, is the aim to improve on the gender spread in the higher regions of the occupational hierarchy. These, and other features will be discussed in more detail in chapter 7.

This brings us back to the themes with which this chapter started; the general increase in employment in banking; the increase in the female ratio amongst bank employees; and the difference in the extent and rate at which the gender ratio amongst bank employees changed between the two societies. The increase in the number of women employed by banks has been a long drawn-out process which started well before the Second World War. Some occupations which could be found in banks, like secretaries and typists, were already filled by women throughout this century (Crompton 1988: 123). This was not so for clerical work, the major component of bank employment. It is here that one can find a change in the gender ratio during this century. Clerical work in banks was mainly done by men before the Second World War, at least in Britbank and Dutchbank. It must be pointed out that the 'introduction' of women into clerical work did not occur at the same time in all banks, though it is fair to say that women started to be employed in clerical work from the First World War onwards [3.17]. However, from the Second World War onwards, the recruitment of female clerks takes on significant forms. Explaining this feature of bank employment involves one in a discussion with theoretical perspectives on occupational segregation and on the processes which are at work in the sex-typing of certain jobs.



Before looking at these, one last issue must be <sup>†</sup>braced. Having discussed some of the features characterizing female bank employment in the period between 1940 and approximately 1965, we are now also in a position to contrast the change in the gender composition of bank employees with that of the aggregate labour force. The difference which stands out here clearly, is that whereas it has been argued that the aggregate increase in women's employment in the post-war period has been an increase in mainly married women, the integration of women into banking employment has been one of mainly young and unmarried women in the first instance. Moreover, this increase has occurred in conjunction with the operation of a marriage bar, at a time when such bars had become an increasingly rare occurrence in other occupations. A rather contradictory phenomenon. These and other issues beg the question to what extent feminization in banking during this period is a reflection of aggregate changes. Or to put it in other terms, to what extent have banks tended to lead a life of their own in their employment management over time? And how is this related to employment management in other sectors of work?

### **3.3 Theoretical perspectives on feminization in sectors or types of work**

Theoretical perspectives on the feminization of types of work, the sex-typing of work and explanations of occupational segregation are intimately related with each other. It is clear that conceptually, the sexual division of labour in the home and in the work place can be seen as distinct from each other, without ignoring that they are related. The sexual division of labour in the workplace has been termed occupational segregation by Hakim (1979), who has pointed out that one may distinguish further between two forms of occupational segregation: the horizontal and vertical forms. Horizontal occupational segregation points to the existence of women's occupations and men's occupations, by which is understood that of the various occupations which can be distinguished (Hakim looks, for example, at the Occupational Classification of the British Census), there are occupations in which predominantly women can be found, whilst there are other occupations in which predominantly men can be found (see further Hakim 1979, Bradley 1989, Walby 1986, and Crompton and Sanderson 1990). Vertical occupational segregation points to the



phenomenon where in the hierarchical work structure of a particular type of work, a gender division can be found. Clerical work in banking employment is one example of this. Female bank employees can be found mainly at the bottom of the job hierarchy. Another dimension of the sexual division of labour in paid work is pointed out by Walby and the Dutch *Sociaal and Cultureel Planbureau*. They include the distinction between full and part-time work (Walby 1989: 223; Sociaal and Cultureel Rapport 1988: 354).

Explanations of occupational segregation vary with regards to the disciplinary background of the theorists (economists, sociologists) and the area of concentration (socialization, labour market segmentation, patriarchy). In recent British discussions on explanations for occupational segregation, there is agreement that in order to get to a comprehensive analysis of occupational segregation, a multi-factor approach to the problem seems most helpful (Dex 1985, Bradley 1989, Crompton and Sanderson 1990).

In addressing the issue why, in banking, women were 'introduced' into clerical work at the time which this occurred, I am going to follow the distinction which Crompton and Sanderson have proposed between theoretical perspectives or explanations of occupational segregation on the one hand, and perspectives on the processes which bring occupational segregation about (Crompton and Sanderson 1990: chapter 2). It is a concentration on the latter which is required for our purposes here.

In clerical bank work, the shift which needs to be explained is the position in which women are excluded from this form of clerical work (horizontal segregation) to a position where women are included, but on an unequal basis with men; i.e. vertical occupational segregation occurs. A number of perspectives have been developed on the processes of sex-typing (or the processes whereby women become integrated into work which was previously mainly done by men). Hakim (1979) and others have pointed out that once occupational segregation is established, it is relatively stable and resistant to change. Therefore it is interesting to consider what triggers change. In the perspectives discussed here, there is agreement that in the processes which give rise to changes in the gender composition of certain types of work, the agents who are present in the sphere of employment need to be considered to see in which way they interrelate to bring these changes about. These include in first instance employers (capitalists or entrepreneurs);



employees (male and female; skilled and less-skilled); and employer or employee organizations. The latter is often the trade union which covers that sector of work. Furthermore, it may be the case that certain other institutions need to be included here. One such example is the state.

Current perspectives differ in respect of how effective or significant they argue these different agents to be in these processes. At the same time, a number of these accounts are again phrased in terms of the capitalism/patriarchy debate. This is the case with Walby's analysis of gender segregation in employment which was discussed in chapter 2. According to Walby, gender segregation in employment may be explained by looking at the interrelation between patriarchal and capitalistic forces within employment. The sex-typing of work becomes established by a struggle between different agents who have different interests in the employment of women. Working in favour of women's entry are capitalists' interests in cheap labour and women defending their right to work. Working against women's entry are male workers who on the one hand regard women as competition to them, but on the other desire to keep them in the home. Though she argues that

*"particularly important institutions which affect gender relations in the paid workplace include trade unions as well as employers and the state" (Walby 1986: 243),*

in effect much emphasis is placed by her, in her analysis here, on the role which male-dominated trade unions play in the gendering of the labour market by means of the two main strategies indicated by her; those of exclusion and segregation. This is backed up by her in the case-studies on engineering, clerical work and the cotton industry. To a lesser extent, she gives attention to the role of the state and employers in these processes. In relation to the former, she discusses the creation of policies which work against women's interests in employment.

It is not surprising to find that Walby concentrates in her account on the role which male-dominated trade unions have played in bringing about and maintaining gender exclusion and segregation in employment. The direction which her analysis here takes is influenced by some of the controversies of the capitalism/patriarchy debate. Since one of Walby's main



aims is exactly to 'prove' the 'independence' of the operation of patriarchal forces, as opposed to capitalistic forces, in the sphere of employment, concentrating on trade unions at least does not make her analysis vulnerable to the critique that women's closure of access to employment is fuelled by capitalist forces. Walby's discussions here, then, have an important point to make. Nevertheless, as such, Walby's analysis contributes to the fact that relatively little attention has been given in research on gender relations in employment, to the way in which patriarchal forces, as well as capitalist forces, have an influence on employers' strategies. As such, the tendency in explanations of women's position in labour markets to see patriarchy and capitalism "*as two distinct systems*" with different agencies, where employers pursue 'capitalist' interests and male workers 'patriarchal' interests" (Witz, 1992: 26), is not sufficiently challenged by her.

What this means is that no comprehensive analytical tools are available to understand the historical specificity of women's employment in some sectors of work; like the banking sector. That trade unions have had an influence on women's exclusion and segregation in the types of work which Walby researches is clear. Indeed, the printer<sup>ing</sup> industry, as it is discussed by Cockburn (1983), is a good example of a sector of work where the trade union had the power to influence the staffing of the industry. But that does not mean that the same is the case in different types of work. Indeed, in relation to clerical work, one of the sectors of Walby's studies (Walby 1986), she argues that the relative weakness of the clerical trade unions in fact meant that they had to resort to the weaker patriarchal strategy of segregation (as opposed to exclusion). In banking employment, I would argue, the trade unions were so weak as to have no influence on employer decision taking whatsoever in the crucial period when more women were engaged in clerical work there. More importantly, women were in fact excluded from clerical bank work for a long time [3.18], and have only fairly recently been included in this form of work.

In Britain, the trade unions in the banking sector are relatively young, being established after the First World War. In Scotland, the then called NUBE (National Union for Bank Employees) was accepted by bank employers as a bargaining partner in the 40s. But in England and Wales, bank employers refused to acknowledge NUBE until the late 1960s. This gives one a certain premonition as to the influence these unions could have had on



employment policies in banking. So in banking, there is no or little trade union influence at the time when feminization in clerical bank work starts.

But this can not be taken to mean that banking employment has historically not been shaped by the influence of patriarchal strategies, for this runs against the evidence just presented. Women were excluded from clerical work in banks in both societies. And when this changed, their inclusion was subject to, what I would call, a distinct patriarchal strategy; the marriage bar. So there is a need to work towards an analytical framework, which better suits the historical specificity of banking feminisation. Such a framework, I would argue, departs from previous sociological analysis on gender differences in the sphere of employment in two main ways. Firstly, more attention needs to be given to the interrelation of capitalist and patriarchal forces in employer decision taking. Secondly, there is a need to give more attention to the role of class. The fact that union membership amongst bank employees has not been very high over the years must be related to the peculiarity of bank employment (some themes of which have just been discussed in section 3.3), and also to the class position of bank employees. For the middle-class nature of much banking employment - with its bureaucratic hierarchy - may have distinct implications for patriarchal strategies.

Cohn (1985a) has, with his analysis on the integration of women into clerical work, provided a perspective in which the emphasis is on the role of employers in the context of a hierarchical labour structure (see chapter 4.3 for a more elaborate discussion). He wonders why, if employers only follow the 'logic of capitalism', not more women have been employed over time, given that the lower wages which women have historically been able to command, in fact provides an incentive which works in favour of their employment. The answer to this question, according to Cohn, is that employers themselves form part of the gender order. It is really Cohn (1985 a,b) who has put this into words by saying that the employer or manager who makes employment decisions is himself subject to two opposing influences,

*"either to indulge his taste for patriarchy and exclusionism, or to economize on his labour costs." (1985 b: 1062)*

In the history of clerical work, he discusses various instances (in the British Post Office and the Great Western Railway) where managers have indulged in their patriarchal attitudes, by conjuring up reasons as to why their discriminatory employment policies made 'economic sense'. On the other hand, he suggests, a number of conditions may operate together to trigger off a change in employers' decision taking in favour of the employment of women. The first of these is the state of the labour market which a particular firm faces (an aspect which Walby, and others have also pointed to). Next <sup>to</sup> ~~from~~ this 'external' factor, Cohn points to a number of firm specific factors, including the cost structure of a firm and technology (Cohn 1985a: 135).

However, more interesting to us here is his argument that certain other firm-related conditions may stimulate feminization. A number of these conditions were present in the internal labour market which characterized banking employment. Bank employment included a considerable amount of relatively low-skilled routine work, and in fact, the extent of this was on the increase in the post-war years. At the same time, banks operated tenure-based salary scales and offered their employees a job for life. These together would have formed an economic rational<sup>e</sup> behind feminization in conjunction with the operation of a marriage bar. They provided banks with the opportunity to limit the years of employment of a percentage of its work force, which could then be replaced by a younger and cheaper work force; an employment strategy called *synthetic turnover* by him (Cohn 1985a: 95) (see also chapter 4.3). In summary, in explaining the shift from women's exclusion to women's inclusion in employment, Cohn puts forward an argument which points specifically to the economic factors at work in triggering a change in the patriarchal attitudes amongst a <sup>firm's</sup> ~~firms~~ management.

But apart from such direct economic motives, in relation to banking employment, other motives might have driven employer decision taking as well. The first point to be made here is that banking <sup>is</sup> ~~forms~~ an example of employment where feminization may be argued to have benefitted both employers and male employees. In a comment, made by Savage (1992), that Lloyds Bank's decision to employ more girls in the 1920s,



*"was a direct result of a policy decision made by the bank's directors to allow women to be employed so that the male career could be better systematized....."*  
(Savage and Witz 1992: 11),

this point is clearly supported. Indeed, a similar point has been made before (Crompton & Jones, 1984: 3). For bank employers, economic benefits could occur from employing more women, most of whom would leave after a number of years (something which could not be expected of male employees). At the same time, with the introduction of more female employees who would not be expected to work for a career, male bank employees would have faced less competition on their way to the top. Career moves for male employees would have speeded up, which may be argued to be in the interests of both bank managers and their male employees. This, then, stands in contrast to Walby's stance that the inclusion of women into employment always occurred against the interests of male employees. Furthermore, the inclusion of women in banking employment came about, not in the face of patriarchy, but because of it.

But this still leaves a number of points to discuss. For how are we to understand the shared interest in facilitating the male career in this respect? Is it because bank employers were able to prevent the formation of a unionized group of male employees? Or is this only part of a larger picture which requires a closer consideration of the ways in which *"gender and class intersect in the construction of identity"* (Witz, 1992: 26)? Gender identity and class identity? For in the context of a bureaucratic employment set-up, it may be argued that management concern with the progress of male careers would not just have been fuelled by economic reasons alone. Managers and their subordinate male employees were all part of the same bureaucracy, and linked by the presence of a career ladder. In their working lives, managers themselves would have been in the position their subordinates were in. Starting at the bottom of the occupational hierarchy, most of them would have worked for years in the bank hierarchy, making slow progress. But this shared experience would have been just one way in which the *"fortunes of the two groups"* (Savage, 1992: 197); managers and lower male clerical employees, were tied up.

The paternal relationship between members in the hierarchy would have contained aspects of responsibility, duties and promise. In banking employment, new male recruits



worked towards the promise of making moves up the career ladder, and for this, they had to work in work of a routine nature for some years. So if these aspects of the agreement did not come true, for example, if male careers stagnated, <sup>the</sup> discontent of their subordinates would have been grounds for concern amongst the banks managers. In this respect, then, a bank's internal labour market would have brought about different sentiments between its members, than might have been the case in a sector of work, like printing, where the trade union embodied personal and group interests. Indeed, as Witz has suggested, we need to look for different ways in which male power has become institutionalized in middle-class types of employment (Witz, 1992: 35)

In this discussion, a number of theoretical perspectives on the process of sex-typing were considered in relation to banking employment. It was suggested here that although patriarchal forces need to be taken into account when considering influences on female labour demand, this does not necessarily work in the particular ways Walby has suggested. It was furthermore suggested that when one considers a bureaucratically organized hierarchical employment set-up, as can be found in banks, there might be a need for a different theoretical perspective altogether. Certain features of such a perspective might be found in the work of Cohn (1985 a, b), Savage (1992) and Witz (1992).

Coming back to the concerns of this research, in relation to these theoretical perspectives I can now lay out the central concerns of the banking case-study. The first of these applies to the period between 1940 and 1970. This is to provide an explanation for the increase in the female ratio of bank staff during this period and to suggest reasons as to why more British women were integrated into bank work than was the case in the Netherlands. In order to do this, in chapter 5 and 6 I will trace the conditions under which a particular gendered employment set-up became established in banks in this period. Included under these conditions is the relative state of the labour market which banks faced between 1940 and 1970. At the same time, there will be a concern with comparing what is occurring in banking employment in specific with aggregate changes in general. In the contemporary period (1970-1990), our attention will shift away from the issue of clerical feminization. Here, our interest will turn to the question what influences are at work in the continuity and/or change in the gender ratio of banking staff.



### Notes to chapter 3

- 3.1 Feminization is here used solely as a term to refer to changes in the gender composition of bank staff in favour of the female ratio. Hence, the term is used to signify a quantity change in female bank employment and is here not meant to signify quality of employment or change therein.
- 3.2 In the employment statistics of both societies, a three-fold sector distinction can be made between: 1-the service sector, 2-manufacturing and 3-agriculture and fishery. The service sector component is the percentage of all women who work in the service sector as opposed to the other two sectors.
- 3.3 From what follows, it might seem strange that the female component of the British work force which works in Banking and Insurance is smaller than is the case for the Dutch female work force. This may be due to the fact that the British female work force increases in size rather more than the Dutch female work force over the period considered (due mainly to a larger increase in the employment of married women).
- 3.4 It is impossible to gain employment figures for Banking alone from the Volkstellingen (on which the CBS, *80 jaren statistiek in tijdreeksen 1899-1979* is based). The closest Industrial Classification for the Dutch figures includes Banking and Insurance. For comparability, I have added Insurance to the classification of Banking and Bill-Discounting for the British figures, though figures for Banking and Bill-Discounting alone are also available (see note 3.6 below).
- 3.5 I have refrained from providing figures for 1981 since there is no Dutch Census after 1971. Another problem which may arise from this type of comparison are changes in the Industrial Classification over the different Census periods (Crompton (1988) has also commented on this problem with cross-Census comparisons). This could pose a problem for Banking employment. For the British Census, then, the figures derive from the categories Banking and Bill Discounting (Bill Discounting Houses in 1931) and Insurance. For the Dutch

Census, the category used is Bank- en Verzekeringswezen (Banking and Insurance).

3.6 In relation to the issue of the extent of feminization in banking employment, it is interesting to have a look at the British figures for Banking and Bill-Discounting alone. These are given in Table 3.A below. If these are compared with the British figures of Table 3.2, it is clear that Insurance must have had a higher female ratio than Banking in 1931. In 1971, however, the reverse is the case and the female ratio amongst banking staff alone is over 50%. There is evidence to suggest that the inclusion of the sector of Insurance causes a similar ‘diminishing’ effect on feminization in banking employment in the Netherlands (1960 Census and Tijdens (1989: 234)).

**Table 3.A** Banking and Bill Discounting in Great Britain: employment and gender

Year	Total	Female	Male	F/M%
1931	99986	19856	80130	19.9
1951	142695	52708	89987	36.9
1961 <sup>1</sup>	18908	8413	10495	44.5
1971	27754	14779	12975	53.2
1981	36779	20714	16065	56.3

*Source: Census for England and Wales, Scotland and Great Britain*  
*1- Census material from 1961-1981 is for a 10% sample*

3.7 Dutchbank only had figures available from 1965 onwards. From that year, Dutch businesses were obliged to provide information concerning their employment by law. Britbank's figures were gathered in a number of ways, but before 1955, I



have not been able to find figures.

- 3.8 In order to explain this difference, the character of the market of Dutchbank is important. In the other Dutch banks, there has been more of an expansion into the market of the *particulier* (translated by me as *small private individual*) from the 1960s onwards. This means that the branch-network of those banks is more extensive than is the case for Dutchbank. Since relatively more women work in branches than in head office, it may be expected that Dutchbank has a smaller female ratio amongst its employees (Tijdens 1989: 236). One of the reasons behind this is the fact that since the 1960s, counter work in the branches has become more labour intensive, whilst it has also become nearly 100% 'woman's work'.
- 3.9 There are a number of commentators who have discussed the peculiar employment structure in banks. In Britain in <sup>particular</sup> ~~specific~~, Blackburn (1967) and Heritage (1983) have looked at the employment structure in banks in relation to unionization in English banks. MacInnes (1988) and Crompton & Jones (1984) have given attention to the employment organization in British banks over the last 20 years, in relation to changes in technology. Crompton (1989) has given specific attention to gender relations in banks in the post-war period. In the Netherlands, discussions on the structure of employment in Dutch banks can be found in Tijdens (1989, 1990 and 1991), Wierema (1979) and some articles in *Bank en Effectenbedrijf*. The content of this section relies to some extent on these contributors and on remarks made by my informants.
- 3.10 From my interview with Mr. R, it would appear that a similar employment structure existed in the branches of Dutchbank. During the 50s, Mr. R was the 'right hand' of the *directeur* (manager) of a small branch with 6 employees. Next to them, there were: a *kassier* (teller or cashier clerk), a *boekhouder* (clerk) and two women. These 4 employees had their own tasks, but also knew how to do the work of the others, so that when someone was ill, the work could easily be shared out.
- 3.11 In the light of subsequent changes in the banking sector, there is a need to be sensitive about changes in the character of the internal labour market in banking.

With a strict internal labour market, I here mean a labour market with one entry level at the bottom of the hierarchical occupational structure also referred to in the text as 'single-tier' entry.

3.12 One can find exceptions to this rule, however. In Britbank, for example, two members of staff were recruited from outside the bank to fill very senior positions in the bank, during the 1950s. This fuelled a discussion on staff management and the operation of the internal labour market in the British banking journals. In Dutch banks 'experts' were also recruited from outside the bank, though it would appear that in the Dutch banks this did not create the level of debate which can be found in British banks. See also next paragraph.

3.13 The source for the British material used here are the Censuses for England and Wales, Scotland and Great Britain between 1931 and 1981. The Industrial Classifications are as follows: 1951, 1961 and 1981 - Insurance, Banking and Finance. 1971 - Insurance, Banking and Bill-Discounting. For 1931 Scottish figures were used only for the Industrial Classification Insurance, Banking and Bill-Discounting. The Dutch material is gathered from the *Volkstellingen* from 1930, 1947 and 1960 using the Industrial Classification of Banking and Insurance. For 1981 no figures are provided for this Industrial Classification (I found the classification which was available too general to be comparable). For the years 1977, 1981 and 1985, the *Arbeidskrachtentelling* was used.

There are two ways in which the age/gender-structure of finance sector staff can be analysed. Firstly by looking at the gender ratios in the age-structure. This entails looking at specific age-groups (e.g. the age-group of 25-34 year olds) and calculating the ratio of men and women within it. I have called this the female/male ratio or gender ratio in an age-group. Secondly, there is the age-profile. This considers what percentage of the total number of women or men working in the sector can be found in each of the age-groups, so that the percentages of the various age-groups together add up to 100%. Taken together, these categories provide a comprehensive picture of shifts and changes in the age-structure of finance sector staff.

3.14 It is difficult here to turn to the respective Censuses, since details about married



women's employment in the Dutch *Volkstellingen* is scarce (this most likely reflects the ideology around married women's employment at the time). More information is present in the British Censuses, from which the figures provided stem.

- 3.15 Note that these ratios are slightly different when looking at Scotland alone. Here, in 1951, only 4.3% of finance sector staff were married women.
- 3.16 The impression my interviewees gave on this subject, is that these courses are not regarded as a means for promotion, but serve rather as an aid in doing the job you are in properly.
- 3.17 Savage (1992) has traced the introduction of female clerical staff in Lloyds Bank. This bank started to introduce women into clerical work from the First World War, but he argues that it took on more significant forms during the 1920s. Similarly, evidence which I collected from the Bank of England's archive indicates that this bank already had a large ratio of female staff before the Second World War (see chapter 5).
- 3.18 Witz (1992) has suggested that historically, a form of inclusionary patriarchal strategy; called the family system of labour, preceded that of exclusion (as indicated by Walby 1986). I wonder, however, whether a family system of labour, as she describes it, was ever present in banking employment? Since my research does not include the historical time-period in which she argues this strategy was present, I can not give a decisive answer to that question. However, it appears to me that exclusion was the first patriarchal strategy in banking employment.

## CHAPTER 4

### Marriage Bars in Employment

#### 4.1 Introduction

During the first half of the 20th century, marriage bars - restrictions preventing women [4.1] from participating in paid work when they are married or get married - were not an uncommon feature of employment relations in both societies under consideration. Next <sup>to</sup> ~~from~~ their occurrence in banking employment (as mentioned in chapter 3), these bars could be found in various other sectors of work. The presence of such bars in employment has become increasingly rare from the Second World War onwards, and today they do not exist anymore in Britain or in the Netherlands. Since the period of decline of such bars falls into the research period, it is interesting to look at this in relation to some of the main research questions considered in the thesis.

Marriage bars must be considered as an aspect of gendered employment relations and looking at it is interesting for a number of reasons. The first of these concerns an exploration of the link between the presence of such bars and the activity of women in employment. More specifically, in relation to our concerns here the question is what the link is between the increased decline of the bar during the post-war years, the increased activity rate of women in the post-war years - which has been argued to be mainly an increase in the number of married women in employment - and the difference which was found in this increase between the two countries. In table 4.1, changes in the employment of married women in the two societies are traced over the historical period 1900-1971. It may be pointed out that the recorded increase in employment of married Dutch women starts later than is the case for married British women. In the light of this, an interesting question to examine would be whether marriage bars in employment were more common as an aspect of employment relations in the Netherlands than in Britain. Or whether it was still a common feature of employment at a later date in the former society.



**Table 4.1** The percentage of married women in employment over this century: Britain and the Netherlands

Year	Britain 15-59	Netherlands >14
1901/09	10	7.5
1921/20	10	4.7
1951/47	26	9.9
1961/60	35	6.7
1971	49	15.2

*Sources and notes:*

- 1. The British figures come from Hakim (1979: 3). These figures are for England and Wales only, and include all women between the ages of 15-59. With the exception of 1901, these figures exclude the group of divorced and widowed women.*
- 2. The Dutch figures have been calculated from the Dutch Census and include all women from the age of 15 and over.*

But such an investigation is not an easy task. For although marriage bars have been mentioned in many commentaries on women's employment in both societies [4.2], mostly, research into the existence of marriage bars has constituted an examination of the bar in a specific sector of work, like teaching (Oram 1983 and Bakker 1982), the tobacco industry (Kooij and Pley 1984), or the British Civil Service (Cohn 1985a) and Dutch state employment (Schoot-Uiterkamp 1978). Such accounts may trace and examine the introduction of a bar into that sector of employment at a specific point in time, or examine the conditions under which the bar was abolished. Though they offer invaluable insights into what occurs in various sectors of work, they only provide an explanation of the bar in

a specific section of the work force and at a specific period in time. These accounts need to be considered together to get an idea about how common such bars were in the two societies involved.

Similarly, explanations of marriage bars have often been on the level of a certain type of employment. And only few commentators do lay claim to the idea of a general explanation of the bar. Two general explanations of marriage bars in employment can be found in the work of Walby (1986, 1989 and 1990) and Cohn (1985a). But these accounts face one major problem. This is the ability to account for the many variations which characterize marriage bars. So Walby (1986) argues the marriage bar to be a significant aspect of patriarchal exclusionary practices in employment. But is her account sensitive enough to do justice to the variations which can be found? One example which throws doubt on this is the empirical accuracy of her claim that marriage bars disappeared during the Second World War in Britain. Cohn (1985a), on the other hand, conceptualizes marriage bars in terms of "*Synthetic Turnover*". In laying out the conditions under which the operation of such bars become desirable for employers, he also lays claim to providing a general analysis of the bar. But is this account more satisfactory? As my argument unfolds, the question which remains is whether these analysts have sufficiently considered the multitude of variations which can be found in marriage bars? It seems to me that a coherent consideration of these variations would be one step into the direction of attaining a more coherent picture of such bars. And this would then provide the basis upon which some questions may be answered. Like the one posed above concerning the different developments in women's employment in the two countries, and those in banking employment in <sup>particular</sup> specific?

Having said that, in the commentaries on marriage bars in employment, there have emerged a number of points of disagreement. One important point of disagreement directly concerns the relationship between married women's activity rate and the presence of marriage bars in employment. Although few would disagree with the idea that the existence of the bar forms an important phenomenon in the history of employment relations in the two societies, there is disagreement about what the relationship between the bar and changes in women's activity in employment is. Opinions here differ between those who argue that there is a strong link between the presence of the bar in employment and the absence of married



women from those types of employment, and those who argue that this link is not so strong. In the Netherlands, most contributors have argued for the latter position. As will be further discussed below, this has both a historical and a political background. But in any case, the main stance here is that the introduction of such bars in employment have hardly influenced married women's decisions whether to work or not. A notable exception here forms the account of the bar in the tobacco industry by Kooij and Pley (1984).

In Britain, some have argued for this position as well, whilst others appear to reject it. On the whole, British commentators tend to agree that the marriage bar in employment is a neglected feature of gender relations in employment, which is in need of analysis (Walby 1990a, Glucksmann 1990: 300, and Roberts 1988: 73). And in accounts <sup>of</sup> ~~on~~ women's employment (which relate to this historical time-period) over the last ten years, or so, the presence of a marriage bar is often mentioned (Crompton and Sanderson 1990; and Savage and Witz 1992). But to come back to their stance on the relationship between women's employment activity and the marriage bar, some (Braybon 1981, Lewis 1984 and Glucksmann 1990) have wondered whether marriage bars policed employment decision taking by married women, on the basis that the majority of married women left employment when marrying on their own account anyway. On the other hand, there are those who take the view that there exists a strong link between the bar and married women's employment. Walby, for instance, has argued that the decline of the marriage bar is invaluable in explaining the increased participation of women in paid employment in the post-war period (Walby 1986, 1990a).

This debate is, in Britain, related to a further issue. This concerns the relative presence of marriage bars in types of employment which were mainly done by middle class women compared to types of employment mainly done by working class women. These contributors indicate that formal marriage bars were more prevalent in middle class occupations than in working class types of employment. This is argued to have been so because middle class women would have been in a better position than working class women to combine their employment and home life. Hence Glucksmann (1990) argues that middle class work would have been less tiring, whilst these women had the resources to get help with their domestic duties (servants and later on, household labour time saving equipment). Because of the arduous nature of factory employment, working class women had less of an incentive to remain in employment if they could avoid doing so. These

arguments relate closely to some of the Dutch arguments around the bar in industry, though here little has been said about whether the bar affected working class women more or less than middle class women.

In what follows, I hope to address these issues more fully. But before this can be done, we need to get a clearer view of the existence of marriage bars in employment, in the two societies. Section 4.2, therefore, constitutes an exploration of evidence on the presence of marriage bars in various sectors of work. Only by tracing this evidence is there a chance to get a fuller understanding of the varied patterns of the bar in employment in its totality. But whereas chapter 4.2 explores the variety <sup>of</sup> in marriage bars to be found, chapter 4.3 explores the reasons behind this variety. This analysis provides the basis for a comparative examination of the bar. Chapter 4.4 serves as the ground for this purpose and in addition, some of the themes and issues brought up during the chapter will be looked at together. In section 4.2, an introduction to the presence of the bar in banking employment will be given. As the marriage bar in banking employment forms part of the wider employment relations in banks, a comprehensive analysis of its presence and decline can not be provided here. This task is undertaken in combination with some other issues which are examined in chapters 5 and 6.

#### **4.2 The presence of marriage bars in different sectors of work: Britain and the Netherlands.**

*"Differential treatment in regard to Insurance is not by any means the only disability encountered by married women who seek work. Their first trouble is to get any work at all" (Strachey 1937: 59)*

*"Den vrouwelijke ambtenaar - 't staat heusch zo in de wet,  
Wordt als hij trouwt onmiddelijk de keien opgezet!  
Droomt hij dus van zijn echtvriend of van zijn trouwjapon,*



*Dan komt hij onverbiddeijk op een afvloeiingsbon!"*

*("The female civil servant - it truthfully says so in the law, will be out of a job as soon as she marries! So if she dreams of a husband and marriage gown, she will unrelentingly be put on a redundancy list!" Poem by Mevr. J. Veeken-Bakker cited in Posthumus-van der Groot et al 1977: 196)*

Having commented in the section 4.1 on the variations which can be found in marriage bars, and acknowledging that there are many facets to this variation, this section will start with an overview of the type of variations which I have come upon, apart from cross-national variations. It is because of these variations, that I feel it is more appropriate to talk about marriage bars in the plural. There is not one marriage bar, there are many.

The first variation concerns a variation in the presence of a bar in different types of work. In some firms or sectors of work, marriage bars have never existed, in others they have. A second facet to this variation concerns the time period in which various bars existed. Some were introduced before the First World War, some thereafter. Some were abolished during the Second World War, some thereafter. But even when such bars existed, some bars existed formally, as explicit employment policies, whilst other were more implicit. The bar in the British Civil Service is an example of the former; it was a formal bar, written down in the Service's employment regulations, and was part of the contract new female recruits signed when they gained employment with the Service. Other bars were more implicit, in the sense that they were either a verbal or even a non-verbal understanding between employees and their managers, so that marrying female staff would get the sack. And those marrying women who wanted to continue working hid their marriage rings and kept quiet about their marriage. This may be related to the time in which marriage bars were common. Prior to World War II many aspects of employment relations in specific firms would have been 'unwritten' rules.

The next aspect of variation concerns those types of work where a formal bar existed. Where this was the case, like in Dutch state employment, the vigour with which the bar was implemented varied over time. So from the 1920s, married women were officially barred from state employment, but even so, for a large part of the time in which this was the case, marrying female employees would be sacked on the day they married, and reinstated the



day thereafter. Similarly, during the Second World War, marriage bars were not implemented in a number of occupations in Britain, though generally this was understood to be a temporary measure due to war-time emergency. Marrying women were relegated to the status of temporary staff, and in both societies, these women did not have security of employment.

Further variation could be found in the character of the bar. In some sectors of employment where the bar was introduced, the so-called phasing-out (or dying-out) system was used. This meant that those married women who were already employed, could stay on, but any marrying women would be sacked, and no new married female staff was taken on. Often, exceptions would be part of the bar. In the Netherlands, charwomen would often be excluded from the marriage bar. In both societies, a certain realism meant that often divorced and widowed women, or women who were the sole breadwinners in a family, were excluded from being affected by the bar.

Variation also occurred as to who policed the bar on women. Often, this would be the employer. But in the Netherlands, the State and Catholics appear to have played a prominent role in getting bars instated and in implementing these. Glucksmann (1990), on the other hand, <sup>gives</sup> ~~sights~~ examples of women who really left employment on marriage because of their husband's wish that they should stop, and even women are known to have policed the bar on each other (Taylor 1977: 55). Furthermore, trade unions often took a specific position on the marriage bar, though the question is how effective they were in policing the bar.

Lastly, the presence of marriage bars appears to be related to the state of the labour market. This is put forward as a major causal factor for the rise in the existence of bars in the inter-war period, and has also been argued to be important regarding the decline of the bar.

In this section a cross-national examination of the extent of a presence of marriage bars in employment and the timing of this presence, stands central [4.3]. As such, this section is descriptive, and a more in-depth discussion of the circumstances under which various marriage bars existed will be part of section 4.3. This discussion falls in three parts, each of which will cover certain sectors of employment. The first two parts cover types of employment where one would find predominantly middle class women employed



(especially before World War II). In the first part, state employment in the Netherlands (which covered teaching and Civil Service employment) and teaching and the Civil Service [4.4] in Britain, will be discussed. In the second part, other white collar and professional work will be discussed. In the third part, work in industry will be discussed; work which would have been done predominantly by working class women. Because of the nature of this enquiry, this discussion will necessarily take me outside the periodization of the Thesis. In figure 4.1, an overview is given of the variations discussed in this section.

### The Civil Service and teaching

One commonality between the Netherlands and Britain is that in both countries there existed a marriage bar in the Civil Service and in teaching. The difference is that it occurred at different time periods and was enforced differently. In Britain, a marriage bar applied virtually from the beginning <sup>of women's employment</sup> ~~that women were employed~~ in the Civil Service, right through till 1946. The National Whitley Council Report (1946: 3) states that the first official document indicating a marriage bar in the Civil Service dates from 1894. Cohn indicates that the first women were employed in the General Post Office in 1870, whilst a marriage bar became enforced here at the end of the 1870s. As is clear from the Report by the National Whitley Council (1946 Cmd. 6886) on the *Marriage Bar in the Civil Service*, during the period that a formal marriage bar existed in the Civil Service, this bar was enforced with virtually no exception on all women who married; over the whole period. The only exceptions which seemed to have been made, applied to women who worked in the higher ranks of the Service and of whom it was expected that dismissal would be against the interests of the Service. This constituted ~~to~~ only one exception during the 1920s ~~decade~~. It is notable that at the end of the 30s and during the Second World War years more exceptions were made to the rule than ever before (National Whitley Council 1946: 6).

Since the war <sup>meant</sup> ~~had as a result~~ that marriage bars in various types of work were not implemented (though often with the understanding that this was a temporary measure) it was a time in which there was a lot of debate about the pros and cons of marriage bars. So also in the Civil Service where there was discussion as to whether a marriage bar

**Figure 4.1** Overview of marriage bar occurrence in Britain and the Netherlands

Sector of work	MB present?	Time variation	variation in implementation
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<b><u>Britain</u></b>			
Civil service	yes	lengthy <1900-1946	little, though in WW2
Teaching	yes	inter-war years 1920s-1944	little, during WW2
White collar	yes; probably complete	lengthy; from first female employees till '50s; early '60s	little, during WW2
Other professions	variable; many exceptions	variable	not known
Industry	variable		

<b><u>The Netherlands</u></b>			
Civil service	yes	<1907 and 1924-1957	many
Teaching	yes	<1913 and 1925-1957	many
White collar	yes; probably complete	lengthy, into 1960s	some; after WW2
Other professions	variable; exceptions	not known	not known
Industry	often	variable	some

should continue to apply in the post-war period. The Report by the National Whitley Council in 1946 was meant to evaluate this debate concerning the bar in the Civil Service.



In the Report it is clear that in 1946 - the year in which the marriage bar was abolished - there still existed a lot of support for the bar in the various departments of the Service and amongst the staff associations. Significantly, the *Union of Post Office Workers* were against its abolition, and though it was not successful in keeping the bar in working in the Post Office, it did continue to implement the bar amongst its own staff until 1963 (Boston 1980: 252). In addition, whenever redundancies were threatened in the Civil Service during the 1950s, members of the Civil Service union *CSCA* brought up arguments for the reinstatement of the bar. Though this never happened, it does indicate that support for the bar had not disappeared.

In the Netherlands, the first marriage bar in the Civil Service, affecting women in the Post Office, was instituted in 1904 and can be directly related to the increased influence of confessionals on a state level [4.5]. That the issue of the marriage bar was a contentious one at this time, is clear from the fact that this marriage bar was abolished again in 1907 when the liberals took over government (Schoot-Uiterkamp 1978: 193). Between 1907 and 1924, there existed no formal marriage bar in the Civil Service, though there were attempts to push one through the legislature. In 1924, again through a *Koninklijk Besluit*, marrying female Civil Servants were the first to be dismissed, in an attempt by the right-wing government - led by the Catholic Minister *Ruys de Beerenbrouck* - to rid itself of too much staff, accumulated during the First World War (Posthumus-van der Groot et al 1977: 196 and Blok 1989: 119). What this entailed was that from 1924 onwards, a formal marriage bar existed, though only on marrying female staff. And even though a formal marriage bar existed, the enforcement of the bar varied over time. At first marrying female staff could be reinstated the day after they married, but during the 1930s depression, even this was not a possibility anymore. It seems, then, that its enforcement was most complete during the years of the depression in the 30s. During the war, the Civil Service suffered a shortage of staff because some of its male employees had to take up employment in Germany and the implementation of the marriage bar was consequently relaxed in 1942, only to be imposed again at the end of the 1940s (Vries-Bruins 1948: 16-18). The war and post-war period support the view that the implementation of the bar in Dutch state employment varied with the state of their labour market. The marriage bar on state employees was finally abolished, by law, in 1957.



One important point of difference between the two societies is clear. In Britain, the actual government (or the state) was never much involved in discussions about the bar. With reference to the Civil Service, this meant that its management was, more or less, left to make up its own employment policies, maybe with the exception of the abolition of the bar in 1946. In the Netherlands this was quite different. From the moment that the confessionals gained power on a national level, efforts were made to regulate women's employment. And this did not limit itself to married women alone. But in any case, as Schoot-Uiterkamp has commented, whenever efforts were <sup>made</sup> ~~sought~~ to restrict women's work through the law, female state employees were very much at risk of being affected (Schoot-Uiterkamp 1978: 193). The dominant political ideas which circulated in the State about women's employment, were without exception first applied to state employees and set the example for private employers.

Another point of difference concerns the timing and enforcement of the bar in the Civil Service in the two countries. In the British Civil Service, the timing and enforcement were rather homogenous. The bar was instituted during the 1880s, and implemented almost completely (except during World War 2) till 1946. In the Netherlands, the bar in the Civil Service is characterized by the series of introductions and abolitions, as well as variations in its enforcement over time. This gives one the impression that the reasons behind the institution of the bar in the two countries were different.

In both countries a marriage bar was enforced during the inter-war period in teaching and commentators on this in both countries associated it directly with a downturn in the economy and reductions in government spending (Oram 1983, Bakker 1982 and others). In both countries, local authorities were the major employers of teachers and it is for this reason that there is not a situation, like in the Civil Service, where there is either a marriage bar in this employment or not. The extent of a marriage bar in teaching depended on the number of local authorities which decided to enforce a marriage bar. The exception to this were certain time-periods in the Netherlands, when national law either prohibited local authorities from operating marriage bars or enforced them to curtail the employment of married and marrying female staff.

Before the inter-war period, marriage bars in teaching were not so common in Britain. It has been argued that overall many female teachers would leave their employment when



they married on their own accord, though there is evidence that some marrying female teachers stayed on (Davidoff & Westover 1986: 108 and Bradley 1989: 211). The extent to which this happened seemed to have been different over the regions. In London, it seems that it was relatively common for women to stay on. Bradley estimates that in 1908, 39% of headmistresses and 23% of female assistants were married, whilst the Census average for England and Wales was 7% (1989: 211). So in Britain, before 1922, only a small number of local authorities carried a marriage bar. This changed when, with the depression of 1921, many local authorities introduced a marriage bar. Oram <sup>says</sup> ~~accounts~~ that this was argued to be justified on a number of grounds by the councils involved; one being the creation of jobs for unemployed teachers and another an attempt to reduce expenditure (1983: 135). In addition, married women were argued to work less efficiently.

But the situation was more complex than that. As local authorities moved to introduce marriage bars, national government did not act against these decisions, neither did it actively encourage the action. The Sex Disqualification (Removal) Act of 1919 is brought up by a number of commentators in relation to this (Oram 1983, Spender 1984, Lewis 1984 and Hunt 1988). Though in theory, this legislation was to protect women from discrimination in employment, in practice it was not interpreted by the legal establishment in that way. Hence during the 1920s, it became increasingly difficult for female teachers to remain in work after their marriage or for married female teachers to find work. This situation continued throughout the 1930s, though the abolition of the marriage bar on teachers by the London County Council in 1935 signalled a change. Even so, the presence of married women amongst teachers did decline over those years. After having reached a peak in World War I of 15%, by 1930, only 10% of female teachers were married (Silverstone 1980: 185). In the 1944 Education Act, the enforcement of a marriage bar in teaching by local authorities was legally abolished, after married female teachers had been employed by many local authorities during the war years.

In the Netherlands, the history of the marriage bar in teaching is somewhat different again. Here, some local authorities questioned the employment of married female teachers already in the 1880s, but they were challenged by national government (led by the liberals who were against intervention of any kind) when they tried to introduce a marriage bar through additions to the existing employment law for teachers. As the influence of confessionals on a state level increased during the first decade of this century, there was a



short period between 1910 and 1913 in which national government instituted a bar in teaching. The next action against married female teachers occurred in 1925, when through a law amendment local authorities were given the power to enforce a marriage bar if they so wished. During the 30s, further law amendments actually required the dismissal of all state employed female teachers on marriage.

Bakker (1982), in her article on changes in the occupational segregation in teaching during the inter-war period, questions the relationship between the bar in teaching and the effect this has on the ratio of married female teachers. She acknowledges that the introduction of a marriage bar did have implications for the number of married teachers. But, she argues, in real terms, the introduction of the bar did not mean much, because the ratio of married female teachers amongst teachers was very low. Prior to the bar, the vast majority of female teachers left their employment on marrying anyway and the presence of the bar did not change much here. This is underpinned by figures. In 1920, only 5.4% of female teachers in primary education were married; i.e. considerably lower than for British female teachers. Further figures reveal that this rate declined from 6.0% in 1929, to 5.5% in 1932, 4.4% in 1935 and 2.6% in 1938 [4.6]. Bakker in her case, then, is in agreement with Dutch feminist arguments against the imposition of marriage bars during the 1930s and thereafter (this will be discussed further in section 4.4).

The enforcement of the marriage bar decreased again after the war. Due to labour shortages married women were employed again to a certain degree, though the actual abolition of the bar in law only occurred in 1957, together with the abolition of the bar in the Civil Service. The International Labour Review indicates, though, that at the beginning of the 1960s, marriage bars still applied in some private schools (International Labour Review 1962: 372).

So in Britain, it would be accurate to call the inter-war period the "*epoch of the marriage bar*" (Bradley, 1989: 211) for the teaching profession only. In the Netherlands, there is more variety. There existed a bar during part of the first decade this century, which is associated with the increasing power of the confessional parties on state level. Then, from 1925 onwards, the legal apparatus was in force to enable local authorities to enforce a bar. During the 1930s, various legal measures were taken to enforce local authorities <sup>in</sup> to implement<sup>in</sup> the bar, whilst this was relaxed again during part of the war and post-war period. Whilst the actual abolition of the bar in national law only came in 1957. In all, a



marriage bar in teaching and Civil Service employment in the Netherlands was present more than a decade after its abolition in Britain.

### **White collar work in the private sector and the Professions**

*"In the business and commercial world dismissal on marriage is very usual, and the proportion of married women who succeed in getting clerical or secretarial work is noticeably below the proportion in any other occupation" (Strachey 1937: 60)*

In tracing the history of marriage bars in private sector white collar work and the professions, one comes upon a problem which is also present in researching the marriage bar in industry. This problem is worth mentioning because it has consequences for any analysis of the occurrence of marriage bars. Firstly, there is the fact that when teaching and the Civil Service were discussed in the previous part, we only dealt with two employers; the State and local authorities. In industrial and white collar work, a large number of firms and hence employers are concerned; each with their own ideas about how their employment ought to be arranged.

Related to this is a further problem for researchers of the marriage bar; the availability of evidence. In certain types of employment, like teaching and the Civil Service, evidence of the marriage bar is relatively readily available. This is not surprising, because these types of employment were state or local authority regulated. Written records about its presence are often left. A good example of this is the above mentioned Report by the National Whitley Council on the marriage bar in the Civil Service (1946), which contains a history of developments around the bar in Civil Service employment. In addition, their stance on the marriage bar was not a secret; the bar in the Civil Service was explicit and formal. And one may expect larger bureaucratic employers to have relatively explicit employment policies at this time. But this was by no means the norm in smaller establishments or industry. Even with regards to the private large bureaucracies, written employment records have often been lost or destroyed over time. This makes research into the marriage bar rather difficult. And where written records are not available, the researcher needs to consider other ways of

attaining information. In relation to the marriage bar in industry, as will be discussed below, Oral Historical accounts have been useful in revealing the presence of marriage bars.

But this does mean that the evidence which I have been able to find on the presence of the bar in the types of work discussed under this section, is much more sketchy than that discussed for teaching and the Civil Service. So that evidence and reasons behind the introduction of a marriage bar might not always be available. And the point which needs to be made is that although evidence might not always be available, this does not mean that marriage bars did not exist in certain types of work. I will come back to this issue in the section where industrial work is discussed, since I feel that this issue is even more pressing there.

Work in the Civil Service and other white collar work, as well as work in a number of the professions only became acceptable employment possibilities for women of the upper and middle classes during the second half of the 19th century. The historical development of the so-called "*White Blouse Revolution*" is well documented for Britain (e.g. Silverstone 1976 and Anderson 1988). The same is the case for the Netherlands, where the last decades of the 19th century saw the opening up of the *nette vrouwen beroepen* (respectable women's occupations), amongst which were: nursing, teaching, telegraphy, office work, shop work and childcare.

It has been argued that the "*White Blouse Revolution*" in Britain - the increased employment of women in office work - occurred first in those firms where administrative work constituted an increasingly large part of the work in those firms (Cohn 1985b). Insurance companies are an example of firms who recruited increasing numbers of women into their white collar work, though curiously banks lagged behind other white-collar employers in this respect. In banking and insurance, concentration during the first decades of the 20th century also entailed larger offices with a concentration of administrative work, but feminization in the banking sector was slow [4.7]. It can be said with certainty that in banking and insurance, marriage bars were present, though it is hard to say when these came into existence for the individual banks. In the Bank of England, one of the first banks to employ women in 1893, a marriage bar accompanied the bank's decision to employ women (Bank of England Archive). Similarly, it would seem that in Lloyds bank, a marriage bar was certainly present when, in the second half of the 1920s, the bank actively



started to recruit more women (Savage 1993: 210). But the entry of the first female employees varies between the different banks. And whilst this at first entailed the employment of typists and secretaries, the feminization of clerical work came even later.

What is certainly interesting in the context of Britain, is the evidence that marriage bars continued to feature importantly in the post-war period, in white collar employment in the private sector. This is apparent from evidence collected by the International Labour Office for a comparative report on the bar in employment. This report (International Labour Review 1962) provides evidence that in Britain, the Second World War can not be seen as the absolute end of the marriage bar. In 1962 (the year of the Report), it reports that though the Bank of England had abolished its marriage bar, there still existed one in three of the *Big Five* banks. The same was the case in some local authorities, though these are not named, and in some insurance and shipping companies.

The details about the operation of marriage bars in Dutch banking and insurance are also very sketchy. For banking specifically, commentators seem to hold to the idea that a marriage bar was common, though when this started to be the case is not clear. Clearer is when the bars disappeared; which was during the 1960s. In British banking, marriage bars remained as an employment policy well after World War II, and in that sense stands out from equivalent work in teaching and the Civil Service. In the Netherlands, it may be argued that such bars in banking also lasted till well after the government had abolished it in state employment in 1957, but the contradictions seem not the same here.

Next to white collar work in the private sector, there are also the professions. Amongst the professions in which an increasing number of women were able to find employment were nursing and shop-work, and the more prestigious professions like medicine and law. Did a marriage bar exist here too?

About nursing not much is said in British commentaries, except that there did indeed exist a marriage bar here (Silverstone 1980: 12). Others indicate the broader term of medical staff (Spender, 1984). But apart from these remarks, <sup>few</sup> little details are available as to when it was introduced and why, nor what the reasons were for its introduction or when married women were allowed in. Ray Strachey does indicate that only those medical staff who fell under the control of the public authorities suffered from a marriage bar, but she comments,

*"there are a number of professions in which the question of a marriage bar does not arise. In law, medicine and accountancy, etc., nothing is heard of it. (1937: 61)*

The presence of marriage bars amongst medical staff controlled by local authorities seems to mirror teaching, in that its presence was dependent on the politics of the specific local authority involved. For instance, it should be noted that at the same time as the London County Council abolished the marriage bar for teachers in 1935, it did so for medical staff as well (Lewenhak 1977: 226). Other evidence suggests that some medical staff (often midwives, health visitors etc.) were exempt from the bars which many local authorities carried before World War II, but this did not apply for all local authorities (National Whitley Council Report 1946: 20-21).

That there were exceptions to these examples in the professions is indicated again by Strachey, who gives a comprehensive and (at the time) contemporary view on the possibilities for women in employment at the end of the 1930s. The professions where there is no talk of marriage bars are politics, and

*"Curiously enough no marriage bar exists, and no arguments to support it are ever adduced in the professions connected with the arts. Women musicians, painters, actresses and writers may marry as much as they please, and do in fact marry without abandoning their careers" (Strachey 1937: 61)*

Unmarried women from the upper and middle classes of Dutch society had been campaigning about the lack of opportunities which existed for them to provide for themselves. By the end of the century, this campaign culminated in a national exhibition, the aim of which was to draw public attention <sup>to</sup> ~~on~~ women's opportunities for employment. A number of studies have been done on these new types of work recently [4.8] and some of these give information about the existence of a marriage bar.

In her article on the nursing profession, Bakker-van der Kooij (1981) does not discuss the marriage bar. Her article is concerned with the 'devaluation' of the nursing profession,



~~lower~~  
as less middle class women, and more working class women entered it. By enrolling into the training courses, which was relatively easy for working class girls and women to do - she mentions that divorced and widowed women often went through nursing training so that they could find a reasonably paying job afterwards - these women got an education, and following this a career with independence. So whilst divorced and widowed women could be found as nurses (particularly community nurses), my impression is that there existed a marriage bar in hospitals. Hospitals, it is argued here, were keen on young girls, who after having worked for a few years would take their role in the family and make place for the new cheap pupils. The latter suggests that if there was a marriage bar in hospitals, the reason for having one must partially have been in order to secure a cheap labour force.

About the other professions, like doctors, pharmacy assistants and shop assistants, I have not been able to find much information [4.9], <sup>✓</sup>safe for a comment in the International Labour Review (1962) that in 1962 some department stores still carried a marriage bar and a comment in *Mercurius* (the journal for the Dutch white collar union *Mercurius*) about the exclusion of doctors and accountants from the proposed nation-wide marriage bar on women (*Mercurius* 1939: 228).

From the evidence provided here, it would seem that marriage bars in banks and insurance companies were very common, and lasted longer than in other white collar work, and the professions. Certainly an interesting question to examine is why this should be so. In addition, not all professions carried a marriage bar. In explanations of such bars, one issue which needs to be addressed is why such bars were common in some occupations for mainly middle class women, whilst in other occupations they were not.

### **Marriage bars in industry**

Evidence of marriage bars in industrial work is much more patchy and harder to find than in the areas of work just discussed. Part of the problem relates to the very nature of private industry and its employment. Firstly, there exist and existed a multitude of industries of all sizes throughout this century. Some of the firms which were operating before the First World War and between the wars still exist today, others no longer exist (records of these firms may be difficult to trace). Secondly, employment laws and rights were not like they are today; workers in general could be hired and fired for all kinds of reasons. Hence whilst



in professions like the Civil Service and teaching, one can actually speak of a formal marriage bar as being an employment policy, in private industry it is likely that there often did not exist a formal bar, but that such a bar was still implicitly present. In all, most information available on marriage bars in industry concerns larger firms, and has often been brought to attention through oral historical accounts, rather than through written evidence of this [4.10].

In both societies, a marriage bar could be found in various industries and at various time periods. Though the evidence is sparse, I will here attempt to present a picture of the occurrence of the bar in industry.

In both countries, there is evidence that a marriage bar existed to a certain degree in the 19th century. There are some general remarks about the existence of a marriage bar in private British industry before World War I [4.11]. But there are also some references to its presence in specific firms; like the biscuit factory Huntley and Palmer, and in Cadbury's Bournville factories (Lewis 1984: 186; and Braybon 1981: 28). Braybon indicates that around the turn of the century the issue of married women's employment took on the form of a more national debate [4.12]. One of the crucial themes of this debate - similar to one, discussed below, which was happening at the same time in the Netherlands - was whether married women's employment should be banned. The 'lady commissioners' of the Royal Commission of Labour supported a ban on married women's work, but no national legislation of the kind was ever developed. Employers only accepted the ideas and ideals around women's employment at the time to a degree, Braybon argues (1981: 33), and only some employers - like Edward Cadbury, who had particularly strong ideas about the employment of married women - operated a marriage bar in their firms. Others may have done so as well, but more out of perceived economic motives (Lewis, for instance, indicates that a marriage bar enabled the employer to keep a young and cheaper work force (1984: 186)). Other firms, however, considered it an advantage to have married women employed out of a realization that they were under considerably more financial pressure. They preferred married women for the reason that since they had a family to support, they were less militant than single women or men (Glucksmann 1990: 117). But overall it is difficult to even give an indication as to what percentage of industrial firms operated a bar, whether formal or informal.



There are also some clear examples that a marriage bar was not an uncommon feature of employment relations in Dutch industry before World War I (about some back-ground information concerning types of industry and the employment opportunities of Dutch women around the turn of the century see note [4.13]). One well known firm; Philips, which was founded in the south Dutch town of Eindhoven in 1891, did not employ married women from the start, even at times of great shortage <sup>of</sup> ~~in~~ cheap non-married female labour. Its stance is argued to have been taken (at least partly) to satisfy the demands of the local Catholic establishment (Brand 1937: 92). That the Catholic establishment was very much against the employment of married women outside the home environment, is a ~~returning~~ <sup>recurring</sup> theme in Dutch commentators on it. And this had its effect both on a local, as well as on a national level. On a local level, Catholic priests had an influence on the business community in this respect and new entrepreneurs would try to get the 'blessing' of the local priest [4.14].

On a national level, one attempt was made by *Mr. P. Aalberse*, to push a marriage bar on women in industry through, by an amendment to the 1911 labour law. This was not accepted in parliament (van der Molen 1930s(?): 25-27). The amendment was rejected on the grounds that - although there was a general agreement amongst contributors to the debate that married women could best fulfill their role as mother by remaining in the home, and not by going out to work - there was at the same time a recognition that many married women had to go out to work out of economic necessity [4.15], and that a bar on them would prevent them from supporting their families independently and/or push them into financially less lucrative work, like the various forms of home work which were available to them; forms of work which were not covered by such 'protective' legislation.

According to Lewenhak (1980), the marriage bar was relaxed in Britain during the First World War. Braybon (1981), however, does not specifically discuss what happens around marriage bars in industry at the time of the war, though she does discuss the expansion in the ratio of married women working during the War.

*"Married women made up 40% of all working women throughout the country: in Leeds 44% of women in the four main engineering firms were married, although in 1911 only 15% of women workers in the area had been married." (Braybon 1981: 49-50)*



Indeed, the Census average for married women, before and after the war, was between 10% and 15% of the total female population. Whether this reflects a relaxation of marriage bars in various industries can not be said with certainty from this evidence alone.

The Netherlands had taken on 'neutrality' during the First World War. Though this entailed that industry was going through a relatively good time [4.16], there was not the type of expansion in war production which was present in Britain. Neither was there the level of displacement in industry which the war caused in Britain. The expansion in production was evident in the textile industry in Twente. Blonk indicates that this had as result the increased employment of married women, since during the war, significantly more labour cards (these were needed by married women if they wanted to gain paid employment) were issued to this group of workers. But since it was not uncommon for married women to be employed in the textile industry in Twente, it would be wrong to generalize from this that married women's employment rose in other areas of the Netherlands as well. There is little reason to suggest, then, that the war posed a challenge to gender ideologies and/or relations in employment in the Netherlands.

In the inter-war period, there is evidence both of firms which operated a marriage bar amongst its female staff, and firms which did not. Some of the firms which did operate a bar in Britain during this period include the Biscuit factories; Kemps and Peek Frean (Glucksmann 1990: 30 and 107, Jephcott et. al. 1962: 66), Courtnaulds, Boots and Players, Unilever and Imperial Chemical Industries Ltd., Cadbury Brothers Ltd. and Rowntrees (Glucksmann 1990: 223 and Report of the National Whitley Council 1946: 21-22). Others have indicated the existence of the bar in the more traditional types of industry, like ~~in~~ coal mining (John 1982: 16), and the tinsplate industry in Wales (Owen Jones 1987) [4.17]. And at least some of the lace and hosiery industries in Nottingham operated one, as is evident from oral historical accounts of this (Taylor 1977: 53). Lastly, in the cotton industry in Lancashire, in which historically many women - married and unmarried - had found employment, a marriage bar was introduced during the 1930s, when due to the decline in the industry, unemployment in the area increased (Lewenhak 1977: 215 and Walby 1986: 180). This was a marriage bar in the form of a phasing-out system (meaning that from that



moment on, women who married would get the sack but employed marrying women were kept on, whilst no new married female staff was engaged).

On the other hand, there were also specific firms who did not operate a marriage bar on their female staff. Amongst these are a number of the firms researched by Glucksmann: Hoover, Morphy Richards and the EMI company. Interesting is that during the war (World War 2), all of the firms mentioned in the National Whitley Council Report withdrew their marriage bar (1946: 21-22), though most firms voiced the opinion in 1946 that they would probably return to their pre-war policy. But indications are that when the labour market remained tight after the war in many areas of the country, the bar disappeared in at least some industries, as was the case in the firm Peek Frean. One important indication that the operation of marriage bars in British industry had not completely vanished by the 1960s is provided by the 1962 Report in the International Labour Review. Though no firm names are mentioned, when private industry is discussed, it is remarked that

*"In the Philippines and the United Kingdom also the practice of requiring women to resign on marriage appears to be followed in some undertakings."  
(International Labour Review 1962: 375)*

In addition, it appears that there were regional variations in the operation of the bar in firms. Jephcott et al, for example, state that many firms in the South of England had such a bar during the 1930s. Equally, a bar could be found in the latter years of the 1960s in certain areas where the employment opportunities women enjoyed, had historically not been good, like in Northern Ireland and South Wales (International Labour Review 1962: 374 and Lewenhak 1977: 292).

There is no doubt that marriage bars prevailed in certain sectors of employment and in certain regions in Dutch industry, in the inter-war period. One can also distinguish a regional pattern with respect to the marriage bar in industry to a certain extent [see also note 4.13]. In industry in Brabant, a marriage bar was employed virtually by all employers because of the influence of Catholicism in this area (Brand 1937, Kooij & Pley 1984 and de Bruijn 1989 give a clear indication of that. See also International Labour Review 1962: 374). Some clear examples here are Philips, which carried a marriage bar from the year it

started production, right through to the 1950s. The tobacco industry discussed by Kooij and Pley is another example, but of an industry which experienced significant changes during the 1930s, and carried a marriage bar of similar characteristics <sup>to</sup> as that in the Lancashire cotton industry in the 1930s. And the textile industry in the region of Brabant (especially in the town Tilburg) also knew one. In the new industries, like diamond production and tailoring in the cities, married women were barred (Bruijn 1989: 31). Catholicism did not have a great influence here, so other reasons as to why these industries barred married women need to be sought.

But just as one can indicate in which industries and where marriage bars could be found, one can indicate in which types of work and where married women were not barred, but examples here are not as numerous as in British industry. As indicated by Doorman (1948), before the Second World War, there still remained some traditional industries in which married women were involved, like the fishing net weavers, of whom 70% were married women (1948: 211). These opportunities of work disappeared rapidly, though, during and after the war. In some Dutch towns, a marriage bar was not applied in all industries. Doorman sights the town of Maastricht where married women were found in the ceramics industry, the tobacco industry (though the 1930s *CAO* was accepted here), tailoring and in the retail trade, where they often managed prestigious establishments, including hotels (1948: 212). Furthermore, unlike the textile industry in Tilburg (in Brabant), in the province of Twente, married women did go into the textile factories (with the exception of the town Hengelo) (Blonk 1929: 229). So you can find the severe implementation of a marriage bar in the textile industry of Brabant but not in the textile industry of Twente. Marriage bars in industry continued ~~their presence as employment relations~~ in the post-war period. And though the Dutch State had agreed to stop the bar on its female employees in 1957, the International Labour Review Report makes it clear that Dutch Industry did not necessarily follow suit.

*"The Netherlands reply indicated that in various private undertakings the general rule holds good that female employees are dismissed on marriage." (International Labour Review 1962: 370)*



Just as was the case with state employment in the Netherlands, it can be argued that the depression years increased the pressure in favour of marriage bars. If this is so, it certainly needs to be related to national efforts to curtail women's employment. During the 1930s, three attempts were made to do this; two of which affected married as well as unmarried women (Schoot-Uiterkamp 1978: 197).

To summarize, there <sup>is</sup> ~~exists~~ concerted evidence that marriage bars existed in both societies considered. It would seem, though, that marriage bars were more widespread in industry in the Netherlands than in Britain, <sup>if</sup> ~~if~~ not for the whole period under consideration, then certainly from the inter-war years through to the post World War II years. In Britain, one can see changes in the attitude towards the employment of married women by industrial employers before the end of the 30s. A point in case is the biscuit factory Peek Frean, which started to employ married women during busy periods in 1937, after it had operated a vigorous marriage bar during the 30s. This firm, after the war, made a radical U-turn in its employment policy towards the employment of part-time married women, when they found themselves facing a considerable labour shortage problem in young unmarried girls. The force of unmarried young women from which they had drawn their labour before the war seemed to have shrunk. The firm realized that part of the reason behind this was that young women were increasingly able to enter into white collar jobs, which they considered as more desirable than factory work (Jephcott et al 1962: ~~look-up~~). The question is to what extent other British firms came to suffer from this same problem at this time. The example of Peek Frean, however, indicates - an area of comparison and possible difference between the two countries - that the relative labour supply at specific times, must be considered in order to explain variations in the continued presence of marriage bars in industry.

In the Netherlands, after the large scale attack on the employment of married women during the 30s, which took place both at a state level as well as in other areas of social life, married women were not, for some considerable time, regarded as a possible work force which employers could draw <sup>on</sup> ~~labour from~~ (Blok 1989: 62), <sup>e</sup> ~~E~~ven when they faced, like Philips, extensive labour shortages. Following the Report by the International Labour Review in 1962, one has to concede that in private industry one could still find a marriage bar to a certain extent in both societies, though with certainty, it was more extensive in the Netherlands than in Britain by this time.



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Next from this cross-national variation, some of the other variations, mentioned at the start, have been identified. Firstly, one can distinguish variations in the enforcement of the bar according to time. In Britain, this is evident in the short period of enforcement in the textile industry of Lancashire, confined to the 1930s period, Whilst in Cadburys, it was present before and after World War 1, till the Second World War. In the Netherlands, this is evident from the example of the tobacco industry in Brabant during the 1920s and 30s, where married women were successfully barred from the unionized part of the industry during the 30s, after having been employed in the industry during the 20s. Whilst female workers with Philips faced a bar from 1891 till the 1950s. Secondly, there is the variation, indicated with reference to the Lancashire textile industry and the Dutch tobacco industry, in the type of bar. In the latter two cases, the bar was one where married women were slowly phased out. In other cases, e.g. the introduction of the bar in teaching, even employed married female teachers were sacked.

Thirdly, in both societies one can distinguish regional variations in the extent to which a marriage bar was present in industry. In Britain, the areas which have been indicated as areas where a marriage bar in industry was common are South England (Glucksmann 1990), Wales and Northern Ireland (Lewenhak 1977). The latter two areas are also argued to be areas where employment which was considered to be 'women's work' was sparse. I do not know, though, if enough evidence exists on the marriage bar in industry in Britain to be able to say that it was in these regional areas alone that marriage bars were concentrated; little has been said, for example, about the existence of a marriage bar in industry in Scotland.

In the Netherlands, where there is more evidence available, more can be said about regional variations in the implementation of the marriage bar. Firstly, in the Catholic regions in the Netherlands, one is more likely to find a marriage bar than in non-Catholic regions. These concern the provinces of North Brabant and Limburg, though a marriage bar seems to have been most common in North Brabant which is the province in which industry expanded most during the first half of this century. Furthermore, a marriage bar could be found in the new industries in the cities. In the traditional industries in areas where married women had always worked; like textiles, a marriage bar could not be found (with the notable exception of the textile industry in the province of Brabant).



A number of the variations which were presented in the overview at the beginning of this discussion, have been drawn out here. Attention has especially been given to cross-national and time variations which can be found in the presence of marriage bars in various sectors of work. This discussion makes it possible to summarize the differences between the Netherlands and Britain in the extent to which such bars were present, but also <sup>allows us</sup> ~~allow~~ to compare the various sectors of work with one another (see also figure 4.1). The cross-national variations in the occurrence of the bar may be summed up as follows. In teaching and the Civil Service, the bar existed some 10 years longer in the Netherlands than in Britain. In addition, in the Netherlands there was much variety in the implementation of the bar over time in both teaching and the Civil Service. The bar in the British Civil Service is characterized by its lengthy existence without much interruption in its implementation at all. But the bar in teaching employment in Britain was relatively short lived. White collar work stands out from the other 'middle-class' types of occupations in that here the bar lasted longer into the post-war period in both countries. In industry, there is evidence of marriage bars in both societies, but the indications are that such bars were more common in Dutch industry, whilst it is also likely that such bars remained, on average, present in Dutch industry longer into the post-war period.

#### **4.3 Contrasts, similarities and variations: how to explain marriage bars?**

In section 4.1, I introduced a number of areas of disagreement around marriage bars, their occurrence and their relevance. The first of these concerned the issue of the relationship between the presence of marriage bars and the participation of married women in employment. In Britain, I argued, this issue was connected with the question whether such bars were more prevalent in employment where middle class women could be found, than in employment <sup>n</sup> where working class women were to be found. In this section, I will look at this issue more closely. This I will do in the context of a consideration of various explanations which have been brought forward to explain such bars. From the discussion on the variations found, in the previous section, one point must be clear. Any



comprehensive explanation of the bar needs to be able to deal with the variety in evidence found.

Explanations of marriage bars often concern certain types of work, certain periods of time, or specific interest groups. This is not surprising, given that discussions on marriage bars in employment often take the same route, as we have seen. Oram's study, as has already been mentioned, looks at teaching. Others provide an explanation for the occurrence of the bar during a specific time period; as is the case for de Bruijn (1989) who explains the marriage bar policy introduced by the Dutch State during the 30s. Sometimes a specific interest group stands central, as is the case with Lewenhak (1977), who looks at the bar in terms of opinions about it within trade unions. There are a number of factors which seem to recur in explanations about the occurrence of the bar. These are (i) the tightness of the labour market, (ii) the importance of ideology and (iii) the economic or other interests of various interest/power groups. I will take a look at each of these factors in turn.

There is no dispute amongst contributors that the tightness of the labour market influenced the occurrence of marriage bars. Oram mentions the 1921 recession and consequent unemployment amongst teachers as one of the reasons why a marriage bar was introduced in teaching. The high level of unemployment is also very much associated with the increased occurrence of the bar as imposed through the State in the Netherlands (Blok 1978/1989, de Bruijn 1989). However, about the reason why the tightness of the labour market influenced the occurrence of the bar, not every contributor is clear. Some merely state that the demand for labour is important, like Lewenhak (1977, 1980) and Hunt (1988). Others, like Oram (1983) and Blok (1978/1989), go further than that. They argue that as unemployment increased during the inter-war recessions, there was increased debate about who in society had most right to the available work. Married women, for several reasons, were argued not to have the right to work under such circumstances. These arguments were closely related to ideologies around gender roles. This relationship is evident from an example of the types of arguments which circulated during the 1930s depression in the Netherlands, when unemployment was high. The ideology of the male breadwinner and his female dependent at worst assumed that married woman who worked during the 1930s Dutch depression, were benefitting from a double income, whilst others



did not have an income at all. This was considered as selfish and immoral since these working married women took the bread out of the mouths of others. So the slackness of the labour market obviously brought out certain reactions in people, which a tightness of the labour market did not, or to a lesser degree. In fact, the tightness of the British labour market during the Second World War reversed this very pattern to a 'positive' recruitment of married women.

Ideology has been mentioned by many as an influence on the occurrence of the bar. Summerfield, for example, explains the marriage bar as

*"One of the most concrete ways in which the ideology of the male breadwinner and female dependent was expressed." (1984: 14)*

Lewis also indicates the importance of ideology in her explanation of the increased occurrence of marriage bars in the early 20th century. But she regards this increase as mainly affecting women from the middle classes. Lewis does not deny that working class women were to a certain extent affected by marriage bars, but her arguments imply that middle class women were more affected than working class women, and this she seeks to explain. She also indicates the time-period when marriage bars became more common. This is clear when she argues

*"During the early 20th century and increasingly during the inter-war years the ideology of motherhood was reinforced legislatively by the marriage bar, which was chiefly applied to professional women and which served firmly to delineate the world of married women from that of men at a time when it was becoming widely acceptable for single middle class girls and women to go out to work." (Lewis 1984: 102. *ul my emphasis*)*

Lewis suggests two reasons why middle class women were affected more by a marriage bar than working class women. The first of these is that unlike working class women - who had always worked - it was becoming more usual for middle class girls to go out to work. The second reason (also mentioned by Glucksmann 1990: 224), is that middle class women were most likely to be found in work which was enjoyable to do, whilst they at the same



time were more likely to be in a position to work, since their double burden was not as heavy as that of working class women. The latter could not rely on domestic help nor benefit from the relatively expensive newly developing domestic commodities. These changes are argued to put the established patriarchal order, which firmly placed a woman within the confines of the home, under threat. The marriage bar is explained, thus, as a means by which this order of sexual segregation could be maintained at a time when it was threatened.

In her explanation of the increased presence of marriage bars in British employment, Lewis emphasizes the ideology of separate spheres and relates this to why middle class women were more affected by marriage bars. The significance which she attributes to this ideology is apparent as she argues that the increased presence of marriage bars in the inter-war period was *"exacerbated rather than explained by the economic depression"* (Lewis 1984: 200). But a number of questions confront Lewis' arguments here. The first relates to her usage of ideology. In her work, Summerfield (1984) talks in terms of the ideology of the male breadwinner. Lewis, on the other hand, talks in terms of *"the ideology of separate spheres"* (1984: 77) or *"the ideology of motherhood"* (1984: 102). There is no doubt these three relate to each other, but it still provides ground for confusion. This is so because Lewis argues the ideology of separate spheres/motherhood ~~to~~ originate<sup>s</sup> in middle/upper class life, and ~~to have~~<sup>has</sup> more effect there, whilst Summerfield's ideology of the male breadwinner does not have a distinct class connotation. At the same time, in the Netherlands, the ideology of the male breadwinner, and that of 'a woman's place is in the home', was held to strongly in religious circles. Whilst in the Catholic regions this ideology was pursued with vigour, not just middle class women were affected. In fact it might be argued that working class women were more affected since it was they who were, by all means and purposes, to be kept out of the factories.

There is evidence in plenty that the ideology of the male breadwinner transgresses class boundaries in the history of work in capitalist societies. But even so, there may be different ways in which ideology forms part of an explanation of the presence of marriage bars. Lewis looks at the problem from the angle of the domestic sphere; i.e. that the increased employment of middle class women might upset the sexual division of labour in the household, if left to its own devices. Maybe this is only a partial view of the issue. From the angle of the sphere of employment, the increased presence of women together with a



tightening of the labour market may upset the gender order in the employment sphere itself. This may have increased patriarchal exclusionary feelings amongst the male section of the work force as-effect. This, then, must be considered as a possible causal factor as well. Furthermore, in times of economic recession, patriarchal ideologies may take on renewed significance as use is made of them in order to justify the action taken by certain groups of agents. For example, employers might want to introduce a marriage bar amongst <sup>their</sup> ~~its~~ own employees in order to reduce labour costs, and use ideology to justify their actions.

But there are other aspects to think about as well. As is clear from Strachey's comments, not all professions where middle class women could be found carried a marriage bar. So the ideology of separate spheres does not appear to have applied to all middle class women equally. In addition, one also has to consider the time variation factor in the occurrence of the bar in those sectors of work affecting middle class women. Lewis regards the inter-war years as the period of increased occurrence of such bars. The establishment of the marriage bar in teaching indeed backs up her argument here since it became enforced in the 1920s by many local authorities and lasted right through till the Second World War. Furthermore, the post World War I period also saw an increased number of white collar employers taking on women for the first time. Marriage bars undoubtedly accompanied this change in employment policy. But the fact that a marriage bar existed in the Civil Service since the 1880s right up until 1946, gives the feeling that Lewis generalizes at the expense of explanation. Equally, the bar appears to have applied in banking and insurance work until the 1950s (or even the early 1960s). A further problem which has to be solved, then, is whether the ideology of separate spheres can, by itself, explain the different times at which the bars were abolished in various 'middle class' types of employment.

Lastly, there is the question whether it really was the case that middle class women were more affected by the bar than working class women? Looking at Britain, one problem needs to be taken into account before this can be established. This problem relates to the points brought up when discussing evidence of the bar in relation to white collar work and work in industry. There, I pointed out that evidence of marriage bars in industry and white collar work was not as readily available as was the case for the Civil Service and teaching. This was connected with some methodological problems in researching the bar in these types of work, as was discussed in the previous section. Hence, even though more is known about the bar in the Civil Service and teaching, this does not mean that no bars



existed in industry, where more working class women could be found. To come to the point, one runs the danger of falsely generalizing that middle class women were more affected because more is known about the bar in sectors of work where middle class women were employed. In a way this is relatively easy to do, because so much attention has been given to the increased presence of the bar after World War I, especially concerning teaching.

In all, given the evidence which I presented on the presence of marriage bars in British employment, I tend to agree with the idea that in Britain, the bar seemed to have more of a presence in 'middle class' types of employment. I also do not want to discount the relevance of ideology for an explanation of the existence of a marriage bar. Indeed, the marriage bar in teaching may not be understood without reference to the significance of ideology. But is this the same for all the types of employment in which middle class women could be found? There is a need, then, to address the variations found in 'middle class' types of employment. In order to do this, one needs to look at other factors as well.

What it comes down to is that both factors considered are not sufficient explanations in their own right. Ideology on its own is not enough for a comprehensive explanation of such bars and neither is the state of the labour market. What does seem to be the case, though, is that ideology and the state of the labour market interrelate together in this respect. A further route to explore here is to consider more closely the way in which these two influence, or are influenced by, the economic and social concerns of the various 'parties' involved in the employment sphere. This brings us to a discussion of the third factor which recurs in explanations of the occurrence of the bar. That is to consider the economic benefits and/or other interests of various interest/power groups affected by the existence or non-existence of the bar. Parties which are directly affected are women and married women in particular, employers and men. Their interests are often pursued by institutionalized bodies, like trade unions, the confessional establishment, the State, employer's organizations, women's groups, and the family [4.18].

In what follows, I will first consider those who examine employers' role in the institution and maintenance of marriage bars. Then, trade unions will be put under the limelight. Finally, I will look at the interests of the State in influencing women's paid employment.



## **Employers and their Associations**

The most elaborate account in which the interests of employers in marriage bars is discussed, is provided by Cohn in *The Process of Occupational Sex-typing* (1985a). His arguments are well worth considering because of their elaborate nature and I will do this here. I am here going to argue, though, that his analysis contains helpful as well as confusing elements. The latter is especially the case when he attempts to apply his perspective on a general analysis of the variations in the presence of marriage bars which can be found.

Cohn's starting point is the natural turnover hypothesis, which attributes women's lower participation rate in paid employment to their domestic responsibilities and sex-role socialization (Cohn 1985a: 91). This hypothesis assumes that it is economically rational for an employer to minimize turnover amongst the employees of the firm. Cohn argues that, contrary to this assumption, under certain conditions a situation exists in which it becomes economically beneficial for a firm to artificially increase turnover amongst its employees.

This occurs, so Cohn argues, when there is a situation in which 1- the labour market is slack, 2- when the firm follows a payment policy which increases over time periods by way of providing incentive, and 3- when the firm has a large percentage of low-skilled work on offer. When a firm facing this situation is involved in increasing turnover above its natural level, the firm is involved in, what Cohn calls, '*Synthetic Turnover*'. One such strategy of '*Synthetic Turnover*' is the marriage bar, which enables the employer to

*"place maximum tenure limits on positions with short learning curves. After a given number of years, the employee is forced to resign. Tenure bars provide effective limitations on career lengths, but they may create fundamental problems of legitimation." (Cohn 1985a: 95)*

Hence following the three conditions mentioned above, he furthermore argues that where a marriage bar is used as a means for turnover, there needs to be a

*"normative climate that will tolerate overt sex discrimination." (1985a: 109)*

This condition is crucial to the extent that if it does not hold, a marriage bar can not exist. Cohn, hence, acknowledges the importance of the two factors which were considered earlier; those of the tightness of the labour market and patriarchal ideology concerning married women's employment (though the latter <sup>comes</sup> under the name of "*normative climate*"). But he does so on the level of the employer, considering how these two factors, including some other characteristics of the employment structure in specific firms, make it financially interesting for an employer to institute a marriage bar. Having said that, Cohn does not consider the issue of a normative climate, which is favorable towards the discrimination against married women in employment, any further. This is rather a pity since it entails that he neither considers how this normative climate might be affected by the tightness of the labour market.

Cohn's argument seems to be that a marriage bar is most likely to be found in clerical work, since here one is most likely to find the combination of conditions which make such a bar economically viable for the employer to enforce. As examples, he looks at the British General Post Office (Civil Service) and the Great Western Railway as companies which had a marriage bar for a long period of time; the Post Office (as has already been discussed) from the decade in which it started to employ women in the 1870s, until 1946.

Both firms, so Cohn argues, faced the situation discussed above in which it became economically rational to increase turnover rates. In both companies, employment was guaranteed till retirement age (a condition which somehow seems more important in the formation of employer interests, than Cohn gives it credit here). In the Post Office, there existed a lot of low-skilled work and in order to facilitate employee morale, the payment structure contained time-based increases. By introducing a marriage bar, flexibility was created at the lower skill levels and career paths of male employees were facilitated. This at the same time meant a reduction in the number of employees who were paid above their level of productivity. So by introducing a marriage bar, direct financial gains, as well as indirect gains could be made. The latter included facilitating male employee morale. The National Whitley Council Report, when looking at the arguments for the retention of the bar in the Civil Service, touches on this same aspect when stating



*"Where there is a large amount of routine work to be done, it is a real advantage to employ women who stay only a few years and leave on marriage. The amount of routine work in the Civil Service is so great that the Service cannot provide adequate careers for all the young persons recruited to the lower grades: it is essential, therefore, to have a fairly rapid turnover, and marriage wastage is a highly important factor in this." (National Whitley Council Report 1946: 12)*

This manner - rarely openly acknowledged - in which the male career has been facilitated in some types of work, through the use of a stratified work force <sup>in</sup> ~~on~~ terms of gender, provides the basis upon which a number of characteristics of female employees can be explained. Next from addressing different turn-over ratios between male and female employees in such employment, it also provides a perspective on how this employment showed a distinct vertical hierarchical occupational segregation.

Cohn's account provides a convincing reasoning of the conditions under which the operation of a marriage bar is in the interests of certain employers. But whilst this analysis provides useful aspects needed in any analysis of marriage bars, Cohn then continues to use this analysis in explaining the variations in marriage bars which can be found. It is here that his argument becomes less coherent.

It seems to me that in his effort to explain variations in the existence of the marriage bar Cohn runs into problems because he extends his hypothesis which is shaped according to the evidence which he has gathered on the British Civil Service, rather insensitively to other areas of work. He mentions, for example, the marriage bar in teaching, and explains its presence and decline by the changing state of the labour market (1985a: 114). Interestingly enough, he does not test his hypotheses <sup>i</sup> ~~s~~ on teaching. Presumably, if he was consistent in his argumentation, he would have to conclude that since teaching is not a low-skilled profession (where learning curves are not short with early peaks), that again there is no need to engage in synthetic turnover here. But the existence of a marriage bar in teaching is one of the most discussed examples of the bar in Britain and the Netherlands. Following Oram (1982), the period in which married women were barred from the teaching profession in Britain can not simply be ignored. And neither can the fact that in teaching, the marriage bar is most likely to have been an economic cost rather than an economic benefit to



employers. Training costs for teachers compared to other types of work were quite substantial and the same for all training teachers, regardless of gender. Oram actually looks into the question whether the introduction of the marriage bar in teaching entailed economic benefits for local authorities. Though these authorities claimed that the reason behind the marriage bar was 'economic', she comes to the surprising conclusion that with the exception of the London County Council, no local authorities researched this matter thoroughly. London County Council found that not much support could be established for these argued economic benefits (Oram 1983: 139).

In many respects, the marriage bar in teaching stands out from that in the other 'middle class' types of employment, and it would be interesting to know why this is so. It was suggested above, that Lewis, in her emphasis on the ideology of separate spheres, might have provided a too general explanation of marriage bars which could not deal with certain variations. It was also suggested that since so much attention has been given to the increased presence of the bar amongst teachers, that this might aid in a bias. Looking at the argument of Cohn and Lewis together may provide an explanation for some of the variations found in the types of employment where mainly middle class women were employed. The main reason behind the marriage bar in teaching may indeed be *"the anti-feminist backlash"* Oram has suggested (1983: 136), which, by all means and purposes, is very much the same as Lewis' threat to the ideology of separate spheres. In other middle class types of employment, like white collar work and work in the Civil Service, where internal labour markets were operational, the marriage bar presence may be explained more in terms of Cohn's hypothesis.

Apart

Next from teaching, a further example of Cohn's insensitivity is blue collar work. Cohn states that because tenure-based payment structures are not common in blue collar work, problems with over-annuation do not occur. Wages are here likely to be piece-rated or set through collective bargaining, and

*"Therefore, in manual occupations there is no need to engage in synthetic turnover." (Cohn 1985s: 111)*



Again it would seem that Cohn's argumentation does not <sup>fit</sup> stem with the empirical evidence on the occurrence of the marriage bar which I have found. First of all, in Britain and the Netherlands and probably many of the other countries mentioned in the Report by the International Labour Review (1962), a marriage bar did exist in much blue collar work at various time periods. Tenure-based payment structures may not have been common in industry, but they certainly did exist. In addition, it is a well known feature of industry in the first half of this century that wage variation existed between different types of employees. Often this took the following order; adult men could demand the highest wages, followed by adult and married women. Generally speaking boys earned more than girls. So in principle, firms could save on their wage costs, by selection of workers.

Rather than arguing that marriage bars were not needed in industry, Cohn could have used his argument to explain why, in the British context, marriage bars were not as common in working class types of employment, compared to middle class types of employment. Read in this way, a complementary explanation to the one provided by Lewis, is given for this feature in the case of Britain. In his effort to extend his analysis of the marriage bar in the British Civil Service to an explanation of variations in the bar in general, Cohn gives us the impression that one can expect to find that the occurrence of marriage bars was far less extensive than it really was. And this is a pity since his analysis might work in some sectors of work, which he excludes from attention; namely industrial work. In addition to the issue of wages, in many industries, low-skilled employment features highly. This makes one think that Cohn's conditions work to some extent in some industries.

Take, for example, the Dutch industrial firm Philips, where a marriage bar existed for a lengthy and unbroken period of time (1891-1950s). It is known that a large percentage of work which Philips had on offer was low-skilled work. It is also known to have employed a large number of young and unmarried women. Furthermore, it <sup>operated</sup> produced in a part of the Netherlands in which the Catholic church had great influence, which is by many regarded as the main reason why Philips had a bar (Brand 1937: 92 and de Bruijn 1989: 154). But Philips carried a marriage bar continuously for a long time, and at time periods when they were facing a severe shortage in their required labour source of cheap young women. At the same time, their competitors for labour in the same part of the Netherlands were not as strict about operating a marriage bar for the same and continuous period of time. Some even started to employ married women during periods of severe labour shortage, as was



the case in the tobacco industry during the second half of the 1920s (Kooij & Pley 1984: 70). Philips never did so. <sup>In</sup> With other words, though the Catholic influence was great, it was not always decisive. And at a time when Philips was suffering from severe labour shortages, there must have been other reasons for it to continue to employ a marriage bar.

One plausible explanation, it seems to me, is that their policy of barring married women was one which they considered to be in their economic interest. As is clear from the evidence provided by Brand (1937: 63), married women were more expensive to employ than unmarried young women. The latter group was the cheapest to employ of all. Since a large extent of Philips' employment concerned unskilled work, they had a large amount of unmarried young girls employed constituting 35% of the total employment in 1927, (this is before the large redundancies of the early 1930s) (Brand 1937: 37). If they, even at a time when they faced a labour shortage, had abolished their bar, they would have created the possibility for a large percentage of their employees to stay on longer and this, no doubt would have meant a higher average wage bill. However, you could still argue that employing married women would have been cheaper than employing more men, which they in fact did in the latter years of the 1920s [4.19]. Between January 1927 and June 1929, the absolute number of employees more than doubled, from 8200 to 20497, whilst the female ratio amongst its employees declined from 35% to 28% (Brand 1937: 37). This sudden increase can be attributed to the start of radio production as well as an expansion in the demand for light bulb as electricity was becoming more common in households in the industrialized countries. It is likely that at the time when Philips started to employ men into their unskilled jobs, they must have known them to be temporary since in 1929 and the years following, the number of their employees fell again by over half (reaching 10770 in March 1933). According to de Bruijn (1989: 146/147), the main reason for this reduction was the introduction of new machinery which made a lot of employees redundant, especially the more expensive male workers. It is maybe unnecessary to mention that major investment decisions of this kind are not brought into being overnight.

Cohn, in his analysis, provides us with the conditions under which the operation of a marriage bar is of economic importance to employers. A decisive condition is that there needs to be a normative climate in which discrimination against married women in employment is acceptable. If this is so, the desirability for employers of operating a



marriage bars depends on the state of the labor market; when this is slack, employers can be more choosy, than when this is tight. Given these circumstances, one may expect to find marriage bars in firms which have a fair percentage of low-skilled work and which operate internal labour markets.

### Trade Unions

Some contributors to the debate on gender relations in employment have emphasized that patriarchal exclusionary practices have often been pursued through trade unions (Walby 1986, 1989, 1990, Glucksmann 1990: 193). The marriage bar in employment is seen as one such patriarchal exclusionary practice. These contributors hence stress the idea that trade unions have, in the past, often pursued aims and strategies which were against the interests of female workers and to the benefit of male workers. Especially in the craft unions, but also in white collar unions, women were either excluded from membership in an attempt to keep them out of industry, or organized with the aim to control their presence in specific sectors of employment and hence prevent them from undercutting male wages.

Though I agree that historically seen, there is enough evidence in support of this, when considering the marriage bar in employment and the reactions which can be found amongst trade unions towards these, one striking factor is that trade union support for and against (and fight for and against) marriage bars in the various occupations which they represented, has been varied. This counts <sup>holds</sup> both between unions, over time and within unions.

A number of trade unions were supporters of a marriage bar. The Union of Post Office workers (UPOW), for example, is known to have been a staunch supporter of the marriage bar. It was against the abolition of the bar in the Civil Service, when the matter was discussed at the end of the war. And when the bar was abolished in 1946, it continued to carry one amongst its own employees till 1963 (Boston 1980: 252, Lewenhak 1977: 265). Equally, in the Netherlands, the *R.K. Tabaksbewerkerbond* (Catholic tobacco workers union) campaigned vigorously to get the bar accepted and implemented in their sector of work, during the 1920s (Kooij & Pley 1984: 74).

In addition, a number of trade unions were somewhere in between. Some <sup>were</sup> ~~being~~ actively ~~being~~ in favour and some <sup>were</sup> ~~being~~ actively against the bar. One can speculate about why this



was so. As pointed out above, Glucksmann and Walby have stressed that where trade unions did organize women, this was often done out of the interests of the male workers (as well), since unorganized female employees posed the threat of undercutting male wages. Certainly with respect to the marriage bar it needs to be born in mind that the exclusion of married women from the union, or campaigning in favour of their exclusion on the side of the union, created this same possibility. So all unions faced this dilemma in their decision taking. Here, the fact that trade unions do not constitute one coherent body of thought, but are themselves institutions in which dominant interests are constituted through the weighing up of the interests of the various agents involved, is clear. And as trade unions organized women employees, there was also a need to address the interests of their female members, or to give the impression that these were taken into account. It is not surprising to find, therefore, that trade unions often did not seem to either be coherently in favour, or against the bar.

There are a number of cases, then, of trade unions in which the executive was officially against the marriage bar, whilst many members were in favour of it. This was the case in the Bank Officer's Guild (BOG), which was officially against the bar. During World War II, when BOG served the interests of bank employees in England and Wales, the issue of the marriage bar was actively discussed (as is clear from their Journal: *The Bank Officer* in 1941. See further my discussion on this in chapter 5). Even so, the stance of the union leadership was challenged on various occasions by voices of dissent within the union in support of the bar. Interestingly, these voices were not just those of men. The same occurred in the Civil Service Clerical Association (CSCA). Here, whilst the leadership of the union was officially against the bar, there was still support for it amongst its members (Boston 1980: 253).

Certainly, where opinion within a union differed on the topic of the marriage bar, the leadership had to tread carefully. So even when the official stance of a union was against the bar, this does not mean that the union also actively fought against it. This, it may be argued, was the case for the National Union of <sup>T</sup>teachers, when the bar was introduced on married female teachers in the early 1920s (Oram 1983: 143). Oram is clear about the conflicting interests within this union. This also counts for the *Bond 'Mercurius'* (which covered Dutch white collar employees, including banking) in the post World War II years. In banking, the bar was included in the banking CAO until the 1960s and the union may



either be accused of merely paying lip service to its stance (which according to their journal: *Mercurius* of 1939 had been an opposition to the bar), or in being ineffective in their attempts to get the bar rescinded in Dutch banking (I suspect the latter was the case).

One of the rare examples, where a trade union did fight against the marriage bar in its sector of work, concerned the National Union of Women Teachers. Not surprisingly, according to Oram, this self-confessed feminist union contained active members, who were willing to go further in their objectives (Oram 1983: 145). There are other examples, too, where separate women's sections were set up by women employed in a sector of employment, often out of discontent with the 'male-dominated' trade union in looking after their interests (Walby 1986: 152). This does not mean that all women were against the marriage bar in employment. Support for it was often present amongst unmarried women in certain sectors of work. Lewenhak provides examples of this from the 1850s, when working class women supported the payment by employers of a family wage (1977: 51). And also later on, during the 20th century, when the presence of married women in, for example, white collar work, was regarded as defeating unmarried women's claim for equal pay (Lewenhak 1977: 225).

So in explaining why trade unions were either for or against marriage bars, one is undoubtedly confronted with the issue of competition and membership interests. However, just as was the case with employers, trade unions and their members often resorted, in order to support their arguments for the bar, to patriarchal ideologies around the family and women's role in it. Similarly, it is easy to see how, when unemployment was on the increase, unions laid more stress on these ideologies, in an effort to influence the outcome of 'who gets the jobs which are left' or 'who should be the first to leave'. Examples <sup>of</sup> ~~about~~ this include the debates in the CSCA during the 50s, and the numerous examples from the 1930s. The way in which rising unemployment and patriarchal ideology interrelate together in bringing about a marriage bar, is illustrated in the example of the barring of married women from the organized section of the Dutch tobacco industry during the 1930s. What happened in the organized sector of this industry is interesting because it on the one hand shows an important difference between the way workers were organized in the two countries, whilst it also brings out some of the dilemmas trade unions faced in taking a stance on the marriage bar.



During the 1920s, the Dutch tobacco industry, which was concentrated in the south of the country, underwent expansion and running alongside this, an increase in the female/male ratio amongst its workers. As was remarked in the discussion on Philips above, the labour market during the latter half of the 1920s was extremely tight in this part of the country. Unlike Philips, though, employers in the tobacco industry started to recruit married women. Kooij & Pley argue that even though the Catholic employers organizations agreed with the principle of a marriage bar, this principle was bypassed when it became economical to do so (Kooij & Pley 1984: 70).

In reaction to the employment of married women, already during the bargaining over the *CAO* (collective bargaining agreement) in 1928, the *R.K. Tabaksbewerkerbond* (the Catholic tobacco workers union) wanted to introduce a marriage bar as part of the collective bargaining agreement. The *R.K. Vereeniging van Sigarenfabrikanten* (the Catholic employers' organisation) agreed with this, and from 1929 onwards, the tobacco industry's *CAO* contained a marriage bar on women (with the exception of cleaners and *stripsters*. The latter were women who stripped the tobacco leaves of their non-useful parts). The industry also had a socialist tobacco workers' union (the *Nederlandse Sigarenmakers- en Tabaksbewerkerbond; NSTB*). Though this union was against the bar, it did not endeavour to keep the bar out of the *CAO*, since they felt that the bar would not have much effect on the tobacco workers which they represented (mostly in the north and west of the country, where <sup>few</sup> little or no married women worked in tobacco and cigar factories). As expected by the national employers' federation, when the parties came together again in 1930 for the next *CAO* discussions, only one employer had put the marriage bar into practice. It would appear, then, that even though the Catholic employers had agreed to a bar in principle, they acted according to their interests at the time, whilst the trade union could not affect this at all. In the *CAO* of 1931, a marriage bar was again included, this time following the so-called phasing-out system (Kooij & Pley 1984: 73). Included in this agreement was a clause, that when unemployment came to the industry, married women would be the first to go.

The next relevant development was that as the depression developed and unemployment increased, local and national politicians backed the marriage bar as a means of solving male unemployment amongst tobacco workers. This new ideological justification for the marriage bar gave added impetus to its implementation. So we find two sides backing the



same idea for different reasons; the Catholic workers supported a marriage bar supposedly because of Catholic family politics, though it is hard to see this as unconnected to an exclusionary patriarchal strategy which tries to exclude competing groups of workers. Catholic tobacco employers, on the other hand, had resisted implementing the bar when the labour market was tight. When this changed, shedding marrying female employees was a means of getting rid of the more expensive staff (compared to the younger girls and boys employed in the factories), at a time when <sup>many</sup> ~~much~~ staff <sup>were</sup> ~~was~~ made redundant anyway. This, at the same time, played in <sup>to</sup> the hands of the politicians, who wanted one because, so they argued, the exit of married women would help to alleviate the high male unemployment in this sector of work. The socialist tobacco workers union, however, saw through the politicians' arguments when they argued in 1933 (though without being in the position to influence the enforcement of a marriage bar in the tobacco industry) that

*"De tegenstelling tusschen man en vrouw aanwakkeren heeft dit gevolg dat veele mannen helaas gaan geloven dat de maatschappelijke misere waaronder we verkeren, een sekse-vraagstuk is." (Kooij & Pley 1984: 74)*

*(translation: "to increase the division between men and women has the effect that many men will unfortunately start to believe that the miserable social situation in which we live, is a question related to the sexes.")*

They realized that unemployment amongst their members was mainly due to the mechanization which was taking place, and which was replacing a lot of skilled work, previously done by men.

In the Netherlands, the effects of 'pillarization' on the organization of workers were apparent, something from which the British trade unions did not 'suffer' (though no doubt there were divisions here, too). The influence of the different 'pillars' in Dutch society were strong enough to create divisions between workers in the tobacco industry. So whilst the socialist tobacco workers union organized tobacco workers mostly in the north and west of the country, the Catholic tobacco workers' union organized the workers in the south. And whilst in the south, the Catholic tobacco workers' union wanted the institution of a marriage bar, the socialist tobacco workers' union was against this but unable or unwilling to affect this policy in the south on the basis that they believed that it would not affect them anyway.



Similarly, the action of sacking married women (and also a lot of men) in the organized section of the industry had a negative implication for all tobacco workers. Redundant workers sought and found work with employers who were not part of the employers' federation, and who by underpaying their workers, could undercut the other employers. Increased competition in the industry, hence worsened the position of many tobacco workers.

These examples reinforce the fact that trade unions have held views on the matter of marriage bars but that these views have varied between unions. In addition, on occasions one could argue that they had their influence <sup>on</sup> ~~in~~ its presence. But it is important to point out that in many instances, and for several reasons, trade unions would not have been in a position to assert their interests. Cohn considers the stance of the trade unions covering the Post Office regarding gender related issues (this is especially a concern with feminization, and not particularly the marriage bar). The Post Office trade unions, which after World War I came together to form the Union of Post Office Workers, on various occasions tried to limit clerical feminization. Cohn concludes, after having considered various union activities around this theme, that the union did not have much influence on feminization in this sector of work.

The point about Cohn's argument for our purpose is not its outcome specifically, but the idea that trade unions, regardless of their perceived interests, vary according to their strength in achieving those interests. This means that in considering the role which trade unions may have played in relation to the marriage bar, there is also a need to consider what their influence is likely to have been. Indicating whether certain trade unions supported the bar in their sector of employment is one issue to consider, the other is whether they had the power to influence the policy at all. The latter is a matter not often directly considered by those who have commented on patriarchal attitudes within trade unions, particularly where it concerns the marriage bar. In relation to the marriage bar in banking employment, this is a matter which is worth pursuing.

### ***The State, confessional ideology and marriage bars***

So far we have looked at the state of the labour market and patriarchal ideology in relation to marriage bars. Cohn argued that given a number of firm specific employment



characteristics, the presence of a marriage bar might be more or less predictable in certain types of work. His analysis worked rather well for the British Civil Service, but less so for teaching. In teaching, ideological motivations appear to have outweighed economic motives behind the bar. From this, one might argue that since a similar employment structure was in evidence in the Dutch Civil Service, Cohn's analysis should be explanatory here too. But as was pointed out at the end of the discussion on the bar in the Civil Service, the time variation and implementation difference in the bar in the two societies, requires further investigation into the bar in the two countries.

The relation between the presence of marriage bars and the State has been at the forefront of discussions on marriage bars in the Netherlands. This, and the fact that there appears to be a distinct difference in this respect between the two societies researched, has been mentioned above on a number of occasions. I have already indicated above that the Dutch State appears to have played a leading role in the institution of a marriage bar amongst its own employees. In addition, the confessional stance on women's employment was mentioned in relation to the marriage bar. Similarly, it would appear from the evidence that marriage bars were more common in Dutch industry than in British industry. It will be argued here that both the State and the confessionals are important agents in an explanation of these comparative differences in the presence and character of marriage bars in the two societies.

In discussing the State and its influence on the presence of marriage bars, it is helpful not to consider it as an entity as such. State activity and policies will here be seen as the result of a process; as the outcome of struggles between the different interest groups involved at the level of the State (this follows e.g. Walby's understanding of it (Walby 1990: 95)). A discussion on the State here would entail an indication of the interest groups involved, their concerns, and the relative strengths of these groups in pursuing their interests.

In Britain, as Walby has pointed out, the State and its policies have on many occasions worked against the interests of women workers. Significantly, during the inter-war period, unemployment policies increasingly discriminated against married women seeking financial support after dismissal (Walby 1986: 172-173). But there was no effort on a national level to limit married women's employment. This is supported by the report on *Women in Industry* (1930: Cmd. 3508). Here, the effects of restrictions on women's employment in



industry as stipulated by the Factory Acts are discussed, but no mention is made of the marriage bar (or of discussions to impose such a bar as part of State policy). So although state policy during the 1930s implied that the costs of married women's unemployment were to be born by themselves or their families (hence reinforcing the idea that married women were dependents), no efforts were made to keep them or take them out of the sphere of employment.

In contrast, in the Netherlands, the inter-war period may be regarded as the pre-eminent period in which efforts to curtail women's employment were made on a national level. Married women were often implicated in these efforts, but during the 1930s, various attempts to limit the employment of unmarried women were also made. The questions which are in need of answering here are who the interest groups were which were involved in these efforts and why these attempts were made through the State, and on a national level?

In order to explain which interest groups were active at the level of the State, reference needs to be made to the socially specific formation, during the beginning of the 20th century, of a '*verzuild*' (*pillarized*) society in the Netherlands [4.20]. With the emancipation of the Catholic section of the population in this period, the Catholics as well as the Christian and Socialist sections of the population took on politically and culturally distinct identities. These pervaded all aspects of life, so that e.g. the Catholic 'pillar' consisted in Catholic political parties, Catholic schools, the above mentioned specifically Catholic trade unions and employers' federations and a number of other specifically Catholic groups and organisations. What this implied in terms of the State, is that there existed a Catholic political party (K.V.P.) and a Christian party, as well as a liberal and socialist party. During the 1930s, the confessionals were in government, and posed a significant force in their provision of 'solutions' to social problems of the day, in line with their ideological thinking. One major social problem of the 1930s was severe unemployment. It is in the context of this unemployment, that the Catholic concerns regarding working married women, and their concerns about the morality of factory employment for girls, gained ground.

One recurring answer to the question, why so many efforts to curtail women's employment were made during the inter-war years, has been that limitations on women's employment were regarded as a means to solve the country's rising unemployment during the 1930s (Kooij & Pley 1984, de Bruijn 1989, Schoot-Uiterkamp 1978). The details of



these attempts were already discussed in section 4.2. In first instance during the 1920s and early 1930s, efforts to limit women's employment affected married female state employees only; i.e. teachers and Civil Servants. But the official marriage bar on state employees was not implemented strictly at first. This only happened when unemployment started to rise at the beginning of the 1930s. Then leading politicians in the State, in their self-confessed efforts to deal with unemployment, decided to put their own stance on double income families; that these were undesirable in a society in which there existed high unemployment, into practice amongst its own staff first. As such, the State set an example to other Dutch employers. As unemployment rose in the early 1930s, the marriage bar on state employees first became more severely implemented. Thereafter, not just married women's employment in state employment became implicated in political debates, but a general employment ban on married women was sought, and also unmarried women became the target for employment curtailment efforts through the State. Though these policy proposals were never passed, it is impossible to see these efforts as unrelated to the power groups which held government at this time. Without exception, the 1930s proposals were made by confessionals in government.

About the confessional influence on women's employment in industry, much has already been said. The confessionals were set against the employment of married women from the start, but they also held views on how young unmarried women were to spend their time. Factory employment was not regarded in favourable terms. It was generally seen not to provide the right moral environment for girls, and was argued to provide little preparation for a girl's future role in life; that of wife and mother. Catholic ideology should not be underestimated in its influence on the presence of women in industrial employment.

To conclude, the differences in the presence and enforcement of the marriage bar in state employment in Britain and the Netherlands, can not be understood without reference to the influence of the State in this. The British State interfered little in the employment decisions made by Civil Service management, whilst the Dutch State did. But that is not all. With reference to the marriage bar, the presence of a confessional influence on both a local and state level is important. The variations in the presence of the bar amongst Dutch state employees - during the beginning of the 20th century, this was whether a bar actually existed, whilst from 1924 to 1957, the variation concerned the severity with which the bar was implemented - are directly related to the relative strength of the confessionals on state



level and the state of the labour market. With the advent of unemployment, the confessionals were in a better position to press for their ideas to be put into practice than would have been the case otherwise. Now, they got support from other sections of the population as well. During times of relative labour shortage in the various State departments, the bar was relaxed and women could often continue work. In industry, confessionals had an influence on a local level, and undoubtedly their various efforts to regulate women's industrial employment on a national basis also had an influence on the general disposition towards women's employment.

#### 4.4 Conclusion

At the beginning of this chapter, it was argued that an analysis of the presence of marriage bars and their decline might be useful in the light of post-war changes in women's labour force participation, and differences in these changes between the Netherlands and Britain. But at the same time it was pointed out that there already existed certain views on the relationship between marriage bars and married women's employment.

In fact, it was argued in section 4.1, that there exist some conflicting views on this matter. This gives an added incentive for looking into the question. Until now, there has been an implicit assumption in this discussion that the marriage bar existed to keep married women out of certain sections of the labour market where such bans existed. In a way, this reflects a similar assumption in the work by some of those who have commented on the bar. For instance, Cohn's analysis takes it very much for granted that marriage bars were for employers very much a strategy to put a limit to the tenure of a certain group of employees; that of women. Some of the evidence which has been provided here does not sit easily with this sort of assumption.

To start with, some British contributors have indicated that there existed a strange relationship between marriage bars and the presence of married women in certain sectors of work. Take, for example, Braybon's assertion that the imposition of an official marriage bar in the post World War I period was hardly needed given that *"such social pressure was brought to bear in wives by husbands, relatives and employers at once"* (Braybon 1981:



218). Though Braybon is not explicit about what she means by an 'official' marriage bar, she does indicate a point which is emphasized by others as well (Glucksmann 1990: 224). This is that many women choose to leave employment when they married. Some did this out of their own conviction, some left employment through pressure from family or husband. One of Glucksmann's interviewees left employment when she married in 1939 because of her husband since

*"the men didn't like their wives working in those days. The attitude was if you were a man, you should be a man enough to keep your family." (Glucksmann 1990: 32)*

The same reason was given by one of my informants, Mrs. V, who did not continue her bank employment when she got married in 1960. On the other hand, social pressure might also come from family. Taylor <sup>likes</sup> ~~sights~~ the example of a mother who refused to look after her daughter's child so that she could go out to work, on the grounds that she thought that married women should not work (Taylor 1977: 55). Taylor emphasizes the point that many working class women needed to work, but that through social pressure many sought to earn an income in the various forms of homework, which was less well paid. So amongst the British working class as well as amongst Dutch working people, there existed an ideological resistance towards the employment of married women. One could argue that these are examples of a marriage bar operating in an implicit manner at the level of the family and the individual. Of major importance in this discussion is that the ratio of marrying women who left their employment when they married (more or less ~~out~~ of their own accord) must not be underestimated. And the line between an implicit marriage bar and the absence of a marriage bar in an ideological environment which opposes married women's employment, is thin indeed.

A stronger argument for the inadequacies of operating a marriage bar in order to curtail married women's employment (i.e. negating the idea that there exists a positive relationship between such bars and the absence of married women in employment), is brought by Dutch contributors. In section 4.2, Bakker's remarks, about the insignificant influence the marriage bar in teaching had on the gender composition amongst teachers, <sup>well</sup> ~~was~~ discussed. Bakker wonders rightly what savings the Dutch State expected to make from sending marrying and married female teachers back into the home, since very few stayed on, on



their own account (1982: 111). The figures she provides support this to an extent. In 1920 and 1930, only about 3 out of 100 teachers were married women. In 1938, this had declined to 1.3% [4.21]. So, the ratio of married female teachers was very low to start with, but the decline in this ratio does entail a decline in absolute numbers. 930 married women were working as teachers in 1929, whilst in 1938, only 321 were. Given that most female teachers left on marriage anyway, it is not surprising that the more severe implementation of the bar on state employees in the 1930s caused an active opposition by Dutch feminists. For <sup>as well as</sup> ~~next from~~ those married women whose main reason for continuing to work was financial, some of the working married teachers must have been women who did not espouse ~~to~~ the dominant Dutch morality that married women belonged in the home.

Needless to say, it was from the side of Dutch feminists, working together in the *Comité tot Verdediging van de Vrijheid van Arbeid voor de Vrouw* (Committee for the Defense of the Freedom to Employment for Women [4.22]), that some of the research criticizing the 1930s attempts at curtailing women's employment originated. Schoot-Uiterkamp remarks in her article that the debate around married women's employment during the 1930s was accompanied (as is often the case) by a use of available statistics on women's employment. The only employment statistics available at the time were the Dutch Census figures. Following these figures over the early decades of the 20th Century, the conclusion drawn by protagonists of the marriage bar was that women's employment had undergone a tremendous expansion at the expense of men's employment [4.23], whilst contrary to the government's efforts, married women's employment had also increased.

The challenge to this interpretation of the Census figures came from the feminist economist Posthumus-van der Groot. She argued that this so-called increase in women's employment (and the slower increase in men's employment) was not a reflection of this one factor, but was attributable to a number of factors which were related to changed Census techniques and population changes. To adjust for these influences, she argued one should look instead at the female/male ratio amongst the labouring population; i.e. investigating how many men, women and married women worked on average amongst every 100 people employed [4.24]. The conclusion she came to was that in the Netherlands, a very small percentage of the work force consisted of married women; namely only 2 in every 100.

In addition, she provided a cross-national perspective on women's economic activity. Dutch married women's employment, it turned out, was well below that in its surrounding



countries. Following the figures calculated by Posthumus-van der Groot, at 2.2 out of every 100 people in paid work, Dutch married women worked less than their counterparts in other countries. In Britain, 5.5 married women could be found amongst 100 persons employed, whilst in France and Belgium, at 13.4% and 10.1% respectively, the difference was even starker (Schoot-Uiterkamp 1978: 189). How, this lobby argued, did the government expect to tackle male unemployment by the curtailment of married women's employment, given that so few married Dutch women were engaged in remunerated work outside the home?

This issue has been taken up recently by de Bruijn. She concludes that married women and the marriage bar in employment were used as a scapegoat in the government's anti-unemployment policies (de Bruijn 1989: 116). As unemployment increased, the public contention against married women's employment increased. This made it easy for the confessionals to put their ideas into practice. The attack on married women was an easy means by which the government could appear to be tackling unemployment, whilst, of course, in reality no real solutions were found to the causes for the lengthy period of severe unemployment during the 1930s in the Netherlands, caused to a large degree, as argued by de Bruijn (1989), Brand (1937) and others, by the extensive mechanization which took place during these years. The case of Philips, discussed above, was a telling example of this phenomenon.

So far for those who have argued that the link between marriage bars and women's economic activity was not strong. I now return to those who have argued the opposite. Apart from Cohn, who assumes this link, Walby does not just assume that there exists a strong link but argues that the abolition of the bar in Britain during the Second World War has been decisive to women gaining "*effective access to paid employment*" (Walby 1990a: 96). The abolition of marriage bars during and after the war, is regarded by her to be directly related to the subsequent increased labour force activity by married women (Walby 1990a: 100).

Though the evidence brought forward here would suggest that World War II and the direct post-war period did not see the end of marriage bars in Britain, it certainly disappeared in a large number of occupations; including teaching, the Civil Service, in many local authorities, some private industrial firms, etc. In other types of work, the bar remained longer. Conspicuous in this respect was banking employment and insurance. The Second



World War certainly did not signify the end of marriage bars in the Netherlands. In state employment, as well as elsewhere, the dominant pre-war stance on married women's employment continued into the post-war period. The bar amongst state employees was only abolished in 1957, whilst in other sectors of work it continued for a varied number of years thereafter. Only in some industries, like Philips, did the abolition of the bar precede that in State employment.

From this, figure 4.1 and the concluding comments in section 4.2, we may note that it is hard to indicate a direct correlation between the introduction of marriage bars and changes in the relative significance of married women's employment. However, two points may be added to this. Firstly, we may say with some certainty that there exists a correlation between the more intense presence of marriage bars in Dutch employment (when this is compared to Britain) and the lower employment participation of married women on an aggregate level. The figures provided by Posthumus-van der Groot (see above), for the comparative activity by married women in some European countries, does place the Netherlands in a special position. This gives the impression that in the Netherlands, more so than in other countries, married women's employment was considered an undesirable thing.

Secondly, the co-occurrence of longer lasting marriage bars and the later increase in married women's registered employment in the Netherlands on the one hand, and the earlier increase in married women's employment in Britain together with the earlier decline of marriage bars on the other hand, can hardly be considered a coincidence. Some other reasons have been brought forward in relation to <sup>the</sup> later increase in married women's employment in the Netherlands. It has been argued that the welfare ratio amongst Dutch citizens was relatively high (compared to its surrounding countries), so that there was less of a 'need' for Dutch working class women to go out to work (Wiener & Verwey-Jonker 1952: 17). But this does not exclude the significance of ideology, which Wiener & Verwey-Jonker emphasize as well. As we have seen, the same ideological concerns around married women's employment were present in Britain, but overall possibly to a lesser degree.

In the end, it seems to me that the 'exodus' of so many young women from the work forces upon marriage (even if there was no formal marriage bar stipulating that they had to leave), and the existence of formal marriage bars was part and parcel of the same dominant ideological thinking about women's employment. Marriage bars were the visible tips (especially where they were explicit) of the ideological iceberg which surrounded married



women's employment. And though the interests in having such bars may have varied, to include the more economist concerns of employers, the existence of such bars was nevertheless dependent on this ideology.

In this chapter, an introduction was given to the particular cultural formations of two West European societies, and how this relates to the participation of women in the sphere of employment. This theme will be elaborated on in the next chapters. Chapter 5 will account the experience in the two societies, of the war years. In chapter 6, the above discussed ideology on women's employment will be explored in the context of the post-war years (1945-1970).

As has been pointed out in section 4.2, bank employers were able to hold onto the bar for much longer. I have here not gone into the marriage bar in banking employment further than that. The marriage bar in banking employment forms part of the employment set-up in banking as a whole. In order to explain the later presence of the bar amongst British bank employees, and also the rather late abolition of the bar amongst Dutch bank employees, it is necessary to consider the marriage bar in the context of the wider employment issues facing British and Dutch banks over the war period and the post-war period. The marriage bar in banking, then, forms part of the case-study discussion on banking in chapters 5 and 6.

#### **Notes to chapter 4**

- 4.1 I am here concerned with the marriage bar as it applied to women. But marriage bars have affected men as well. During my research in the banking sector, I was confronted with the presence of a marriage bar on male employees. This was communicated to me by Mr T and Mr H, both retired bank employees of Britbank, who recollected, when asked about the presence of the bar in the bank, that prior to the Second World War, the bank had an employment policy which entailed that its male employees could not marry before they received a certain income. Effectively, this meant that male employees could not marry before they had turned 26 years of age. Failure to keep to this rule would result in dismissal. A similar rule applied to a

Dutch bank Mr A applied to in the late 1930s. This, for him, was the reason to choose work in another bank. See also chapter 6.4.

- 4.2 Boston 1980, Glucksmann 1990, Lewis 1984, Lewenhak 1977, Taylor 1977 and Walby 1986 are a few of the British accounts where the bar is discussed and Blok 1989, de Bruijn 1989, Kooij & Pley 1984, Posthumus-van der Groot et al 1977 and Schoot-Uiterkamp 1978 are a few of the Dutch commentaries on the bar in the Netherlands.
- 4.3 This section is based to a large extent on a survey of the literature on women's work in both countries.
- 4.4 In 1946, British Civil Service employment included employment in the various Ministries and the Home Office, but also employment in the Inland Revenue, the Board of Trade, the Post Office and various national museums, galleries and libraries (National Whitley Council Report 1946: 8).
- 4.5 Posthumus-van der Groot et al (1977: 193). They point out that this decision was made through a so-called *Koninklijk Besluit (K.B.)* (Royal Decision). These K.B.s were argued to be particularly difficult to fight against since unlike normal law proposals, they were not debated in parliament. Hence these could not be fought against before implementation, but only afterwards.
- 4.6 These do not include all forms of primary education and the percentages are calculated from figures provided by Bakker (1982: 110).
- 4.7 As is explained by Crompton (1988) and Cohn (1985b), feminization into the office work of firms where office work did not constitute a large percentage of the total labour costs was relatively more slow to develop than in the larger offices.
- 4.8 Amongst these are: Bakker 1984, Bakker-van der Kooij 1981 and Morée 1982.
- 4.9 Morée (1982) relates about how the job of pharmacy assistant became sex-typed into women's work and also hints that the assistant would leave her job on marriage, but nothing explicit is said about the marriage bar. Again, Bosch (1982) in her account on the first female doctors in the Netherlands, does not address a marriage bar. Rather than the exclusion of married women in these professions, there seemed to be an effort to exclude women from areas of the profession. Female doctors were implicitly pushed into the direction of women's care, so Bosch argues, indicating that



from the start, employment in the medical professions was subject to gender differentiation<sup>tion</sup> differencing.

- 4.10 Two points need to be made here. Firstly, Cohn's view is that one might more readily expect to find marriage bars in larger firms than smaller firms on the basis that larger firms are more likely to have an internal labour market (1985a: 112). Concentrating on the larger firms in researching marriage bars in industry may create a bias though. I would argue that it is equally likely that evidence of the larger firms is more likely to have survived. Glucksmann (1990) in her work *Women Assemble* does trace the employment 'policies' of a number of larger firms who are still in business now (though she does this for other reasons than finding out about the relative presence of marriage bars in industry). She indicates that not all the large firms she researched had a marriage bar. Secondly, Glucksmann's account is one point in case, where marriage bars evidence, even concerning larger firms, is gathered mainly from interviews with women who worked in these firms in the inter-war years. The *Oral History Journal* also has a number of articles in which the marriage bar features. In addition, the Appendix of the National Whitley Council Report (1946) provides some written information about the bar in some of the larger private British firms before and during World War II. In Dutch evidence on the bar in industry, <sup>few</sup> little oral historical accounts are present.
- 4.11 Hunt (1988) points out that whilst no formal marriage bar was in existence, many employers did dismiss women on marriage (Hunt 1988: 5), but doesn't specify this any further. Lewenhak (1980), in her discussion of the industrial revolution ties the marriage bar to the economic cycle (Lewenhak 1980: 153). She also brings up that in the spinning union around 1850, women supported the idea of a marriage bar because they believed employers ought to pay a family wage to the men so that women would not need to go to the mill (Lewenhak 1977: 51).
- 4.12 Evidence for this form 1- the reports on women's employment during the 1890s, commissioned by the Royal Commission on Labour and researched by its 'lady commissioners' and 2- support for a marriage bar in industry in the House of Commons, for example, by the M.P. John Burns in 1904 (van der Molen 1930s(?): 21)

4.13 This background information is based on de Bruijn (1989). She argues (1989: 30) that as industrialization developed in the late 19th and early 20th century, you could find women employed in the areas where they had been employed before industrialization. This indicates in which regions you could find women engaged in industry and also in which sectors. For example, textile production before industrialization could be found in the provinces of Twente and Brabant and women had traditionally been engaged in this sector of work. During and after industrialization, women could again be found in this sector in these areas. She further indicates as areas where women were employed; Maastricht which was the center of ceramics production, Groningen as an area of flax processing and Gouda, Amsterdam and Schiedam as candle production areas.

Next ~~from~~<sup>to</sup> the traditional sectors of work, after 1890, new employment possibilities opened up for girls in tailoring, laundering and the diamond industry, but married women were barred from this work. De Bruijn's argument is that married women could mostly be found working in the private sphere of the home (with only a few exceptions; married women were employed in factory textile production in Twente), and in fact, during the last decade of the 19th century, there was an increase in various types of home industry accompanying industrialization. In Brabant, for instance, married women and children could be found doing homework for the textile industry, the shoe industry and the tobacco industry. In the cities, married women could be found doing homework in laundering, sewing and shopkeeping (de Bruijn (1989: 31). And elsewhere, women could be found doing the homework associated with agriculture and fishery. However, agriculture and fishery have traditionally provided some types of work in which many married women could be found (and which did not concern home industry). These are peat production, fishnet weaving and herring pickling. During the first decades of the 20th century, some new opportunities of work opened up for girls as a direct result of the expansion of capitalist production into new goods which could not directly be related to traditional forms of work; like the light bulbs produced by Philips and synthetic silk production by AKU.

4.14 A quote by Brand illustrates this well



*"Toen mijn vader omstreeks 1895 een filiaal begon in C, was het eerste (!) bezoek aan den pastoor. Wie bende gij? was de pastoor zijn vraag. En toen het onderzoek gunstig uitviel, was het beschad "als ge het vrouwvolk buiten de fabriek houdt, dan kunde gij op mijn medewerking rekenen"." (Brand 1937: 62/63)*

*("When my father started a business in C around 1895, the first visit was to the priest. Who are you? the priest asked. And when the enquiry turned out positive, the priest said "if you keep the womenfolk out of the factory, you have my blessing".")*

This was also quoted in de Bruijn (1989: 101)

- 4.15 Both in the women's movement, and in other interest groups like the socialists and liberals, there existed the awareness that married working class women worked out of economic necessity. Hence whilst the confessional lobby argued that every effort should be made to keep married women from paid employment outside the home, the opinion of others was that this would not take away the economic pressure which was on married women, and that such legislation would push women into kinds of work which were less well paid, such as homework (which because of its hidden nature was also not affected by regulations). It was argued that the protective legislation of 1889 had already to a certain extent done this, for the small number of women who could be found in waged employment outside the home had decreased further as the labour act of 1889 put, amongst other things, restrictions on the hours which women could work. Of course, a further point was that some parts of the industry which relied heavily on work by married women, like the peat industry in Drenthe, would certainly not benefit from such legislation. Whilst it would not affect an area such as Brabant much because on the whole, married women here worked in home industry already anyway.

During those years, a number of studies were done on working class women's work by the *Nationaal Bureau voor Vrouwenarbeid* (the National Bureau for Women's Work) which had been set up after the national exhibition in 1898 on women's work. The *Nationaal Bureau voor Vrouwenarbeid* was well aware of class differences in relation to employment. The big difference was that paid work for working class women was an economic necessity and was the cause of a double burden, whilst for the upper and middle classes it was often a way of self-development or satisfaction. Even in those cases where, for example, middle class women teachers worked



predominantly for economic reasons, there often were the resources for domestic servants which relieved the burden of domestic work.

An early study in 1901, done by the *Bureau*, indicates the extent of home work amongst poor working class women. Investigated was the extent of hidden work which was done in 200 families of the lowest class. Whilst the Dutch Census of 1899 indicates that only 9.5% of all married women (including divorced and widowed women) were economically active, the Bureau found that of the 200 families, half of the married women contributed the whole year to the family income by doing hidden homework. It was for this reason that the *Bureau* advised against the further limitation of married women's work.

- 4.16 In the War, international trade was non-existent since the borders were closed with those countries, like Germany, with which the Dutch had done most trade before the war. This meant that Dutch industry had a monopoly market for the number of years the war lasted.
- 4.17 So in coalmining there is evidence of a marriage bar, but not in all the collieries. Blundells' collieries at Pemberton in Lancashire is one collieries group which is named by John (1982) as having a marriage bar.
- 4.18 Commentators on the marriage bar vary with respect to which interest group is emphasized in the discussion. Some concentrate on employers, others on trade unions, the State, women's action groups or the confessionals. Sometimes, but not always, the emphasized group is also considered more significant to the introduction and maintenance of the bar, than other groups. Cohn (1985a), for example, examines in detail under which circumstances the introduction and maintenance of the bar is in the interests of Civil Service employers. But he subsequently examines the relevant trade unions in terms of its effectiveness in fighting for the interests of <sup>their</sup> ~~its~~ members. In the Civil Service, he argues, this has historically not been very good. Others again have considered more generally the attitude of various interest groups in the process during which a marriage bar is established. Kooij & Pley (1984), for example, look at male dominated trade unions and distinguish here between the Socialist and Catholic trade unions. Incorporated into their account in furthermore a concern with the interests of employers and politicians, and well at a time when unemployment is on the increase.



- 4.19 That Philips did suffer from severe labour shortages during the 1920s is illustrated by the settlement scheme which it organized. In this scheme, families from the province of Drenthe were given small farms to lease. One condition for their acceptance to the scheme was that they had three daughters aged 14 years or over, with the added prospect that more children would follow (Brand 1937: 36).
- 4.20 De Bruijn (1989: 118/119) uses in her discussion a description of Dutch pillarization by Bax, E. H. (1988), *Modernization and cleavage in Dutch society. A study of long term economic and social change*, Groningen: Universiteitsdrukkerij Groningen (1988: 25). Pillarization is described by Bax as  
*"een subsysteem in de samenleving dat politieke macht, sociale organisatie en individueel gedrag verbindt en dat, zowel in concurrentie als in samenwerking met andere sociale en politieke groepen, is gericht op doelstellingen die worden geïnspireerd door een gemeenschappelijke ideologie die door de leden van de zuil wordt gedeeld voor wie de zuil de voornaamste bron van sociale identificatie is."*  
*(translation: "a subsystem in society which links political power, social organisation and individual behaviour, and which, in competition as well as co-operation with other social and political groups, is directed by aims which are inspired by the communal ideology which is shared by the members of the pillar, and for whom the pillar forms the most important source of social identification.")*
- 4.21 This does not include divorced and separated women.
- 4.22 This committee became later known as the Committee 'with-the-long-name'. It was set up in 1935 with the aim to fight against the various proposals which were formulated just then to curtail women's employment further than already was the case. And after the War it continued its fight to get the bar abolished amongst state employees.
- 4.23 Between 1920 and 1930, there had been a 21.5% increase in the number of women employed 'outside the home', whilst the increase for men had been 15.7%. In addition, the Census figures showed a small increase in the 'outside the home' employment of married women, from 7.53% to 7.93% in this period (Schoot-Uiterkamp 1978: 185).
- 4.24 Under the term married women, Posthumus did not include divorced, separated and widowed women, and she also excluded the agricultural sector since here changes

had been made in the classification between Censuses. Posthumus in fact argued to look at the gender ratio amongst the work force (and the ratio of married women) instead of the female and male activity of men and women, which the others had done. This latter method makes the figures subject to the influence of population changes on the activity figures, something which does not happen in the gender ratio figures.



## CHAPTER 5

### The Second World War and its Effect on Employment

#### 5.1 Introduction

When one looks at the effects which the two World Wars this century have had on the position of women in paid employment, it becomes almost immediately clear that the experience of the wars in the Netherlands was remarkably different from that in Britain.

During both wars, Britain was actively involved in the actual fighting which had implications for the 'normal' pattern of life. There are two important factors which indicate why it was that women in Britain were drawn into the production process of this country during both wars. Firstly, as the men were recruited into the army during mobilization, their jobs in the production process became vacant. Secondly, as the war continued, the demands which the war made on resources increased. Hence as the war continued, the pressure to recruit women into production increased, partly as a result of a need to replace the men who had gone to war and partly as a result of increased war production.

The wars had a different effect on the inhabitants of Dutch society. There is also a need to distinguish between the two wars. During the First World War, after an initial period of uncertainty, the Netherlands remained neutral and hence was never involved in the actual battles of the war. This does not mean that the war did not have any effect on the 'normal' pattern of life. Indeed it did, but the effects were different from those affecting British people. In Britain, human power was directed towards fighting the war and supporting this struggle. In the Netherlands, especially in the first year, much human effort was put into being 'ready for the worst', in helping the large number of war refugees who had fled across the Dutch border and in dealing with the negative economic consequences of the war. But as the war progressed, life went back to 'normal'. With respect to women, what is immediately obvious is that there did not occur the need to draw them into the war production process *on masse* as happened in Britain.

During the Second World War, the Netherlands was one of the first countries to be occupied by the German army in May 1940. This occupation lasted till the end of the war and again the effect which this had on people's daily lives was different from that in Britain. Unlike Britain, World War II did not involve Dutch women in war production so much, though they were to a certain extent forced to work in German production. On the other hand, Dutch women did play a role in the Dutch resistance against the German occupiers. In this respect, then, the war did mean a disturbance to the 'normal' pre-war way of life, though in a different manner than was the case for Britain.

The main aim in this chapter is to evaluate to what extent the different war experiences during the Second World War in Britain and the Netherlands can be seen as contributing towards an explanation of the different historical developments in women's economic activity in these two countries. As was discussed in chapter 2, in their attempt to explain the divergent patterns in Dutch women's employment activity, Dutch commentaries have emphasized the significance of the different war experiences between the Netherlands and countries like Britain. This is interesting to look into further because even amongst British commentaries, no general agreement exists about the long-term consequences of the war on the position of women in general, or their position in employment more specifically.

The Second World War can be viewed as an occurrence which radically upset existing social relations and which allowed for radical changes to occur with respect to existing social relations; whether they be production relations (involving employers, employees and the state) or whether they be gender relations (involving relations both in the household, in employment or elsewhere). In order to examine the link between war experiences and changes in the aggregate female labour force activity rate, it is first of all necessary to examine in what way social relations in the two countries were affected. From the above, it is possible to speculate which social relations were under challenge in the two countries. In Britain, the stress of the war was felt mostly in the production apparatus of the country, on the one hand since it caused a major labour supply upset, and on the other hand, because the extent of production increased to reach a particularly high point. In order for this effort to be facilitated, prevailing gender relations in the employment sphere and in the household came under stress. In the Netherlands, war-time experience put stress on Dutch society in a



different way. Being occupied meant that the production possibilities of the country were of little use. The stress of the war lay more in surviving whilst the country was occupied and working towards a release from occupation. In terms of the country's production resources, this meant that although the German occupier endeavoured to use these, there was little co-operation from Dutch people. In addition, the country's capacities were involved in a different way, as I will discuss below, in its resistance efforts.

So in<sup>the</sup> first instance there is reason to suggest that the different war-experiences in the two societies are likely to have had a different effect on subsequent changes in the gender composition of employment. <sup>T</sup>Since the War in Britain had a direct and significant effect on labour distribution, whilst in the Netherlands this was not the case. But this is to look at the question solely from a short-term perspective. The war experiences may have caused a 'shock' increase in British women's employment participation, whilst in the Netherlands this was absent, but what were the long-term consequences? The extent to which there was a change in the number of women who formed part of the production process in Britain will be part of the discussion in section 5.2. From this, it will be hard to deny the significance of short term change. But there is also a long-term part to this question which is, if anything, more important in establishing whether the actual 'shock' increase in British women's economic activity was the cause of a sustained higher level of activity after the war. Part of this long range perspective forms the question whether the war caused permanent changes in attitudes towards women's employment.

This enquiry, then, should also involve us in examining the reactions to this expansion in British women's employment. Did it change the prevailing pre-war perceptions of women's role in society? If so, was there radical change or reluctant change and how can these changes be recognized in terms of real changes in employment patterns; such as the use of part-time work and/or a change in the attitude towards the employment of married women, or women with children? Similarly, though the Second World War may not have been the cause of an expansion in the employment of Dutch women, is there evidence that the war caused a change in gender relations, which in turn may have had a long-term impact on subsequent changes in the labour market? For instance, in the context of the post-war period, it is important to know whether the differences in the two societies' war experiences



may have influenced differences in the post-war attitudes and approaches to solving a shortage of labour problem.

These issues are part, then, of an examination of patriarchal relations and changes therein during the war. There is at the same time a need to relate this to the other research 'dynamic'; that of the development of capitalism. How can World War II be comprehended in relation to this? Was it a stepping stone in the development of capitalism, or merely a simulation of it? Certainly, the demand for British women's labour power was pushed by war-time production needs, and may be compared to a sudden and huge boom in capitalist production. In relation to Britain, the war may also be interpreted as having served the purpose of showing, to other capitalist economies, the strength of its productive capacities. But one needs to consider the role of the British State in the organization of the war effort. Similarly, there is a long-term perspective here too, for it can not be denied that war-time destruction meant a surge in post-war production as measures were taken to rebuilt the respective societies. In this respect, the two societies under consideration were affected by the war in a similar manner. These considerations, however, will be given more attention in the next chapter. In this chapter, an examination of the consequences of the war on gender relations <sup>is</sup> stands central.

But this discussion can not take place in a void, since much has already been said about the Second World War experience in the two societies and the effects which this <sup>was</sup> ~~is~~ to have had on the female section of the population. A revision of this work leads to a surprising variety of views on the matter.

British contributors to the debate on what the effect of the war has been on British women may, at first sight, be divided into two camps. On the one hand are those who argue that the war has undoubtedly had a positive effect on the position of women in this society. On the other hand are those who take a skeptical view on this "*conventional interpretation*" (Braybon 1989: 47). They argue that when certain matters are considered more carefully, one may identify a number of points which would dispute the relevance of the earlier position. This latter position, also termed "*the new feminist pessimism*" (Walby 1986: 156), has been taken by more recent contributors; like Summerfield (1984, 1988),



Braybon (1981), Summerfield and Braybon (1987), Bradley (1989), and Smith (1981, 1986).

Amongst Dutch contributors, a *"new feminist pessimism"* has developed as well, but the emphasis is different. And recently, not much has been added to the debate on the consequences of the war on the position of women in Dutch society [5.1]. Nevertheless, in the existing commentary on the effects of the Dutch war-experiences on the position of women, different lines of argument are found too. As is the case for Britain, there are those who have argued that the war has had an 'emancipatory' effect on women, whilst on the other hand, there are those who take a much more skeptical view on this matter.

The concern in this chapter is to examine in what ways the different war-time experiences in the Netherlands and Britain may be argued to have contributed to the divergent long-term changes in the gender composition of the work forces in those two countries. In this chapter, the war experiences in the two countries will be examined in relation to a number of factors. Some attention will be given to the actual changes in women's participation in paid work in the two countries. This will include a look at the changing ratio of married women in the labour force. Secondly, attention will be given to certain other features which indicate whether attitudes towards women's employment changed over the war. These include looking at whether there was a breakthrough in the sexual division of labour in employment, and whether there were changes in views on how domestic responsibilities, including childcare, were to be carried. In the discussion on the Dutch war experiences, attention will be given to the debate on whether women's resistance work actually broke down existing gender roles.

This discussion furthermore falls into two parts; (i) a look at the aggregate situation (which relies mostly on secondary accounts) and (ii) a look at what occurred during the war in banking employment (which contains some case-study evidence on bank employment). Since this chapter concerns only the war years, it must be clear that a complete answer to the main concern in this chapter can not be given, since this depends also on what happened in the post-war period in relation to women's employment, the state of the labour market and other issues; which will be discussed in the next chapter.

## 5.2 The Second World War experience in Britain and its quantitative effect on women's employment

Both during the war and direct post-war periods, and more recently, much has been said about the British Second World War experience and its effects on women. It is not my intention here to give an extensive review of this literature. But since this section relies on the research done in that work, I will briefly discuss, what may now be considered, the debate about the influence of the Second World War on the position of British women, before turning towards a discussion on the short- and long-term quantitative implications of the war on women's employment participation.

Some of these commentaries were made before this topic was broached again by the modern historians; Marwick and Wright, at the end of the 1960s. In his review of these early debates, Smith (1986: 208-209) indicates that the reactions of writers like Goldsmith and Williams just after the war, concluded with the view that the war had meant a 'revolutionary' change in the position of women. During the 1950s, however, in the commentary by Vera Britain and Myrdall & Klein, a more sceptical view of the effects, the war had on the position of women, prevailed [5.2].

A similar dichotomy also exists in more recent commentary, with which I am concerned here. Marwick (1968, 1974) and Wright (1968) have argued that the Second World War had undoubtedly a positive effect on the position of women. But both theorists can be criticized by the manner in which they support this view. Wright, for example, does not appear to back his assumption up at all. It seems more like an afterthought than a comprehensive enquiry, ~~up at all~~ (1968: 247). Marwick, in his various works, does identify a number of features about the war which affected the lives of British women, but in his earlier works these do not constitute a comprehensive analysis either. Indeed, Smith has argued that Marwick's argument on the effects of the war on women forms part of his general thesis about the war and social change; *"that modern total wars have been powerful agents of social change"*. Nevertheless,



*"Marwick has not written a detailed study of any of the groups which he believes to have benefited from the war-induced social change." (1981: 653)*

In contrast to the approach followed by the modern historians, it would be fair to argue that recent contributors to the debate have given more attention to a qualification of the gender features which they have looked at. Subsequently, it has been argued in those accounts that after a careful consideration of the effects of the war on a number of gender relations in society, it would be wrong to conclude that the war had an 'emancipatory' effect on women, though this does not exclude the fact that some changes did occur (Summerfield 1984, 1988; Walby 1986; Bradley 1989).

There are a number of reasons, then, why there exist controversies within this debate on the effects of the war on the position of women. One of these, which has special significance here, refers to the problem that a generalization is often made that the war increased women's 'emancipation', on the basis of a discussion of only some features of women's lives which are argued to have changed during the war. In his discussion on women in *War and Social Change in the Twentieth Century....*, for example, Marwick (1974) argues that *"in general the war meant a new economic and social freedom for women"* (1974: 160). His argument rests on a discussion of the changed employment opportunities for married women in the face of declining restrictions on them (decline of marriage bars and experimentations with nurseries), and a changed attitude of employers towards married women. About other aspects of women's lives during the war, like their place in politics or their role in the family, he has less to say.

Some of the recent studies in which the impact of the war on British women is looked at, are rather different than that. Here, one may find a more comprehensive qualification of which aspects of gender relations are in need of consideration in order to get an idea as to whether and how the position of women changed during the war (Summerfield 1984, 1988 and Smith 1981, 1986). These approaches also enable one to think about whether all women were affected in the same way by the war, or whether there is a need to distinguish between certain groups of women in the way the war affected them. This seems to me the basis on which progress can be made in the debate, and I will adopt a similar approach in my discussion here.



In order to evaluate to what extent the British war-time experience has female participation rate implications, both in the short- and long-term, a number of factors must be examined. Firstly, the participation rate implications of the war must be traced. This provides a perspective on the extent to which 'extra' labour resources were drawn on during the war. Secondly, as indicated in the introduction to this chapter, here is a need to examine the reactions to this expansion in women's employment. Did it change the prevailing pre-war perceptions of women's role in society? If so, was there radical change or reluctant change? And can these changes be recognized in terms of real changes in the gendered employment structures characteristic of the pre-war period? This should provide the basis upon which to consider whether long-term permanent changes could be expected from the war-time experiences.

But having criticized others for making general statements on the basis of partial analysis, I also have to limit my discussion in this section to include only a limited area of concern, though I will qualify them here. Being concerned with the short and long-term implications of the war on women's employment participation, after tracing the available statistical evidence, I will concentrate on the participation of married women's employment in war production, and whether and how attitudes around married women's employment changed during the war. This choice is not *ad hoc*, but ties in with the issue of the marriage bar which formed the basis of discussion in the previous chapter.

Before I turn to this, I will shortly consider Smith's (1981) examination of the context in which the campaign for equal pay was waged during the war. Though Smith is not directly concerned with employment rates, his study serves as a useful example of the type of argument which looks at a gender structure in employment: that of wages, and considers (i) whether there were pressures for change on this structure during the war and (ii) the context in which these pressures<sup>were</sup> brought to bear on this employment structure. His study also brings out some of the characteristic stresses and strains which operate in the sphere of employment between capital and labour on the one hand, and patriarchal gender relations on the other. Some of these features may also be recognised in the campaign for equal pay women bank employees waged through their union: the *Bank Officers' Guild* (see section 5.3).



The fight for equal pay has been commented on by Marwick (1968: 293), but it is only with Smith's study, that the issue is researched more in depth. This campaign, which may be regarded as an attempt to change the gendered structure of wages in employment (and hence would be significant to anyone who wanted to research the effects of the war on the position of women), did not really get <sup>off</sup> the ground until the end of 1943, after a campaign for equal compensation had been won. Why was this so?

At the beginning of the war, there was not the level of support for the issue amongst feminist groups to start a campaign. Smith suggests that one reason why this was so, was that the trade union movement had made it clear to the Woman Power Committee (*"the most significant wartime women's organization"* (Smith 1981: 656) in which women M.P.s and various women's groups as well as a representation of the T.U.C. came together), that the area of wages was the concern of the unions. Amongst workers in industry, equal pay was not an issue of major concern at the beginning of the war either, except for some well-organized and skilled sections (an example forms the 'Extended Employment of Women' agreement [5.3] of 1940). It needs to be born in mind, that whilst liberal feminists had an immediate interest in the run down of wage-differentials between men and women in employment, this was not so amongst the majority of workers (men and women), whilst amongst many male trade unionists, there was active support to maintain their higher rates of pay, for obvious reasons. Equal pay became more of an issue amongst workers as the inconsistencies created by the war threatened all rates of pay within an industry, and hence the position of the average worker.

The gendered wages structure during (and before) the war had been very much based on the gender division of labour in employment; i.e. those jobs which were regarded as 'men's work' were generally accompanied by a higher rate of pay than the jobs which were regarded as 'women's work'. This established system was favoured amongst various unions, and their mainly male membership, but underlying this structure was always the possibility of undercutting and substitution. As the war emergency radically upset the sexual division of labour in employment, the pressures on this system came to a head; i.e. as dilution [5.4] in industry became more widespread, resistance amongst men and women workers started to increase. So some years into the war, when it became obvious that the equal pay provisions contained in the 'Extended Employment of Women' agreement, contained loop-



holes which enabled employers to take advantage of the situation, whilst dilution in other sectors of work was creating discontent as well, equal pay became more important amongst workers, and their trade unions, as well.

So the equal pay campaign only got off the ground in 1943, when pressures within trade unions and amongst feminist groups had built up sufficiently. Smith indicates a number of reasons why the equal pay campaign, when it did eventually get off the ground, did not succeed. One significant force which worked against the issue of equal pay gaining recognition as an issue of national importance was the government. The government itself operated sex-differentiated wages amongst its own employees, and in their preparations for the war effort, this differential was also applied to women volunteers in the *Civil Defence Services* and in the compensation which women could expect if they were injured in action (1981: 655). So the government itself had a financial interest in operating wage discrimination amongst its employees, especially since during the war, the ratio of women amongst state employees rose significantly. But Smith indicates another important reason why the government tried to subdue any efforts for an equal pay campaign to get off the ground. The success of Britain in its war efforts was dependent on the co-operation of all its citizens. Bevin, then Minister of Labour, tried to subdue any issues which might create unrest amongst workers, and the issue around unequal wages was considered as one of these. Obviously, employers had much to lose if pay equality was introduced on a national level. But the issue of wage differentials on the grounds of gender was a sensitive issue amongst trade unions as well.

But, and this is a further reason which limited the effectiveness of the campaign, according to Smith, the campaign was divided along class lines. The *Equal Pay Campaign Committee* almost exclusively consisted of middle and upper class women. The official Labour Party's women's advisory committee (the *Standing Joint Committee of Working Women's Organizations*) has refused to join in. In the mean time, some trade unions (mainly white collar) who were pursuing the same issue, fought their own battle.

So all along, the government had been unwilling to give any attention to the matter of equal pay, but the turning point in this stance was pushed on them by their only commons defeat during the whole war. This concerned an amendment for equal pay for teachers in the Education Bill on March 28, 1944. However, their choice of action was characteristic



of their attitude towards the issue. Of the various options available and after a delay of 5 months, the government appointed a Royal Commission, and gave it its distinct terms of reference; i.e. *"to examine the existing relationship between men's and women's wage rates, and "to consider the social, economic and financial implications" of equal pay"* (Smith 1981: 671). The Commission was specifically requested not to make any policy recommendations. The Royal Commission's enquiry lasted a (conveniently) long time; and the report came out only in October 1946, long after the wartime emergency, with its pressures on social relations, had ceased.

Smith, in his research into the efforts during the war around the issue of equal pay, comes to a different conclusion <sup>from</sup> ~~than~~ Marwick (1968: 293). More interesting to us here is the fact that the campaign for equal pay is a typical example of the war putting stress on an existing traditional gendered institution in employment; the divergent rates of pay for men's and women's work. Of further interest is how the powers which kept this institution in place were resistant to change during the war, though patriarchal pressure in favour of unequal pay was challenged and modified to an extent. In the end, the campaign for change did not succeed in the time-span of the war. Now how this is to be interpreted in terms of permanent change in favour of women's equality is not altogether straightforward. One may say that the fact that the issue did result in a campaign, given the pressures which worked against this, is an indication of some success. At the same time, equal pay was introduced in education and the Civil Service a number of year<sup>s</sup> after the war, and one may argue that without the war, this may not have happened so quickly. On the other hand, one may conclude, as Smith does, that the post-war period saw sex-based inequalities which had not changed much from those which featured in the pre-war period. Though there is obvious support for Smith's stance, I would say that the war did mean that the issue of equal pay became an established and important issue again on the agenda of many trade unions, and in general gained more importance than was the case before the war.

### **Quantitative changes in women's employment between 1931 and 1951**

One of the most conspicuous features in the registered participation rate of women in the British labour force this century, is the moment at which it starts to increase. The source for these figures; the British Census, reveals that the participation rate remained relatively



stable during the first 30 years of this century. From 1931 to 1951, there was a one percentage increase in the female ratio of the labour force; this rate increased from 29.7% to 30.8%. After 1951, there is a further increasing trend in this rate which has continued right through till the 1980s. What happened between 1931 and 1951 with this rate is interesting indeed, but no Census material is available on this since no Census was taken in 1941. There are however some sources of employment figures available for the pre-war, war and direct post-war period, though these are not comparable with Census material. Nevertheless, they do provide a useful insight into changing trends over that period.

Maybe the most interesting and comprehensive analysis of changing trends in the gender composition of the British work force over the period between 1931 and 1951 is provided by Leser (1952), who uses Ministry of Labour statistics [5.5]. Leser works with a three-fold periodization; 1923-1939, 1939-1948 and 1948-1950 [5.6]. He indicates that in the first period; between 1927 and 1939, there was a small, but noticeable change in the gender composition of the United Kingdom work force, which is explained by the fact that the proportion of women employed in various industrial groupings had gone up as well (Leser 1952: 331). This was the case for those industries where women had traditionally been well represented; like textiles, clothing, and food, drink and tobacco industries. But also in the 'new' industries, like the light metal and engineering trades, there was a small proportional increase in the number of women employed (Leser 1952: 330, Summerfield 1988: 97, and Glucksmann 1990). Summerfield also points out that the number of women who were still involved in domestic service (though this was declining) should not be underestimated; domestic service still <sup>employed</sup> ~~usurped~~ one in every three women workers in 1931 (Summerfield 1988: 97).

But the increase in the first period is considered small compared to the changes which occurred between 1939 and 1948. There is general agreement that the expansion in women's employment reached its peak at the height of the war in 1943. An estimated 22,285,000 people were recorded as being in paid employment in that year, as opposed to an estimated 19,750,000 in 1939. For women, the increase was estimated to be over 1,000,000; a change from 6,265,000 in 1939 to 7,500,000 in 1943 (Summerfield 1984: 29). This average increase may further be related to changes in women's employment in various industrial groups.



The expansion in women's employment was especially large in those industries where before the war the ratio of women had been particularly low, like the heavy engineering (shipbuilding, vehicle building and government ordnance factories), chemical and metal industries, and public services industries (like gas, water and electricity, and transport and communications). By 1943, 33% of the employees of these 'essential' industries were women, compared to 14% in 1939 (Summerfield 1984: 29 and Leser 1952: 331). In those industries, where traditionally many women had been employed, there was a general decline in the number of workers. Many of these industries were not considered 'essential', and war-time uncertainty and a diversion of financial resources in the country speeded up the decline in these 'older' industries. It was mainly due to a decline in production in these sectors of industry, that the first war years had actually been characterized by unemployment amongst women workers. Another area where a considerable number of women were drawn into work was national and local government. Marwick points to the substantial increase in civil service staff during the war, which nearly doubled between 1939 and 1944 (Marwick 1968: 292). That this increase included a significant number of women is supported by the figures. By October 1944, 48% of civil service employees were women, who then formed 320,000 of the 670,000 employees.

These figures indicate that the short-term expansion in the employment of women during the war years was large. But were there long-term implications in quantitative terms? As expected, though the first war years saw a significant increase in the female ratio of the work force, the late war years, and direct post-war years were characterized by a decline. There is agreement, though, that overall there was an increase in the female proportion in the work force over the whole war period (Summerfield 1984: 187, Walby 1986: 188, and Leser 1952: 327). Leser indicates that after the disruption to employment distribution during the war, the situation stabilized around 1948. Three important long-term structural implications may be indicated. The first refers to the expansion in national and local government employment, which did not decline after the war (partly as a result of an expansion of the 'new' welfare state. Though the ratio of women amongst national and local government staff had declined in the inter-war period, the war and post-war period saw a lasting increase in female employees in this sector. In the expansion in employment over the war years, 3 times more women than men had been employed, so that by 1948, 37.5% of



national and local government employment consisted of women (this had been 17.4% in 1939) (Leser 1952: 331).

The second long-term change in the structure of employment concerned the continuing decline in those industries where women had traditionally been well represented. The continuing decline in the clothing, textiles and some other 'older' industries meant a decline in the opportunities for women to find employment in this sector. Overall, this would have entailed a decline in the number of women employed, if it was not that increasing opportunities in heavy industries and in services more than counteracted that trend (Leser: 332). Leser estimates that if the gender ratio in each industrial grouping had remained the same over the war, the decline in traditional industries would have entailed a total decline of 400,000 jobs for women. In fact there was a 350,000 increase which is attributable more or less entirely to women's increased presence in service sector work (Leser 1952: 335). This gives credit to Bradley's argument that the long-term employment implication of the Second World War was an increase of women in service sector work (Bradley 1989: 47).

### **The contribution of married women in war employment**

There is little disagreement in Britain that the increase in the employment of women after the Second World War has been caused mainly by the increased number of married women involved in paid work. This development has been linked to the British war-experience; it is argued that the war-time emergency drew a lot of married women into the work force, which in turn meant (i) a breakthrough in existing barriers to married women; like the marriage bar, and (ii) caused a general change in the attitude towards married women's employment (Marwick 1974: 160; Walby 1986: 188). These changes are further argued to have outlasted the time-span of the war.

That the war was a period in which married women's employment rose is indeed supported by figures for married women's employment before, during and after the war. In 1931, married women constituted 16% of working women, during the height of the war in 1943, this has risen to 43%. Of those 43%, a third had children under the age of 14 (Summerfield 1984: 62; Summerfield 1988: 100). By 1951, there had not been a decline in this ratio which still stood at 43% and by 1958, over 50% of all women workers were married.



Though these figures seem to speak for themselves in their emphasis on the rise in the number of employed married women, I want to bring three points to attention to put this rise into perspective. The first of these refers to the manner in which the rise in married women's employment is statistically expressed. The figures above give the ratio of employed married women as a proportion of the total employed female work force. Another way of expressing changes in married women's employment, is to compare the number of working married women as a ratio of all married women. Following British Census material, the change over the war years then entails 10% in 1931 compared to 22% in 1951. In other words, in 1951, 2 in every 10 married women were employed as compared to 1 in every 10 married women in 1931. Though this still seems a significant increase, it does not have that substantial feel to it as the previous figures. Another interesting measure would be to trace changes in the number of married women in the total work force (in the manner done by Posthumus-van der Groot for the Netherlands as discussed in chapter 4.4).

This brings me to the following point. The ratio of married women <sup>to</sup> ~~on~~ all working women, compares married women's employment with non-married women's employment. This means that changes in that ratio are affected by at least two factors: either an increase in married women's employment, or a decrease in non-married women's employment. Now various contributors have pointed to the fact that the number of non-married women was declining steadily in the direct post-war period. Women were marrying younger than before. Smith even talks in terms of "*a revolution in the marital status of young women*" (Smith 1986: 221). Expressed in figures this meant that whilst in 1931, 42% of all women in the age-group 25-29 were single, in 1951, only 22% of women in this age-group were. In other words, the rising factor in the ratio of married women amongst employed women, is at least partly a result of the decline in the average number of years non-married women would be available as a category of workers.

But this change in marriage patterns, which started during the war, continued into the post-war period. This brings me to a further issue which is not often explicitly addressed by contributors to the debate on the effects of the war on women. Smith, in his attempt to argue for the limited effect of the war on women, has tried to show that the increase in married women's employment which occurred during the actual war years (1939-1945) was



smaller than the change in this rate before and during the first years after the war together (1988: 128-9), though the question is whether he is successful in doing so (Summerfield 1988: 101). But what Smith does acknowledge is that the actual war lasted from 1939-1945, and that strictly speaking, the post-war years start in 1945. In principle, then, this means that changes, or continuing changes (i.e. continuing trends from the war years), in women's employment must be considered not just in relation to the actual war years, but also in relation to the post-war years and the conditions in production etc., which this period gave rise to. This does not mean, though, that the connection between the two should be ignored; i.e. post-war production and policy decision taking may be a direct result from conditions given rise to by the war experience itself. What I am arguing is that the post-war years must be attributed with some measure of independence. The difference in what happened in the post-war period after World War I, compared to World War II, illustrates this point well. After World War I, a general drop in production created a slackness in the labour market, with unemployment and a more or less complete return of women to the types of work they were involved in before the war. The Second World War ended in a period which was quite different from that, and though not unrelated to the war-effort, the post World War II period needs to be endowed with a certain level of independence. Many contributors to the debate do not acknowledge this, but often talk about the 1940s as a continuing period, mainly influenced by the war.

This issue is relevant, for example, when looking at the question whether the war-time increase in married women's employment brought with it long-term changes in attitudes amongst the various interest groups involved; like the government, employers and married women themselves. During the early part of the war, attitudes towards the employment of married women and women with children were resistant to change. Pre-war attitudes hampered the participation of married women in war production. Examples of this include the type of women who were called up for war work. In the early years of the war, this was directed foremost to single women between a certain age-group. Older women, married women, and women with children remained exempt from conscription during these first years, indicating that



*"the government's intentions were to obtain as many women workers as possible without upsetting the conventional patterns of domestic work and childrearing, in other words without disturbing the traditional division of labour in the home."*  
(Summerfield 1988: 102)

But by 1943, this supply proved to be insufficient, and decisions had to be taken about which other women were possible target groups, and under what conditions these women could be expected to work. During 1941, when women had been called upon to volunteer their services, the government had been criticized for not having thought about the practicalities surrounding this. A consequence of this had been a complete lack <sup>of</sup> ~~in~~ any provision which would facilitate married women and those with children to be able to volunteer their services. When the labour supply situation became more pressing, though, certain measures were taken to facilitate the employment of those groups of women. By 1943, for example, housewives were drawn into war employment by the establishment of part-time work arrangements. Though it must be emphasized that women had called for part-time work arrangements in 1941, this measure must again be seen as an important

*"indicator of the government's commitment to mobilizing women without upsetting conventional home life..."* (Summerfield 1988: 104)

In general, the experience of part-time employment amongst women during the war carried their general approval [5.7], and by 1944, the number of part-timers had increased to a total of 900.000. After the war, part-time employment did not decline, but increased as an employment arrangement in which mainly older married women were occupied. Summerfield indicates that in 1947, an estimated quarter of the female employed population worked on a part-time basis. That the popularity of part-time employment continued in the post-war period is evident in the fact that by 1965, part-time employment was more common amongst married women than full-time employment (Summerfield 1988: 105).

Though the British government may be implicated in this evidence which suggests that slow attitude changes towards the employment of married women delayed their

introduction to help in the war effort, employers were also part of this process. Part-time employment arrangements, for example, did not get immediate and full-scale support from employers either. The idea that hours of work should be organized to suit the employee was rather alien to most employers at the time. But the evidence suggests that where this became a matter of necessity, employers' attitudes did change. Maybe the use of part-time work arrangements during the war facilitated its post-war usage. I would argue, though, that following the points made above, the continued use of part-time employees after the war was also dependent on post-war conditions in the economy, and I will come back to this in the next chapter.

Next ~~from~~<sup>to</sup> the example of the increased use of part-time employment during the war, there exists further evidence which supports the view that the government had no intention of disturbing the conventional set-up of the family too much. This concerns their efforts to take up some of the tasks 'normally' performed by women in their homes; like shopping, childcare and cooking.

In his account of the effects of the war on housewives, Smith brings up the issue (not addressed by others), that one of the first consequences of the war was the displacement of a large percentage of the population. These evacuees brought with them the task of hostess; performed mainly by women. This task reinforced rather than challenged the traditional allocation of tasks in the household (Smith 1986: 210). As will be discussed below, this was an impact of the war which also affected Dutch women. In relation to women workers - who were trying to cope with employment and housework at the same time - the government did not start to address the housework burden until 1941 (Summerfield 1988: 105).

Hence though by September 1944, 71,806 nursery places existed, at the height of the war in 1943, only 25% of the under-five year old children of women workers were looked after in nurseries. With other words, the vast majority of children of those women were looked after in alternative ways. Similarly, there were discussions between the government and private retailers about shopping schemes and hours of opening. And the government induced local authorities to provide cheap meals in so-called British Restaurants, whilst large employers were required to provide canteens for their staff. Laundering was changed to an 'essential' service, in order to provide a service to the working population. But



overall, none of these efforts constituted a comprehensive service of substitution for the work women privately did in the home, according to Summerfield (1988: 106). What this evidence suggests is that World War II in Britain certainly did not entail gender reallocation of work in the domestic sphere. Men were never expected to carry some responsibility of the domestic burden (which anyway would have been especially difficult for those who were in the forces). Similarly, there was only limited reallocation in terms of the provision of communal services. What seems to have been characteristic for Britain in this respect is that solutions were sought as much as possible in such a way as to enable the combination of home work and war employment, without too much of a challenge to the domestic and private set-up of pre-war family life.

#### **And what happened to marriage bars during the war?**

Before moving on to a discussion on the effects of the war on banking employment in relation to female staff, there is a last issue which I will address here to illustrate the extent to which attitudes around women's employment changed during the war. This concerns the issue of the marriage bar. As its presence restricted the presence of women in the types of employment where marriage bars were operational, looking at what happened to the bar in the context of the war is interesting. Both Marwick and Walby have emphasized the decline of the marriage bar in employment as a result of the Second World War. Marwick explains the long term increased employment opportunities of married women mainly by reference to the changed attitude of employers, who experienced their employment during the war. Walby ties this in with the marriage bar, by arguing that *"the dropping of the marriage bar during the war was the single most important effect of the war on gender relations"* (Walby 1986: 147-8), effectively causing the *"permanent restructuring of women's access to paid employment"* (Walby 1986: 188).

As has already been indicated in the preceding chapter, there is some contention as to the empirical accuracy of the statement that the marriage bar was dropped in Britain during the war. Indeed the bar was officially suspended in many of the 'better' jobs; like teaching, the Civil Service, and in banking employment (see also section 5.3), but specifically on the condition that it was a temporary measure to suit the war-time emergency. It is only with reference to teaching that one can say that the bar was dropped during the war; as its



abolition was part of the 1944 Education Act. But when the bar in the Civil Service was abolished in 1946 (again strictly speaking after the war), it is evident from the 1946 National Whitley Council Report on the bar in the Civil Service, that there was by no means agreement amongst the various interest groups involved that it should be abolished. Ultimately, the new Labour government took the decision which, Smith argues, was influenced by their post-war policy plans concerning married women's employment. Since this was to urge *"industry to retain married women in employment, it would seem inconsistent that they should announce new rules reaffirming the marriage bar..."* [5.8]. In other words, the abolition of the marriage bar in the Civil Service seems more related to post-war government policy, than to war-time emergency.

In other sectors of work, it was also not clear at the end of the war whether the marriage bar should be permanently abolished. Significantly, there is enough evidence to suggest that many employers still expressed the desire to return to pre-war practices. Examples of this can be found in the employer survey carried out by the National Whitley Council, and recorded in their 1946 Report. Of the five large industrial employers (who had not employed married women before the war) who were asked their post-war stance on the bar, three intended to return to their pre-war practice of operating a marriage bar; one had not yet decided and one was going to abolish it altogether. Of the six county councils (which had all carried a marriage bar, with few exceptions, prior to the war) involved in this small survey, two expressed the likelihood of going back to their pre-war policy stance; three had not yet decided, whilst only the London County Council was positive in abolishing it. So the experience by many firms of employing married women during the war, was not decisive in changing their pre-war views. More importantly, a great deal of wavering was evident amongst the employers in the Report. It is evident that employer decision taking could 'swing' either way. And a swing towards the abolition of the bar would depend very much on the post-war state of the labour market.

Lastly, in all British banks and in insurance companies, there was a return to pre-war policy. The earliest British banks which abolished this employee policy were the Bank of England, the National Provincial and Lloyds in 1949 (The Bank of England, after it had first decided in 1945 that it would wait to see what the post-war years brought before taking a permanent decision. See the next section). Other British banks did not follow until



the 1950s, or even 1960 (as was the case for Britbank). In relation to the Bank of England, one wonders to what extent their decision was influenced by the fact of its nationalization in 1945?

The evidence on the marriage bar suggests two things. Firstly, though the war did see an increased employment of married women, which was accompanied by an often 'temporary' abolition of the marriage bar, the war can not conclusively be regarded as the period in which such bars were dropped. Secondly, more marriage bars seem to have been dropped in the post-war period than in the actual war years. Though this may be regarded as a long-term consequence of the war-time experience of employing married women, I would say that the actual conditions in the labour market in the post-war period were of equal, if not more, importance to the decline of such bars in employment.

But what about the attitude towards work by women themselves? Had this changed at all during the war? Following Summerfield (1988), who bases her information on two social surveys carried out in 1944 and 1948 by Geoffrey Thomas (see Summerfield 1984: 204 for references), women's attitudes had changed indeed. But this was not the same for all women! In the surveys, a distinction was noted between those women who intended to continue work after the war, and those who did not. Who were the women who had no intention of continuing employment after the war? Summerfield argues that these women were to be found amongst the younger age-groups (18-24 and 25-34) of both married and single women. The main reason given by single women for not wanting to continue employment was their intention *"to get married"*. Amongst the married women in this age-group, 43% intended to give up employment for the reason that *"they had 'enough to do at home'"* (Summerfield 1988: 108). The attitude amongst married women in the age-group over 35 was different. Amongst these women there existed a strong preference in favour of continued employment after the war.

In a way, this is not surprising. Summerfield has pointed out that for these younger women, the attraction of a home and husband to devote all one's time to, had not been changed by the event of the war. And arguably, the event of the war did not challenge the perspective of these young women, <sup>s</sup> Since those younger women spend <sup>t</sup> their time in the same manner as women of their age would have done before the war; in employment. The



same, however, can not be said of older married women and married women with children. Their war-time employment would have constituted a break with the 'normal' pattern of behaviour of this group of women before the war. But whilst it would be wrong to argue that working class married women (with children) did not contribute to the income of their families (since 'hidden' homework was not uncommon in the pre-war years. See for example Lewis 1986, Taylor 1977 and Wilson 1980: 42), the war-time experience of combining household responsibilities with a part-time job was for many a new experience and opportunity. It is therefore no surprise that Geoffrey Thomas found that so many older and married women intended to stay on in employment after the war.

In this section, I have reviewed some of the research which has as <sup>its</sup> objective to establish what the effect of the Second World War has been on British women. The area covered by this research has been extensive, and I have here chosen to limit my review to some of this. This choice has not been arbitrary. One of the continuing concerns here is with married women and their employment participation, and after reviewing some empirical features concerning British women's war-time employment, I have looked specifically at the British war experience in relation to married women's employment.

I have also suggested that, in order to get an idea about the impact of the war on British women's employment participation, a distinction needed to be made between a short-term and long-term impact. In relation to the short-term impact of the war, there is no doubt that the war had a 'shock' effect on women's employment. The evidence brought up here also suggests that efforts were made to facilitate the 'introduction' to employment of groups of women of whom 'formal' employment participation would not have been expected in pre-war times. This suggests that the pre-war boundaries of (at least some) gender relations concerning women and their presumed role in employment and the home, were challenged. And in turn, this could suggest long-term changes in women's employment activity.

But these efforts were often rather half-hearted, and certainly not 'revolutionary'. The aim of the organisers of the war; the British government, was to use the country's labour resources, not to radically overthrow the pre-war gender order. In relation to married women's employment, attitudes and restrictions were challenged, but the war does not appear to have been decisive in changing these in the long-term. So even though the



employment level of women after the war did not <sup>fall</sup> reduce to the 1939 level, it is important to realise that this can not be explained solely by events of the actual war years. The particular circumstances of the post-war years are equally important to such an explanation. In British commentary on the effects of the war on British women, I believe that this has not been sufficiently taken into account.

### **5.3 World War II and gender relations in British banking employment**

In relation to women's employment, the two World Wars this century have left their mark on banking employment. The First World War may rightly be seen as the starting point of feminization in British banking employment [5.9]. It was argued in chapter 3 that there is a need to distinguish between the different types of work involved in banking, and respective feminization in these types of work [5.10]. This involved the distinction between secretarial and typing employment on the one hand, and the clerical work in banks on the other. It is in this latter category that feminization has not occurred at the same time in the different British banks. Even so, historically, banking employment has mainly consisted of clerical work. Here it will be argued that the Second World War may be regarded as providing a further impulse to feminization in banking employment in many British banks; including Britbank, specifically with regards to its clerical work.

The extent to which the war gave rise to long-term changes in the gender ratio amongst bank employees, will be examined in the same manner as in the previous section. In the short term, the actual changes in the gender composition of bank staff will be examined in the context of mobilization. Did the expansion in female staff also include married women? Was part-time employment used, and were the banks involved in any measures to facilitate the employment of their female staff? Here, the question whether the banks needed to break through their traditional gendered employment structure in order to remain operational during the war, and whether this induced them to change in the long-term, will <sup>be</sup> stand central. Further attention will be given to whether there was pressure from amongst the ranks of bank employees in favour of a change in this structure, and if this was the case,

how strong and effective it was. In order to illustrate the various points made here, I will draw on the experiences of some bank employees who worked in Britbank during the war.

### **Mobilization and the expansion in female employees**

Banking employment did not remain unaffected by the war circumstances. From the beginning of hostilities, a steady flow of young male bank employees left their banks to join the armed forces. At the same time, various steps were undertaken by British banks to adjust their employment accordingly.

The speed and extent with which staff were withdrawn from banks is evident in that during the Annual General Meeting of Britbank at the end of 1939, it was recorded that 28% of male staff of military age had joined up; constituting 200 members of staff. By the end of 1943, a total of 57% of pre-war male staff were in service, constituting a total of 620 employees (Britbank archive: Minute Book 47 (1)). Other British banks were in the same position as Britbank, having had to release on average 55% of their pre-war male staff by the time the war was at its height (see Checkland 1975: 596, *The Bank Officer* June 1942: 2 and The Kennett Committee Report *on Man-power in Banking and ...* 1942: 4). Like Britbank, at the beginning of the war other British banks pledged to keep the places of those men who had left to join up open for them to return to after the war.

The Kennett Committee Report on staffing in the banks had stipulated that banks should work with 90% to 85% of their pre-war levels of staff. In effect, evidence suggests that there was indeed a decline in bank staff; in the industrial grouping including commerce, banking, insurance and finance, the level of employment in 1948 was only 78% the level of 1939 (Leser 1952: 331). This reduction in staffing levels still entailed that banks had to find alternative sources of labour supply in a short time. This was found in women and older men. Banks were able to hold on to their older male employees, and by the delayed retirement of some, were able to keep an experienced section of their staff during the war. Very few young men would have been present in the banks during the war. In principle, there were two years between the usual employment age of 16 and the age at which young bank men were called up: 18. But it seems that banks virtually stopped recruitment of young men during the war [5.11]! In addition, banks were able to hold on to those male



employees who were declared unfit for the army. This was the case for Mr. H, who remained a grade three throughout the war, and was able to continue work in the bank.

There is little disagreement that the expansion in the number of female bank employees over the war years was significant. But few concrete figures are available. In the Bank of England, the number of female employees increased from 1,687 in 1939 to 2,673 in 1942; a rise of 58% (BoE archive E31.1). The Bank of England had, compared to the other British banks, a high ratio of female staff at the time. By 1940, women outnumbered men for the first time, and this never changed thereafter (Hennessey: 1992: 13). For the Bank of England, then, it can be said that the war did entail a jump in the changing gender composition of its workforce which changed from 40% in 1934, to 50% in 1940 and 56% in 1948. In the English Clearing banks, the recruitment of female staff was large too. Between 1939 and 1942, the number of female staff had increased from 13,265 to 27,473. In 1942, women formed 42% of bank staff, whilst in 1939, women had only constituted 22.4% of total staff in the Clearing banks and the Scottish banks together (The Kennett Committee Report 1942: 4).

Male mobilisation and the expansion in women's war-time recruitment into bank employment are undoubtedly central consequences of the war. These have a distinct presence in the recollection about the war time work experience of bank employees. Jane C. started work in a Britbank branch in a medium sized provincial town in 1941. Jane was 16 at the time, and in her 4th year at secondary school. One morning the Rector said during the assembly that Britbank were looking for a girl. So she applied and got the job. Before Jane arrived, five people worked in her branch: a manager, a teller and three clerks (only one of whom was a girl). Jane's recruitment was the start of a transformation in the staff of this branch. Jane was taken on to replace the young male apprentice who had been called up. After Jane, another girl was taken on to replace the other male clerk, who had also been called up. When this happened, all the three clerks in the branch were women. Then the teller left, too. He was replaced though by an older man who had been declared medically unfit to go into service.

It would seem that a large part of the increase in female employees constituted new young female recruits. This is supported by Jane. One of Jane's tasks in the bank was cheque-clearing. This involved her in meeting the juniors of the other banks which had



branches in this town (about 6 in all), and exchanging the cheques belonging to each specific bank. All these juniors were young women, like Jane. So in the various branches in the town in which Jane worked, new bank employees who had been taken on for the war, were all young women. It is likely, though, that there was a bias in favour of young unmarried girls in the provincial towns with small branches of which Jane's employment experience was an example.

In addition to young and unmarried women, a labour supply was found in employing married women. The banks had suspended their marriage bar policy on an explicitly temporary basis. This meant that married women who worked in the banks during the war had various backgrounds. Firstly, the permanent female bank staff who married were now not required to leave, and many of them stayed on. The Bank of England, for example, kept a count of the number of their female staff who married and continued their employment with the bank. In 1943, 72 female staff married, and 50 of them stayed on. Between 1943 and 1947, a total of 533 women staff married in the Bank of England, 262 of whom stayed on and moved onto the Acting Ranks [5.12]. In addition, former female bank employees who had left their employment on marriage were employed. Their presence in banking employment during the war is supported by reports on their presence in *The Bank Officer* (see below), where the issue of their pay was discussed on many occasions. Following evidence of my interviewees, the wives of bankmen who had left to join up were also sometimes employed. So even though Jane could not remember the presence of married women in the banks in her town, married women were employed during the war, though their numbers must have been considerably below that of non-married female employees.

Evidence on the use of part-time methods of work in British banks, during the war, is scarce. The Kennett Committee had looked at the possibility for the increased use of part-time employment in British banks as a means for releasing more men to the forces. In the Report it was acknowledged that part-time work had not been used much yet by 1942 (this is not surprising, since Summerfield (1984, 1988) has argued that the use of part-time employment became more common only during 1942-1943), but that there were opportunities for doing so *"especially for homogeneous blocks of simple clerical work in large centres"* (The Kennett Committee Report 1942: 2). About the extent to which banks followed these guidelines little evidence is available. Only in the Bank of England's archive



is there mention of part-time employees. A very small percentage of their female staff worked on a part-time basis in 1943; a total of 13 out of 2594 female employees (which effectively was only 0.5%) [5.13].

#### **The measures taken by British banks to facilitate the war-time emergency**

In the first years of the war, then, banks experienced a radical <sup>restructuring</sup> overthrow of their employment. A large part of their male employees had left; all of whom had been promised a place in the bank after the war was over. Mostly women had taken their place. In the face of these circumstances, banks made a number of employment decisions. One of the first of these was that all staff taken on during the war were employed on a temporary basis. This was felt to be necessary if the banks were to be in a position to keep their promise to their permanent male staff who had left. Because of the character of the banking career (which was discussed in chapter 3), the war caused major disruption. That bank managers did not want to recruit anyone permanently was supported on the grounds of uncertainty about post-war conditions and consequently a concern with being faced with too many permanent staff after the war. In effect, their stance during the war was a careful one. So Jane C. and her other female colleague were taken on on a temporary basis; and they knew that once the war was over, their position in the bank might be an uncertain one.

But why the banks did not employ new young male recruits is a puzzle. The answer seems to be related to the normal entry for young boys into bank employment; which was an apprenticeship of three years, and the traditional career structure. During the war, this system of entry was fraught with difficulties. One of these was that the apprenticeship could not be finished before the call-up for the army. In addition, I think that the banks had a problem with considering those male youngsters recruited during the war as 'temporary', whilst not doing so created direct anomalies with respect to the other staff recruited during the war (with the problem this might have after the war, when, it was expected, bank employees needed to be shed). In addition, the recruitment of (permanent) apprentices added to the fear that the banks would end up with too many staff after the war. So during the war, British banks recruited in favour of women, because their employment structure created the possibility of ending up with too many (male) staff after the war.

Another step which was undertaken by the banks in response to the war-time emergency was to suspend the operation of their marriage bar. The Bank of England announced its decision officially in 1939 (BoE archive: E31.4). During the summer of 1939, the Committee of London Clearing Bankers took the same decision (The Bank Officer February 1940: 14). Marrying female staff were, however, automatically transferred to the temporary staff, without exception.

Another implication of the large exit of male employees was that women were moved onto more responsible work, often without much extra training. In the Bank of England, for example, it was recorded that in the accountance department,

*"After four years of war, permanent women clerks are to be found doing work in every office of the department which, prior to 1939, was undertaken only by the permanent male staff." (BoE Archive E31.1: December 1943)*

The Bank Officer also reports that women were used as cashier clerks (tellers) in some banks; a post where no women had been employed before. But it seems clear that the extent to which women 'moved up' into the higher regions of the banking hierarchy should not be exaggerated. When report was made, for example, in The Bank Officer (March 1942) concerning the appointment of a woman Assistant Staff Manager in Barclays bank (who, in addition, came from outside the bank), this was obviously the first time this had occurred. Thereafter, no further reports exist of women filling managerial positions in the organ of the Bank Officer's Guild. The management of British banks remained firmly in the hands of its male managers.

Possibly related to this is another specific feature about women's employment during the war; this is that many women bank employees studied for their banker's exams. This in contrast to their peace-time female colleagues. So over the war years, the number of women who sat their exams first rose, and then declined. In 1940, 98 women sat their exams; this reached a height in 1942, when 598 women sat the exams; and declined over the following years again to a low of 75 in 1948. At the same time, the number of men sitting the exams plummeted. Between 1940 and 1945, the number of men who sat the exams in those years declined from 763 to 69. Taken together, the ratio of women amongst



those sitting the exams increased to a unique height of 82% in 1945 [see for details note 5.14].

The large presence of women amongst exam candidates did not go unnoticed. <sup>Apart</sup> Next from the large drop in male exam candidates, the Institute of Bankers also noted the rise in female candidates [5.15]. And women did also very well in those exams. Amongst the 12 prize winners in 1945, 7 were women. But why did women do these exams?

In 'normal' times, sitting the exams was regarded by many male bank employees and their superiors to be a necessity in order to get on in the bank. Was this also the driving force behind women studying for the exams? Though this may have been the case for some women, Jane's experience indicates that this certainly did not apply for all the women. Together with the older girl, who had been in the bank when Jane started, she decided to study for the banker's exams. Jane passed her associate exams in June 1943 and received £10 from the bank (this was £5 over what one normally got because her exam marks had been so good). For Jane, sitting the exams did not mean that she expected to get on in the bank. Indeed, she did not consider the bank to be part of her future life; as a career.

*"I just loved working in the bank, but at the same time I knew I wasn't going to be there all my life. Not like a man who is making a career out of it." (interview Mrs Jane C)*

So for Jane, her efforts in studying for the exams certainly had nothing to do with ambition, nor was it related to a desire to be one step up from the rest, so that the bank was more likely to keep her on after the war. It was more something which she had done on the spur of the moment, having left her secondary education not too long ago,

*"when I was that age, I didn't eh.. well plan ahead for the future too much. And the exams came along ...ooohh we'll have a go at this, you know. It wasn't ehmm.. if I sit those exams they will maybe keep me longer than some of the others, it wasn't that at all." (interview Mrs Jane C)*

Her older female colleague, on the hand, was different in this respect. For her the motive behind sitting the exams could have been related to getting on in the bank, for she went on afterwards to sit the member's exams as well (which Jane did not do). And Jane remarks how this girl did not marry and finished up working in head office (interview Mrs Jane C).

Other plausible reasons for the increased ratio of women exam candidates include the banks' interests in having a 'better' trained female staff during the war. This is understandable since most banks had lost a large percentage of experienced male employees in a short time. Various former bank employees who started their employment in the bank during this time have commented that training and learning the various back-office work, was speeded up for them during the war. Mr T argued that he was pushed through the various back-office tasks in three years, whereas in normal times, that would have taken him 7-8 years. He also went onto ledger work in 12 months; in normal times he would have had to be working in the bank for 3 years before he would get that chance. This also applied to the newly recruited women staff.

*"Now they had to all of a sudden learn the game pretty quickly, cause the customers were still coming in. So there was a very quick learning process."*  
(interview Mr T)

It is likely, therefore, that the banks encouraged their female employees to sit for the banker's exams during the war. The banks, in their effort to train women staff quickly, would not have been averse to the fact that many of them studied for the exams. Bank managers may even have stimulated this (something which after the war is recognized to have been very limited). Jane C, whilst thinking about why she had done the exam, said that doing it for the bank, and its manager, might have been part of the reason. Similarly, there was also the Institute of Bankers itself. Without the women sitting the exams, their work would have ground to a halt. But there is no evidence to suggest that the Institute put pressure onto banks, its managers, or bank employees.

Coming back to Jane's bank experience, an interesting question to consider in this context is whether her war time experience in the bank changed her attitude to life at all.



Summerfield has pointed out that there is a need to distinguish between different groups of women, when looking at this question of changed attitudes. The most notable changes in attitudes were to be found amongst older married women, who might have a family with older children. Amongst young (married and non-married) women little evidence of a change in views about home and work was found (Summerfield 1988: 108; see also Smith 1986: 218). The majority of these women expressed the wish to leave work on marriage. In a way, this reaction from young women is not a surprise. For many of them, being involved in work during the war did not divert<sup>ge</sup> from the path in life which they would probably have taken prior to the war. So for them there wasn't that challenge which older married women faced. For this group of women their war time employment would have constituted a break from pre-war days, in that many would have experienced the combination of 'formal' employment with home work for the first time.

Jane belonged to the group of young women whose perspective had not changed much over the war. Although her mother had worked in the baker's during the war, Jane did not encounter any married women in the bank. She left the bank in 1945, when she became engaged to be married. This did not mean the end of her employed life, though. Her future husband's family ran a milling business, which was very busy during the war years. Therefore, there was a need for a proper organized office to deal with the administrative side of the business. For the year or so before Jane got married, she worked in this office. Marriage, however, did mean the end of Jane's experience as a wage-earner.

#### **Pressures for long-term change in the gendered employment structure of banks.**

The war forced a number of changes in the gender structure of banking employment. These are summed up below:

- (i) There was a vast expansion, both in absolute and relative terms, in the number of female bank employees.
- (ii) In a number of banks this involved employing women in the actual clerical work of the banks where they had previously only been employed as secretaries and typists. In this respect, there was a breakthrough in the horizontal occupational segregation in banks.
- (iii) Women were set to work on types of work which they had not previously done; often involving work which (a) prior to the war was solely a male domain, and (b) involved



work with more responsibility and authority. So there was a breakthrough in the vertical occupational segregation of banking employment to a certain degree.

- (iv) British banks took the decision to temporarily abstain from the implementation of their marriage bar, and married women were employed during the war on a temporary basis.
- (v) During the war, an unprecedented number of women studied for and passed their Institute of Bankers exams.

In a way, then, the foundation for a complete change in the gender structure of banking employment had been set. For a number of reasons - some of which have already been commented upon above - there is scope to doubt whether any permanent change was likely to flow from this war-time experience. First of all, the conditions under which these changes had been forged, had all the appearance of a situation which could be turned back to 'normal', whilst other indicators suggest that the war-time situation did not entail the complete run-down of the gender distinctions characteristic in banking employment. Hence

- (i) There was no equality of pay during the war.
- (ii) Though women penetrated into types of work which they previously had not done, this did not mean that they also filled senior management jobs.
- (iii) All staff taken on during the war, had a temporary status; i.e. they were made to understand that they had no rights to continued employment after the war-time hostilities had ceased. Women on the permanent staff who married were also transferred to the temporary staff.
- (iv) No, or <sup>few</sup> little new male staff <sup>were</sup> ~~was~~ taken on during the war. Though this may be interpreted as 'discrimination' against the employment of boys, there are alternative ways of looking at this measure.
- (v) British banks did not experiment with part-time work methods much.
- (vi) No measures were taken from the side of the bank to facilitate (for example, by the provision of childcare facilities, etc.) the entry of types of women who had not previously been engaged by the bank; such as married women, or women with children.

In relation to these features, there will be a consideration below of the pressures for and against long-term changes in the employment structure of banks in Britain. The most forceful and radical call for long-term changes in the gender divisions in the employment set-up of banks came from the side of the trade union; the Bank Officers Guild (BOG,



which covered England and Wales [5.16]). But also in some banks, there is evidence of a 'debate' around some of these features of women's employment and whether the war-time changes therein should be permanent. In contrast, in reactionary journals such as *The Banker* and *The Bankers' Magazine*, there was a discourse belittling the importance of women's contribution in bank work during the war. This discourse was accompanied by arguments in favour of the retention of gender distinctions in the employment structure. Taken together, these give a view of whether permanent changes were indeed likely in the post-war period.

The Bank Officers' Guild was quick to concentrate efforts on membership recruitment amongst the new women employees in the banking sector. This is reflected in their membership figures. From a low of 11.9%, the ratio of women members increased to a level of 26% over the years of the war [5.17]. Rather than a decline in male membership, the increased ratio of women members was caused solely by the increase in their own membership. As will become clear below, this membership recruitment campaign had an urgent and specific purpose.

The effort to increase <sup>female</sup>~~woman~~ membership at the beginning of the war was accompanied by an increased attention to issues around women's employment in banks, in the union's organ; *The Bank Officer*. This attention was concentrated over the first years of the war, when various implications <sup>of</sup>~~about~~ the war-time increase in women's employment, and the conditions under which this occurred, were considered in some detail [5.18]. Thereafter, attention became concentrated on the various demands put together in a *Women's Seven Point Charter*, but overall, there was a definite decline in the coverage on women bank clerks in the later years of the war.

The discussions in the union about women bank clerks during the war may be regarded as a combination of two concerns. The first of these is a concern about the negative effects of substitution of male bank staff with female bank staff, and is related to similar concerns in other unions (see equal pay discussion in section 5.2) and the issue of dilution. This worry was not so much about 'women taking over' in banking employment, but with the fact that this substitution completely upset the established principles on pay and 'seniority'. The war-time demands on bank staff forcefully brought home to male clerks the fact that the



treatment of female employees as a different and cheaper type of employee - whilst benefitting them in peace-time - could also be used against them at the will of their employer. At least, this was the story the Guild repeated. The concern with dilution in banks was that it would bring down the standard of living for all bank employees in the future, unless bank employees took action to avoid this from happening.

On the other hand, there was also an increased 'feminist' voice in the union, both reflecting the increase in woman membership, and the possibility created by the war for women trade union organizers to draw attention to the sort of issues which concerned the position of women in banks. The path of action which BOG followed involved an acknowledgment that women were going to replace men on a large scale during the war, and that the best solution to the dangers of dilution would be to fight for the equality of men and women bank employees. How did the union fare in this effort?

Interestingly, this duality in the union's efforts comes to the fore in the two issues which took a central place in *The Bank Officer* during the first year of the war. These concerned the issues of temporary staff and the marriage bar. From the start of the war, the Bank Officers' Guild was conscious about the problems which war-time replacement of bank staff might cause. Bank employers could, for instance, easily take advantage of their temporary staff, by underpaying them. This is in fact what happened. Many temporary staff taken on during the war had been bank employees before. These were mainly women who had left when they married. The matter of underpayment was evident in that the wages paid to this 'new' temporary staff, were most likely to be below that which these female clerks had received before leaving their employment. *The Bank Officer* reports many instances of this. One example concerns a bank employee whose wife worked in Lloyds bank for 20 years, earning £210 when she left. On return as a temporary employee, she was offered £2 per week, adding up to about half the yearly salary she earned before leaving (*The Bank Officer*, April 1940: 15. BO is used in following references).

Though the Guild was concerned about the low pay banks offered temporary staff, underlying this were concerns about the implications, of the use of temporary staff, for permanent staff in the banks. Temporary staff were, for instance, often trained quickly to move into types of work with a certain status, but then for half the usual rate of pay (like



counter or cashier work, which had always been a sole male domain). On the one hand, anomalies arose because temporary women staff were employed in work higher up the hierarchical scale from permanent women staff. The latter were in effect by-passed and this created tension. Similarly, because of scarcity in the labour market, sometimes new temporary women staff were paid at a rate above that of their colleagues who had been in the bank for longer. The situation which confronted bank employees was interpreted as chaotic (The BO June 1941: 4), and this did not help in establishing demands. Basically, different banks paid their temporary staffs different wages. Sometimes, temporary staff working in Head Office received different rates of pay from those working in branches and as time went on, the rates of pay for temporary staff changed as well. The Guild tried to alleviate these anomalies, for example, by the resolution which was made at the beginning of the war that new temporary staff (who had been employed in bank work before) should be paid at the rate which they were paid when they left. But evidence suggests that bank employers did their own thing.

Guild interest in temporary bank employees, then, involved (a) getting a better deal for temporary staff and (b) protecting the status and standard of living of permanent staff. The concern with temporary staff changed the following years into the larger issue of equal pay. The problems which had been associated with temporary staff were undoubtedly connected with the larger issue of wage-discrimination on a gender basis. But all the time, the Guild was conscious of the fact that the demand for equal pay and the line which they followed on equal opportunities for women could only be successful under certain conditions. These were the need to have a strong union; with enough membership to successfully claim employer recognition. In addition, the strength of their union depended on the support for their policies from the rank and file.

The Guild recognized that the claim for equal pay had only been achieved in those industries *"where the unions have been sufficiently strong enough to negotiate conditions of employment"* (BO, September 1940: 16; June 1941: 4). These unions had good memberships and a negotiating machinery, quite unlike banking. It is in this context that the Guild's vigorous recruitment campaign during the war must be understood. But even though there was a large increase in membership, the ratio of organized bank employees never rose far above the 20% [5.19]. Some success was made in gaining employer



recognition; Barclays Bank, for example, recognized the union as a valid negotiating partner during the war, whilst the Scottish banks (who had set up the *Federation of Scottish Bank Employers*), approached the union for the establishment of a *Joint Conciliation Council*. But overall, the attitude towards the union from the side of bank employers was one of antagonism. This is evident in the effort to set up internal staff associations in various banks during and after the war. Overall then, the union was still in a rather weak position to make demands. And where these were made, they were not always successful. A point in case is Barclays refusal to commit itself to the union's request not to change the status of marrying female staff from permanent to temporary. Nor did the bank give an assurance that the pay of these women would remain at the same level (BO, February 1942: 1).

Similarly, the union sought, but was not entirely successful in establishing the full support of the rank and file for their stance on women's equality. So in their claim for equal pay, Guild women repeatedly stressed the common interest of men and women bank clerks. For women because equal pay would mean better pay. For men the underpayment which was so evident during the war posed "*a real menace to the skilled workers*" (BO, May 1941: 4) [5.20] and "*the standards of banking employees as a whole*" (July 1941: 7). Though the Bank Officers' Guild called its members up to realize the common interests between men and women members and to support their union on its policy towards female bank employees, throughout the war there were voices of disagreement. This was evident in the campaign for equal pay, but more so in the stance on equal opportunities; which included the opposition to the marriage bar; to which I will now turn [5.21].

The Bank Officer's Guild had a pre-war stance against the marriage bar. But as is evident from comments made during the war, little effort had been put into the pursuit of that policy so far (BO, July 1941: 11). The temporary suspension of the bar by banking employers during 1939 was the start of a vigorous attack on this institution in banking employment by Guild women organisers [5.22]. These attacks often included a negation of the various arguments repeatedly made in support of it. For instance, the argument that married women had no place in a labour market when unemployment was high, was countered by the argument that unemployment was <sup>caused by</sup> ~~the cause of~~ more complex factors, and



<sup>was</sup>  
✓ not the result of married women's employment. It was suggested that the concern of employers and trade unions should be with solving these issues, rather than avoiding the real causes of unemployment by the employment of selective groups of people (BO, February 1940: 14, and April 1940: 18). Related to this argument was the issue that two incomes in one family was not justifiable. In reply to this, Amy Townley called attention to the inconsistency in complaining about a double income in one family caused by a married woman bringing in an income, whilst the same was not the case when children supported their family by bringing in an income, or with respect to rich women who had an unearned income.

Throughout the war, the campaign against the marriage bar in banking employment took a central place in the attention the Guild gave to the issue of women in the banks. It even seems to have been more significant than issues like the claim for equal pay. The space taken up by the discussions in the organ of the Guild around the marriage bar far outstripped that on equal pay. But also in the *Women's Seven-Point Charter*, which was accepted in October 1943 - at the first ever held conference for Guild women - the abolition of the marriage bar was the first of the seven points [5.23]. It is both interesting and important to examine why this was so.

From the discussions about the marriage bar in banking employment during the war, it is clear that the largest support for its abolition came from those single women in the bank, who had no views on marriage and who had made their banking employment their life's work[5.24]. Some of these same women had positions of influence within the Guild. They realized that the marriage bar was related to their overall position in the bank; it was seen as a barrier to women's promotion. This point was made regularly; an example being Miss I E Stearn's comment:

*"I come into frequent contact with many Guildwomen who for years have opposed the marriage ban, realising as they do that this is the strongest reason given by employers when refusing to grant equal opportunities to women. We know that banking will never be open as a career for women until the marriage ban is lifted."*  
(BO, May 1941: 15)

So the issue of the marriage bar and the Guild's stance on equal opportunities were linked in these discussions. But as was mentioned above, this stance did not get the support of all Guild members. And this did not just concern male Guild members, but female Guild members as well. Stearn and others indicated that the support for the marriage bar amongst Guild women came predominantly from *"women who regard marriage as their ultimate and only goal"* in life (BO, May 1941: 15). That is those women who had least to gain from its abolition.

But was the argument, that the abolition of the marriage bar would open up the door for women to the positions higher up the employment ladder, realistic? From a similar discussion about the relationship between the marriage bar and promotion for women, which took place in the Bank of England during the war, there are reasons to think not. In the Bank of England, the relatively short employment lives of women was also connected to their promotion. It was argued that

*"it would not be worth the bank's time to qualify women on work of a non-routine nature owing to the inevitable wastage of female labour due to marriage, as no sooner would they be of value to the bank in such work, then they would leave."*  
(BoE archive, E31.1: December 1943)

In contrast, doubt was expressed about whether the abolition of the marriage bar would have any real effect on the length of service of women staff (and by implication, promotion). In the debate between 1943 and 1948 about whether the bar should be abolished, the idea that the abolition of the marriage bar would limit the promotion chances of male staff was only mentioned once (BoE archive, E31.4: March 1944). At the same time, the point was made that when the question of promotion did arise, married women would be penalised because of the uncertainty about their length of stay, since it was expected that married women would still leave their employment when a child was due. This would also have its negative implications for single women, since in effect the majority of single women could be expected to marry at some stage. The abolition of the marriage bar, then was not expected to give more certainty about women's length of stay. Indeed, some even thought it *"doubtful whether in fact we should get more than a few months'*



*service after marriage from any appreciable number of women clerks"* (BoE archive, E31.4: May 1944) [5.25]. So arguments about the relationship between marriage bars and equal opportunities seemed to go both ways.

Nevertheless, the position which both Guild women and bank managers argued for, was certainly part of the ideological vocabulary which took place between the different interest groups involved in the debate about whether the bar should be abolished or not. At the same time, there are no grounds for believing that Guild women did not think along the lines they preached. Certainly, even though many marrying women would still leave their employment if they had a choice, the mere fact is that with the marriage bar in banking employment, those women did not have that choice.

So why did the issue of the marriage bar take such a prominent place in the Guild's stance on women during the war? I think that certainly part of an explanation must be the feminist influence in the union during the war. In addition, the abolition of the bar may have been considered as one of the issues which was most likely to be successful. Certainly, with the employers taking the first step towards its temporary abolition in 1939, Guild campaigners may have thought that its permanent abolition was a possibility. In the end, though, this is not what happened. In the Bank of England - a relatively 'progressive' bank compared to other British banks in relation to women's employment - after considerable debate about the post-war staffing consequences of the war [5.26], it was decided to postpone a permanent decision on the marriage bar for three years, by which time the bank would be in a better position to judge their staffing requirements. So just like many other British employers, the bank wanted to see what the post-war years were going to be like, before they would take any permanent decision (BoE archive, E31.4: September 1944). In other British banks, the marriage bar also continued as a policy.

Another interesting indicator as to whether British banks were willing to make permanent changes in the existing gendered employment structure forms the debate in the Bank of England about whether women should be offered the opportunity for advancement in the bank. The general line in this debate is one which favours the idea that advancement should be possible for certain women clerks. Prior to the war, one of the main reasons why promotion was not considered an option for women clerks was based on the idea that their

short presence in the bank (due to marriage) made their training uneconomic. The experience of employing permanent women staff, during the war, on work which required a *"greater ability than that which the bank formerly required from them"* (BoE archive, E31.1: Dec 1943), brought home the fact that not all the bank's women staff retired from their bank employment after a number of years because of marriage. It was therefore felt that

*"the natural tendency of their sex to seek their careers in marriage should not be allowed to prejudice the chance of those who remain."* (BoE archive, E31.1: Dec 1943)

In addition, there was an awareness that in these women there existed a pool of skill and expertise, which previously had gone unused.

But whilst in 1943, the positive points had been emphasized, as the end of the war came near, the number of objections to the idea of opening up possibilities for women clerks mounted. Firstly, it was suggested that a certain amount of male prejudice should be expected, and secondly, the bank repeated that it gave priority to the return of men from the forces. But the most important objection of all formed the bank's problem with the "Hump" [5.27]. At the end of 1945, it was concluded that

*"There is no reason why greater opportunities should not be made available to women as soon as circumstances permit: but, in view of the fact that until about 1960/65 it will be necessary for the Bank to carry a surplus of men (...), it must be emphasized that it may not be practicable for 15/20 years to extend the field of work done by women before the war. In fact, unless drastic steps are taken to reduce the "hump", women will have to give up some, if not all, of the ground that they gained during the past six years."* (BoE archive, E31.1: Dec 1945. *ul my emphasis*)



In effect, then, the bank did not foresee that their women staff could take up positions of more responsibility for quite some years to come. The reason why this was so was unquestionably related to the priority which male employees were given in the bank.

This emphasis that 'men came first' is echoed elsewhere. At the end of the war there was a call for the return to the 'traditional' gendered set-up of banking employment. As early as August 1943, *The Banker* carried an article on *Post-war Personnel Problems*, in which it was pointed out that the major future personnel problem facing banks was the return of permanent staff - read: permanent male staff - from the forces (The Banker, August 1943: 77) [5.28]. This may be interpreted to mean two things. Given the structure of banking employment, there were indeed a number of problems which needed to be considered regarding returning men; such as whether they were going to get any recognition in terms of promotion or salary, for those years that they had been absent. Similarly, there was an awareness that many men had had quite exciting lives in the forces, and would not easily return to jobs of a routine-nature, whilst the expertise which they had gained in the forces was not necessarily of use in the bank.

On the other hand, the article also implied that the returning permanent male staff should get priority over and above the other staff. With respect to married women, the correspondent pointed out that *"it has not been the practice of banks to employ married women"*, implying that the matter of married female staff should not pose a problem to the banks. More tricky was the case for single women. Some of these had taken on *"senior duties normally taken on by men"* and had done this job well. It was suggested that though these women would not find it easy to return to routine work, they must have realized that this *"promotion has been of a temporary nature, and this fact is emphasized by the grant of temporary financial recognition"*. The financial increments those women had enjoyed doing this work was to be regarded as their reward, but their war-time contribution was no reason for permanent change. Indeed the latter, it was argued, ought to depend entirely on the return of men from the forces

*"The men when they return will not wish to remain for long in the positions they occupied prior to joining the services; (...) they will hope to be given the opportunity of proving their ability in the higher posts. Whether women are to be*

*given opportunities to undertake more senior positions is a matter of long-run policy for consideration afterwards." (The Banker, August 1943: 77. ul my emphasis)*

On the other hand, the concerns about the young men <sup>were</sup> ~~was~~ more charitable than that. Elsewhere it was lamented that

*"many demobilized young men find that there is no place for them in the offices where they served their brief apprenticeships.... That none of them have a legal claim is not the beginning and the end of the matter. They are precious national assets and must not be allowed to waste; they are youngsters whom a war not of their own making has robbed of a start in life.....the banking community has some sort of duty to see that its doors shall be flung as widely open as possible to those whose only fault has been that of belonging to a particular age-group." (The Banker, December 1943: 106)*

Brief though the arguments in *The Banker* and *The Bankers' Magazine* may have been, they denoted their male favouritism with clarity. The argument was not, however, that women should be expelled completely from banking employment. Far from it. They had a place in the banks, but not one of equality with the men. This place was to be found on the routine clerical work, and as operators of the mechanical aids, the use of which had, during the war, increased rapidly (The Banker, December 1943: 106-7). And though the sacking of temporary staff after the war may not have been large, one wonders whether it is a coincidence to find that Mrs Jane C's younger colleague was made redundant in 1947, whilst Mr T and Mr H continued their bank career as permanent staff of Britbank after the war?

### **To summarize**

The Second World War did mean a breakthrough in women's employment in banks in quantitative terms. Before the war, the estimated gender composition of bank employees indicated 22.4% were women. During the war, this increased to 42% (Kennett Committee



Report, 1942: 4). After the war, in 1950, the ratio had gone down again to 34% [5.29]. This change needs to be seen not solely as a consequence of labour requirements during the war, but partly as a consequence of long-term changes in banking employment. Though it was only just mentioned above, the increased use of machinery in banks was associated with the increased recruitment of women clerks. Book-keeping machines, like the *Burrough* machine, had been in use to some extent before the war. During the war, their usage became more widespread, a trend which continued after the war. Though the war-time labour requirements may have contributed to the introduction of mechanical aids into the clerical work of various banks - the Kennett Committee Report, for example, put pressure on banks to introduce labour saving methods - the job of machine-operator already carried a gender connotation; it was considered 'woman's work'. The war may have stimulated the introduction of machines in banks, but mechanization was a long-term issue in banks. Both this and the war stimulated the recruitment of women.

From the evidence presented here, the second World War featured two aspects of change. On the one hand, there were those British banks for whom the employment of women in clerical work was a new experience. Britbank was one of those. On the other hand, there were those banks who had pre-war experience in the employment of female clerks, which was further stimulated by the war time emergencies. Lloyds Bank and the Bank of England were amongst this group of banks. From the discussions which occurred in the Bank of England on the position of women staff, it is clear that this bank had a distinct gendered organization of its employment. In the pre-war years, the female employees in this bank did not have the same opportunities <sup>as</sup> ~~than~~ the male employees. In those banks where female clerical employees were a new experience, the second World War and the post-war years would have been a formative period for relations between employer, male employee and female employee.

The indications are, however, that long-term permanent changes of a qualitative nature were unlikely to occur in the banking sector. During the war, banks relied heavily on women to continue their services, and a number of employment policies and employment 'patterns' were changed. This indicates that a basis was established for permanent changes in the 'traditional' gendered employment structure to occur. These included the temporary

suspension of the marriage bar, and the employment of women on work higher up the employment ladder. There was also evidence that women clerks were more serious about their work, given the fact that so many of them studied for the bankers' exams. But at the same time, there were indications that this basis for permanent change was rather weak. Firstly, all bank staff who had been recruited during the war had a temporary status. Most of these were young women, though amongst them were also some married women. It was usual practice to change the status of those female permanent staff who married and continued their employment, to temporary. This made their position in the bank less certain, especially after the war.

By looking at the various discourses which contained opinions about the present position of women in banks, and what this ought to be after the war, there is more ground for doubting whether long-term qualitative changes were likely. Indeed, there were strong voices in support for permanent change. These came specifically from the union which covered bank employment: the Bank Officers' Guild. In some banks, there were also discussions about the position of women in the bank. In the Bank of England, for example, there were discussions on whether the marriage bar should be abolished and whether opportunities for advancement should be opened up for certain woman clerks. Here, the view of the *Women Clerks' Committees* was taken into account.

But these voices in favour of change were not influential. On the one hand, the influence of the Guild on employer decision taking could not have been significant. The major fact that the union was not recognized by the majority of banks, remained. Similarly, the Bank of England adopted a strategy of 'waiting' to see what the post-war years would bring. In relation to that, they predicted that various post-war staffing problems would not allow them to open up opportunities for women to advance, already before the war was finished. At the same time, articles in the more reactionary banking journals: *The Banker* and *The Bankers' Magazine*, were in favour of returning to a strongly gendered employment set-up after the war. What in fact happened, will be part of the discussion in the next chapter.



#### 5.4 Dutch war-time experiences and long term changes in Dutch women's employment activity

Dutch feminists have pointed to the divergent war experiences between the Netherlands and its surrounding countries as one aspect of an explanation as to why Dutch women's presence in the labour market has been relatively low compared to these countries, over the war and post-war period. In relation to the Second World War, for example, de Bruijn has argued that

*"De Tweede Wereldoorlog brengt voor Nederland in kwantitatief opzicht geen doorbraak van de deelname van vrouwen aan het arbeidsproces. De altijd al geringe participatiegraad,...blijft ook tussen 1946 en 1960 gering." (de Bruijn 1989: 174)*

*("In the Netherlands, the Second World War does not entail a breakthrough in the quantitative participation of women in paid employment. The previously low participation rate, ...remains low between 1945 and 1960 also.")*

That the wars have not meant an increase in the number of women registered as being in paid employment is a conviction which de Bruijn shares with others. Both Posthumus-van der Groot et al (1977: 154) and Outshoorn (1975: 725) have recognized the limited extent of women's dilution in the Netherlands during the First World War. Whilst Blok (1989: 39) and Wiener & Verwey-Jonker (1952: 17) acknowledge that not more women were engaged in paid employment during the Second World War than before it. The latter even assert that the number of employed women may ~~even~~ have declined during the war years.

Even so, many of these contributors and others who have looked at the effects of the Second World War on the position of Dutch women still maintain that the wars had an emancipatory effect on Dutch women. I am here going to look at the grounds on which this is argued. Though there may not have been a direct quantitative effect on Dutch women's economic activity during the war, there is a need to consider whether the war entailed a breakthrough in gender relations in other ways; a question which I also considered in

relation to Britain. For only by doing so, is it possible to consider whether the war-time experiences were of consequence to women's employment participation in the long term.

Four topics will be discussed in this section. The first concerns the general state of the labour market on the eve of the war. I will then consider the evidence which exists on the impact of the war on Dutch production and the role of women in this. This will be related to banking employment and how the war influenced it. Lastly, I will look at the role of women in the Dutch resistance movement, and consider whether this work involved a breakthrough in the 'traditional' task division between men and women. For there may not have been a direct impact on women's employment activity by the war, but the possibility that their participation in resistance work had long-term employment implications, must be examined.

#### **War-time production and women's contribution in this**

When the war started in 1939, the Netherlands still suffered from extensive unemployment. The 1930s depression entailed for the Netherlands a lengthy period in which unemployment was high. It had started to increase by 1930, only to reach a height in 1936 when 349.600 men and 18.800 women were registered as unemployed. By 1939, unemployment had dropped, but 223.700 men and 11.900 women still belonged to the group of the work force which was registered as unemployment<sup>ed</sup> [5.30]. In contrast, unemployment in Britain had reached a height in 1933 (1931 for women); when approximately 23% of the insured work force was out of work. And though unemployment had not dropped to below 1930s levels, it had gone down significantly by the start of the war (Annual Abstract of statistics, 80: 134-5).

In this context, mobilization started in September 1939, but this was short-lived. By May 1940, the Netherlands was occupied by the German army, and the Dutch army was disbanded. Dutch soldiers went back to the positions in the Dutch work force which they had left before the war (if they had been in employment).

As the war continued, the German occupiers attempted to make use of the Dutch work force and some of its production possibilities. So at least some of Dutch industry was kept busy during the war. One instance is the shipbuilding industry in Rotterdam. It was common knowledge that it continued war production to supply the German army



(interview Mr & Mrs F). The same was the case with the Dutch weapon industry. Other examples include the clothing industries in Dutch cities which continued production during the war, it is argued, mainly to supply the German army (Posthumus-van der Groot 1977: 313). In other sectors of work, there was a gradual decline in production as the war continued. This was the case, for example, in banks (see below).

The *Arbeidseinsatz*; the demand for Dutch workers to take up work for the German war effort, started after the occupation and indicated the number and type of Dutch workers who were subject to work in Germany. Firstly, Dutch men were called up for the *Einsatz*. According to my interviewees, the *Arbeidseinsatz* entailed that every Dutch business was required to supply a percentage of its male work force for this purpose. Mr A remembers that the banks

*"hebben wel mensen af moeten staan die in Duitsland te werk werden gesteld. Dat was bij ons bij de bank ook. Degene die niet gehuwd waren, of gehuwd waren en geen kinderen hadden, die zijn ehh.. die hebben bij een bank in Duitsland gewerkt." (interview Mr A)*

*("had to supply people who were put to work in Germany. That was also the case in our bank. Those who were not married, or who were married but had no children, they are ehh.. they have worked in a bank in Germany.")*

At the same time, directly after the occupation, German propaganda called Dutch people up to volunteer their services. According to Posthumus-van der Groot, some women responded to this request, either because they were attracted by the financial gains to be made, or because they wanted to follow their husbands who had been put to work in Germany (1977: 313). In any case, the result of the call up for men was that gaps formed in the work forces of firms and other establishments. One of the implications of this is apparent in the Dutch Civil Service. In June 1942, it suspended its marriage bar on its female employees. Though it was argued that this policy decision was to enable those Dutch women - whose future husbands were likely to be called up soon - to earn their own living, it would appear that a major factor in this change of policy was a shortage in available male personnel. As in Britain, these women were offered temporary contracts so



that they could be sacked easily when the men came back from Germany. There are no grounds to suggest that such a decision concerning marriage bars was widespread in Dutch business.

The call-up of Dutch women came after that of men. This, and the type of women who were eventually called-up are an indication of fascist ideology concerning the roles of men and women in society. This endorsed domesticity for women and explained the strong division of labour between household and the public sphere as having 'natural' causes (Blok 1989: 32; Graaff & Marcus 1980: 9; Couvee & Boswijk 1962: 292). In this respect, then, the demand on the labour supply of German women - and during the occupation on Dutch women - ran against national socialist gender ideology [5.31]. So the first plans for the conscription of Dutch women for employment in Germany were only made in 1942. With the exception of women in the Dutch border region, these never materialized. In the meantime, certain groups of women; like young women students, were called up to work in German munitions factories (Blok 1989: 37). 1943 saw a renewed effort for the call-up of women and on the 15th of July 1943, compulsory conscription was introduced, but only for certain women. These included 16-21 year old women (married or not), who were to be put to work in 'vital' war industries, though only on the basis that they should be able to commute between home and work without being away for more than 12 hours. Women of 21 and above (only unmarried), could be put to work anywhere, whilst married women with young children who were not already engaged in employment, were exempt (Posthumus-van der Groot 1977: 313; Blok 1989: 37).

There are a number of indications that the call-up of Dutch people to work in Germany was not very efficient. Blok remarks, for example, that the 1943 'conscription for women' legislation was, in general, never implemented in a systematic manner (Blok 1989: 37). And even though it is clear that Dutch people were employed in Germany, the call-up, both of men and of women, was resisted by a lot of Dutch people. Quite a number of people went into hiding, rather than go to work in Germany. Others were able to delay their journey to their new place of work. This was so for Mr F, who was picked up for work in November 1944, but by the end of the war in May 1945, he had not yet crossed the border. Furthermore, Wiener & Verwey-Jonker have pointed to the contradiction which taking a man's place in employment meant for women. Whilst in Britain, employment substitution



was seen in a positive light, the reverse was the case in the Netherlands. Here it was felt to be 'treason' to the country's plight (1952: 17) and the issue of the possible 'emancipation' effect this work entailed, was not relevant.

About the extent and characteristics of Dutch women's employment, less is known than is the case for Britain. No employment figures are available at all for the war years [5.32]. There is only an indication as to the number of married women who were employed. These required an employment 'permit' (*arbeidskaart*) when they wanted to take up employment. It may be on the basis of this that Wiener & Verwey-Jonker have argued that there may even have been a decline in the number of employed women in the Netherlands, since over the years of the war, there was a slight decline in the number of employment 'permits' which were handed out to married women. In 1939, this was 13.707 whilst in 1943, 10.958 were handed out. How reliable these figures are as an indication of married women's employment is another matter, but if this evidence is taken as given, there was no breakthrough in the employment of married women in the Netherlands during the war. In addition, there is no evidence that there was any provision made to facilitate the employment of married women with children (which is no surprise).

A last question which is of interest in relation to the effects of the war on Dutch women's employment, is the question whether there was a breakthrough in the division of labour in employment. The only indication that women took on 'men's work' during the war is given by de Bruijn, who mentions that women were tram drivers in Amsterdam (de Bruijn 1989: 174). This one example does not support the idea that the employment of women in 'men's work' was widespread. Equally, though household tasks became more laborious and difficult to perform, there are no indications that there was a breakthrough in the sexual division of labour in household work (Blok 1989: 33)

### **Bank employment during the war**

A number of the themes discussed above can be found <sup>bank</sup>baek in relation to bank employment during the war. The issue of unemployment before and during the war, is something which all my interviewees, who worked in a bank during the war (4 in total), can remember well. Mr S started work in the *Nederlandse Handel Maatschappij (NHM)* in 1939, when he was

16 and he had finished his *MULO* education (old style, 4 year Dutch secondary education). What had happened was that the head of the school had been approached by the branch manager of the bank [5.33]. Mr S had been indicated as a suitable possibility together with another boy. He agrees that it was very difficult to get work at the time, including clerical work, and he remembers his parents' reaction when he was offered work in the bank:

*"en ik hoor mijn ouders nog zeggen, je boft! Ja, je boft." (interview Mr S)*  
*("I can still hear my parents say, you're lucky! Yes, you're lucky.")*

This was on the eve of the war, but the beginning of the war did not entail an immediate improvement in the labour market. At least this is the impression I get from Mr F, who started work with the *Rotterdamse Bank* in December 1941. To the question why he wanted to work in a bank came the answer that he did not particularly want to work in a bank, but after looking for a job for 5 months since gaining his *MULO* diploma, this was the first job offered to him and he could not refuse it (interview Mr F). He and his wife Mrs F, who worked in the Dutch bank *Mees en Zoonen* during the war, agree that at the beginning of the war, it was still rather difficult to get work.

Both also remember that bank employees were called up for work in German banks. In fact all the four former bank employees I spoke to, who were in bank employment during the war, experienced some form of interruption in their bank employment during the war [5.34]. But their places were kept open for them, they emphasize. The extent to which banks 'lost' staff due to call-up is clear from the employment figures of the *Twentsche Bank*, which may be regarded as a typical example. In their head office in Amsterdam, 627 staff were employed in January 1945. Of those 627 staff, 73 were absent at the time, whilst in January, one year later, 15 of those staff still had not returned (TB archive: nb. 772). So though there was displacement in Dutch banks too, this did not reach the same level as in British banks. The call-up to Germany, then, was one possible reason why substitution might have occurred amongst bank staff, so that those who had left for Germany (or who had gone into hiding) were replaced with other staff (for example, women). Was this indeed what happened?



The answer would appear to be no. Many bank employees indeed left their work during the war, but their places were not filled with new staff. This is not to say that the banks did not recruit new staff. Unlike ~~in~~ British banks, it would appear that Dutch banks did not react to the war by introducing specific employment policies. Dutch banks, for example, did not react to the war emergency by changing their recruitment patterns. New recruits were not temporary, whilst young men were recruited as before. So why was there no substitution of departed employees? The reason behind this is that the amount of work in the banks went down as the war continued, making it unnecessary to replace staff.

There is some evidence supporting this point. Joh. de Vries characterizes the situation in the banking sector during the war as one of *"achteruitgang en verwording"* (decline and degeneration) (de Vries, 1992: 44). Through the drain on Dutch resources, a balance of payments deficit and a deregulation of the money supply were the result. The banks faced a decline in their normal business practice; their supply of loans went down, whilst their receipt of credit increased. Indeed, all my interviewees can remember the decline in the amount of work. Mr A, for example, returned after mobilization in 1940, to find that the work in the foreign trade department he had worked in, had all but stopped. So he asked for a transfer, and moved to the accounts department. Here he worked for 2 years and says,

*"Maar vanaf dus (..) 10 Mei 1940 tot aan 42, heb ik elke dag 2½ uur in de koffiekamer gezeten. Der was niks te doen. Daar heb ik bridgen geleerd."*

*("But from 10 May 1940 till 42, I have spend 2½ hours every day in the canteen . There was nothing to do. This is where I learned to play bridge.") (interview Mr A)*

So in his case it would appear that his bank was overstaffed during the war, though he claims that no-one was sacked because of it in his bank. According to Mr F, the *Rotterdamse Bank* did not sack any of its staff either, whilst Mrs F remembers that because of the decline in business at the end of the war, her bank was only open three mornings a week (interview Mr and Mrs F). So the reason why substitution of male by female staff did not occur in Dutch banks, is two-fold. On the one hand, the extent to which staff was displaced by the war does not appear to have been of the extent to which this happened in Britain. At the same time, as the war continued, the work load of individual banks reduced



significantly, and there is even some indication that Dutch banks were overstaffed during the war. Nevertheless, no staff <sup>were</sup> made redundant.

The impact of the war on banking employment in the Netherlands has not involved the substitution of male by female staff, as was the case in British banks. In section 5.3, I have argued that there was a long term trend notable in the feminization of clerical bank employment in Britain. The increase in women bank staff during the war, I argued, must be seen as a result of both the substitution effect the war induced, and this long term trend. It is difficult, though, to see these two as unrelated, and it is even plausible that these two influences stimulated each other. Though I have no conclusive evidence, there are many indications that in Dutch banking there was also an underlying trend of change in the gender composition of clerical bank staff, which continued during the war years.

That this was by no means a homogenous process; i.e. occurring in all banks and their various departments at the same time, seems clear. Mr A relates, that in the Head Office of the *NHM* where he worked, of the 8-900 staff employed there, as <sup>few</sup> little as 40 were women. These, he argues, were mostly occupied as typists and machine operators, whilst there was here and there a "*verdwaalde vogel*" (literally translated "*lost bird*"). What he means is that there were some women clerks, some of them even of an older age) spread over the various departments. According to him, there was not really an increased presence of women in the bank until the expansion of the 1960s. But Mr S, who worked in a provincial branch of the same bank clearly remembered that there was a change. When he had started with the bank in 1939, he had no female colleagues at all. But his branch got a new manager during the war, and the gender composition of the branch changed quickly. By 1950, 5 of the 9 staff of the branch were women [5.35]. Mr S argues that it was very unusual to find a branch with so many female staff at the time, and he attributes this peculiarity to the preferences of the bank manager. However, in the *Twentsche Bank* in the same town, he remembers, women were also employed during the war.

Mrs F's war-time recruitment, is one example of a new female employee who was not specifically employed as a secretary or a typist. She was one out of three new recruits in 1943, who had been at the same school. The other two were boys. She was not employed as a typist or a machine operator. Rather, she was involved in a variety of clerical work in



the department which dealt with shares. Also in the *Twentsche Bank*, nearly 50% of the new recruits in 1945 were women [5.36]. It is unlikely that these were all recruited for secretarial or typing work. I would argue that this suggests that the specific Dutch war experience did not influence this long term trend in banking employment, which entailed a gender composition change in favour of female clerical staff.

### **Women in the Dutch resistance movement**

Following the evidence above, there is reason to support the general view held by Dutch commentators, that the Second World War did not entail a breakthrough in women's employment in a quantitative sense, whilst there is scant evidence to suggest that the position of women in the sphere of employment changed qualitatively. In fact, there was a (difficult to quantify) degree of non-cooperation amongst Dutch people with the interests of the German occupiers. In terms of the employment possibilities which opened up to Dutch women; either as a worker in German industry, or as a substitute for someone who had left to work in Germany, this often entailed a negative response.

Being an occupied society, the tasks which did develop in which women could participate, involved work in the Dutch resistance movement. It is therefore no surprise to find a concentration on this topic in commentaries on the role of Dutch women in the Second World War. Though resistance work was not paid, there are obvious similarities between this, and war production employment in Britain. In relation to this, the same questions may be asked here, as were asked of British women's increased employment participation. What resistance work did Dutch women do and what was the extent of it? Did this involve a challenge to pre-war gender relations? And was women's involvement in the Dutch resistance of lasting significance in terms of their position in society in general. Lastly, are there indications that it may have improved their subsequent position in the Dutch labour market?

The sources which form the basis for an answer to these questions vary according to content and line of argument, <sup>to</sup> Though these two seem unquestionably related. Let us consider the variation in the line of argument first. In the answer to the question what the long-term implications of the war and resistance work <sup>were</sup> ~~was~~ for the position of Dutch women, a similar dichotomy can be found as was evident amongst British accounts. On the



one hand, there is the view that women's role in the Dutch resistance was of lasting consequence and changed their position in Dutch society for the better (Diemer-Lindeboom 1948, Holt-Taselaar 1954 and Couvee & Boswijk 1962). On the other hand, there are those who have argued that the extent of women's participation in the Dutch resistance was rather small and that the main resistance tasks performed by Dutch women, emphasized, rather than challenged the pre-war gender order. Not surprisingly, these authors have argued that there is little hard evidence to suggest that women's role in the Dutch resistance had a significant long term impact in improving the position of women in Dutch society (Graaf & Marcus 1980, Schwegman 1979).

But is it a coincidence that the accounts of those who support the former position, are from the period more directly after the war, whilst the accounts in support of the latter position stem from the end of the 1970s? I think not. These early sources have been criticized for providing a romanticized and exaggerated account of the role of women in the resistance (Graaff & Marcus 1980: 28). But in the context of the time-period in which the articles were written, this is not surprising. Maybe even more so than was the case in Britain, the survival from the war, of the Dutch nation State, called for the gratitude of all those who were perceived to have aided this survival. But whilst these early post-war accounts may be forgiven for providing an exaggerated account of the role of Dutch women in the resistance, the uncritical adoption of those accounts by Couvee & Boswijk (1962: 297) in support of their claim that women's contribution in the war effort enhanced their emancipation, can demand less respect. In terms of the integrity of the argument put forward, then, the accounts of Graaff & Marcus (1980) and Schwegman (1979) seem more reliable.

But let us come back to the questions asked above, and consider the evidence before us. What did resistance work entail and what tasks were performed by Dutch women? And how extensive was resistance work? The first point to be made here is that, as was the case in Britain, Dutch women were involved in the caring for people who had been displaced by the war; a task which did not divert them much from their usual household responsibilities. More so than in Britain though, caring for people in hiding involved risk; since people who were absconding from the *Arbeidseinsatz*, Jews or surviving pilots, were all sought for by



the Germans. Later on in the war, 'safe houses' also functioned as safe-havens for resistance workers who needed to hide for a while. These houses were often run by older women; called 'aunties'. In the accounts of their role, the nurturing, motherly care and support these women provided for resistance workers is emphasized (Holt-Taselaar 1954: 826, Couvee & Boswijk 1964: 285)

But assistance for those in hiding involved other tasks as well, such as finding new and reliable addresses for people in hiding, taking fugitives to different parts of the country and taking food to people in hiding (Graaff & Marcus 1980: 66-67). Women were involved in this work, but also in (i) the falsification of documents, identity cards etc., and the transport of these and food coupons; (ii) the provision of escape routes for pilots, and accompanying pilots to neutral countries, like Switzerland; (iii) working in the illegal press, and the distribution of this material over the country; (iv) working as couriers for the resistance movement. This included being a contact between illegal organizations, the illegal press and the printers, or working for Dutch intelligence. Lastly, women were also involved in violent resistance. Here their tasks included shadowing people who might be the target of a liquidation; providing the administrative and caring support for the so-called *knokploegen* (assault groups); transporting weapons to and from a place of action; and occasionally women were involved in the actual action. Also occasionally, women were involved in the organizational or managing side of the resistance movement (Holt-Taselaar 1954: 819, Graaff & Marcus 1980: 66).

Having indicated the type of work involved in the Dutch resistance, and what tasks were performed by women, one wonders how widespread active resistance was amongst men and women. Graaf & Marcus estimate that, without the inclusion of resistance which took place solely within the confines of the home (i.e. keeping people in hiding etc.), approximately 25.000 Dutch people were involved; of whom about 3.000 (or 12%) were women (1980: 45). From their survey amongst resistance workers they found that 50% of resistance work done by women concerned courier<sup>s</sup> work; whilst 30% had been involved in helping people in hiding. 25% said they had worked in the illegal press (these tasks are not mutually exclusive). They furthermore conclude that more women had been involved in the illegal press than men, though more men had been involved in espionage and violent resistance work (Graaff & Marcus 1980: 59). So in absolute terms, active resistance was



not widespread amongst Dutch people, and men were more involved than women. This brings us to another interesting question. Did this resistance work challenge the pre-war gender order? This includes looking at the question whether the pre-war sexual division of labour, both within the household and in relation to tasks, was challenged by the work women did in the resistance.

A number of the contributors mentioned so far have <sup>denied</sup> ~~negated~~ this on a number of grounds. However, an answer to this question does require a specification of the pre-war sexual division of tasks. Here, I will follow Schwegman, who has, in short, characterized it as entailing that

*"de man wordt gezien als kostwinner, als diegene die de wereld introk en daar zijn functie had. Van de vrouw werd verwacht dat ze thuis, op de achtergrond, een verzorgende functie vervulde." (Schwegman 1979: 13)*

*("The man was regarded as breadwinner, the one who would go out, into the world and who had his task there. Of the woman it was expected that she would fulfill the role of carer in the home, in the background.")*

Firstly, then, it has been pointed out that a lot of the work in which women were involved in the resistance, did not entail a breakthrough of this 'traditional' task division [5.37]. A lot of the work women did had a serving and supporting aspect to it. This is immediately obvious in relation to the provision of a place to hide for fugitives, in which especially women were involved. In addition, though both men and women in a household might be involved, there seem no obvious reasons for a change in the division of labour within the household, in doing this type of resistance work. But it is also pointed out that women often supported their husbands, both physically and emotionally, in resistance work. And that many women started to participate in resistance work, through their husbands [5.38]. In other resistance work, women often did the serving part of the work, whilst the men did the action work. This was evident in the violent resistance groups, where women transported weapons, or cooked meals for the lads, whilst the latter gunned down individual targets, or blew up German supply bases. The fact that few women were



involved in the organisation of resistance work, also indicate that resistance work did not necessarily entail a breakthrough in the sexual division of tasks.

Further support which challenges the idea that resistance work aided in the breakthrough of the pre-war sexual division of labour forms an examination of the kind of people who were likely to be involved in the resistance. Evidence again comes from Graaff & Marcus, who have looked at the background of the women who were involved. They have argued that women who participated in employment or who were members of a political party, or who formed part of the friendship circle associated with either of these, were more likely to be involved in resistance work, than women who did not have these connections (1980: 37). Again, it was mainly young and unmarried women, or older women who were active in resistance work. Married women with young children were least likely to do so. A number of factors may have contributed to the fact that mothers of young children were involved less. The time spent<sup>e</sup> on household responsibilities and the risks involved in resistance work would have been a deterrent. Equally, socially it would have been more acceptable for young unmarried women to be involved, than for women with young children. What this evidence indicates, is that the possibility of doing resistance work did not necessarily induce those women, for whom resistance work would entail a breakthrough in what was considered, their 'normal' way of life, to <sup>undertake it.</sup> ~~partake.~~

What must equally be born<sup>e</sup> in mind, is that being involved in resistance work was subject to individual voluntary choice, <sup>m</sup>More so than in Britain. There, compulsion<sup>to</sup> in participating<sup>e</sup> in war production put strong pressure on existing social relations to change. In the Netherlands, where resistance work participation was subject to individual voluntary choice, the pressure on existing social relations to change was less strong. It is maybe not a surprise to find that those women who were already acquainted with the outside world, were also more likely to be in the resistance [5.39].

The second reason put forward, which throws doubt on the question whether women's resistance work entailed a break with the pre-war gender order, forms the argument that there was no change in prevailing images of femininity. The role of Dutch women in the resistance appears to have increased as the war continued, so that at the end of the war, their presence was stronger than at the beginning of the war (Graaff & Marcus 1980: 38). This has by some been related to the fact that as the war continued, it became increasingly



difficult for men to be publicly visible, since the occupier looked more intensely for men who had evaded the *Arbeitsinsatz* (Holt-Taselaar 1954: 820), whilst they were also seeking out members of the resistance. Others have added to this, though, that women became increasingly regarded as useful in the resistance, because of the use they could make of accepted images of femininity. So they were useful in the resistance exactly because they were not expected to be part of it. They could use images of their feminine innocence and ignorance in their resistance work; were less likely to be suspected of doing resistance work. They were also less likely to be arrested than men; and once in prison, were less likely to be tortured than men. Overall, then, resistance work was less risky for women than for men. On this basis, Schwegman has argued that though much resistance work may be regarded as 'men's work', under the war circumstances this was turned upside down, so that one can not really speak in terms of a breakthrough in existing images of femininity or the pre-war task division on grounds of gender (Schwegman 1979: 82/3).

I have here presented a picture of Dutch women's role in production, in banking employment and in the resistance movement during the war. In production and banking employment, the war does not appear to have had a stimulating effect on women's employment activity, whilst there is little evidence to suggest that women's employment activity changed in a qualitative manner. Women were active in the resistance movement, but not to the same extent as men. Indeed the number of resistance 'fighters' over the whole population was rather small throughout the war. In addition, especially in the works of Graaff & Marcus (1980) and Schwegman (1979), it has been emphasized that women's resistance work did not entail a breakthrough in the pre-war division of labour between men and women, nor in prevailing images of femininity.

It is therefore surprising to find that, regardless of the evidence, the positive story portrayed just after the war, has continued in subsequent accounts; notably in those of Couvee & Boswijk (1962) and Blok (1978/1989). The latter have argued that Dutch women were able to claim recognition for their abilities after the war, due to their efforts during the war in employment, war-aid, the resistance and the household. Blok has even claimed that



*"Na de oorlog kon men niet meer komen met het fabeltje dat vrouwen geen 'mannenwerk' kunnen verrichten." (1989: 39)*

*("After the war, one could not fall back anymore on the myth that women can not do 'man's work'.")*

But what are the 'real' indications of improvement? The post-war years featured a return to the marriage bar in State employment. Like Britain, there was a reinforcement of family ideology, as efforts were made to return - away from the breakdown of morality, the war years were argued to have caused - to 'normality'. The only 'real' difference Schwegman can distinguish, is the post-war turn around in the views of confessional women (first of all in those from a Protestant background) concerning the issue of married women's employment (Schwegman 1979: 89. Also mentioned in Cooze & Boswijk 1962: 297 and Posthumus-van der Groot 1977). The typical example here is of Dr. Gesina van der Molen (author of *De Beroepsarbeid van de Gehuwde Vrouw* in the 1930s), who, before the war, was a supporter of Romme's proposals for an all-round marriage bar in the sphere of employment. Dr. van der Molen was an active resistance worker during the war, and this experience changed her views on married women's employment. After the war, these Protestant women were not happy anymore to take a backseat in their political parties either; they wanted to be at the forefront. In the Dutch *Anti-Revolutionaire Partij* (the *ARP*), women had up till then been excluded from being voted into parliament. The war-experience had meant for many *ARP* women the start in fighting for their equality with the men in their party (Blok 1989:39).

So it can be argued that as a result of the Dutch war experience, confessional women started to lay claim to an increased equality between the sexes in the sphere of politics. They furthermore joined the *Committee 'with-the-long-name'* (see chapter 4.4) - which resumed its ~~activity to~~ fight against the marriage bar in State employment after the war - of which they had not been members before the war. As will be discussed further in chapter 6, this change in confessional women's thinking was the start of a (lengthy) period of change in confessional thinking about the place of women in society (and hence in the sphere of employment).

## 5.5 Conclusion

There can be no doubt that in terms of women's employment, British war-time experience was completely different from Dutch war-time experience. The sudden increase in the recorded female employment activity rate in Britain, remained absent in the Netherlands. In this respect, I agree with Dutch commentaries, that the war did not entail the shock impact on women's employment, as was the case for Britain.

In relation to the long-term implications of the war on women's employment participation, the main attention here has gone to an examination of the challenge posed by war-time demands on pre-war existing gender relations. In Britain, gender relations in employment were challenged, as women replaced men in all sectors of work. In order to facilitate the employment of groups of women, not 'normally' regarded as a labour supply (i.e. married women, and women with small children), the government did supply some of the tasks normally performed by women in the home, on a collective basis. These included childcare facilities, laundry and amended shopping facilities, and collective eating facilities. But whilst the provision of these facilities were inadequate, an additional point to be made is that these efforts did not constitute a change to gender relations in the household, since no reallocation of tasks between men and women in households was called for. From the evidence presented in the British literature, it is difficult to say with certainty what the relationship is between the war and long-term changes in British women's employment activity. My emphasis has been here that these long term implications are, at least to some extent, dependent on the conditions existing in the post-war economy.

In the Netherlands, there existed less compulsion for a challenge to gender relations. Certainly in the sphere of employment. But the same counts for the Dutch resistance movement. Some Dutch women did take an active role in the resistance effort, but the overall ratio of the Dutch population which was involved in the resistance was relatively small, and one can not generalize from this too much. In any case, partaking in this war-time activity was based more on the voluntary decisions of the respective individuals involved. In Britain, war-time activity was associated more with compulsion, and hence there would have been more stress on existing social relations.



In banking in the respective countries, one may distinguish similarities and differences with what happened on an aggregate level. In British banking, the disruption to employment was great, with significant substitution of male by female employees. Certain employment policies were changed by the banks to facilitate this change, but the indications are that, maybe more so than can be said about other sectors of industry, a basis existed to 'turn the clock back' when the war finished.

Dutch banks in many respects reflected the situation confronting the rest of Dutch industry. There was some disruption to employment, as men were called up to work in Germany. Other employees had to go into hiding because they ignored their call-up, or for other reasons. But there was no substitution of male by female employees as this occurred, the main reason being that as the war continued, the quantity of work in Dutch banks declined to a low level. Banks could therefore cope with the staff they had left.

In both British and Dutch banking, one may indicate a long term process of change in the gender composition of bank staffs. Whilst in Britain, one might argue that the war stimulated this process, the same can not be said for the Netherlands, though here too, all the indications point to an increased recruitment of female staff; also into work of a specifically clerical nature. Though in relation to British banking, it has been indicated that the introduction of mechanized work processes was stimulated by the advent of the war, mechanization in banks was a long-term process occurring in banks in both societies, and over a continuous period of time, starting before the Second World War [5.40].

As I suggested in the introduction, since this chapter has been limited to a consideration of the actual war-years itself, a conclusion about the long-term implications of the war on women's economic activity can only be attempted after a consideration of evidence of the post-war period. This will <sup>be</sup> stand central in chapter 6.

## Notes to chapter 5

- 5.1 Maybe the view here is that the existing research on women's role in the Dutch resistance does not warrant further research.

- 5.2 The works Smith refers to here are Margaret Goldsmith (1946), *Women and the Future*, London, and Gertrude Williams (1945), *Women and Work*, London. The 1950 references are Vera Brittain (1953), *Lady into Women: a history of women from Victoria to Elizabeth II*, New York, and Alva Myrdall and Viola Klein (1956), *Women's two Roles*, London.
- 5.3 See for the outlines of this agreement Walby (1986: 191-195) or Summerfield (1984: 193, Appendix A).
- 5.4 Dilution was the term used when women were used to replace men in certain types of employment, but were employed on a lower wage. Often during the war, this substitution was accompanied by a change in work practices. So both in money terms and in 'skill' terms, this substitution was seen by men as 'diluting' their jobs. Not surprisingly, dilution was regarded as a threat to the jobs and position of the men who had left. Whilst it is easy to see how this upset gender relations in employment, dilution also brought out antagonisms between capital and labour, in the sense that it was a means for employers to 'make the best' from these disturbed employment relations.
- 5.5 Some of the other sources of employment statistics drawn on in the secondary literature include H.M.D. Parker (1957), *Manpower: A Study of Wartime Policy and Administration*, London: HMSO, G.M. Beck (1951), *Survey of British Employment and Unemployment 1927-1945*, Oxford: Oxford University Institute of Statistics.
- 5.6 Each of these periods corresponds to a statistics collection period in which the Ministry used the same definition of employment and unemployment. Between these periods, the definition was changed so that the three periods are not strictly comparable (Leser 1952: 326-7).
- 5.7 Summerfield supports this with reference to a war-time social survey which was carried out in 1943, in which 58% of women who worked on a part-time basis, replied when asked about their future intentions, that they wanted to continue in this kind of work arrangement after the war (Summerfield 1988: 105).
- 5.8 Cabinet minutes cited by Smith (1988: 219-20). Reference is *Cabinet minutes, 9 September 1946, Cabinet 80 (46) 6, PRO, Cab. 128/6*.



- 5.9 See Savage 1993. Some newspaper articles in the Britbank archive also supported this. In the Dundee Advertiser of 17.4.1917, an article titled *The Bank Clerks* related the following: *"The Scottish Banks are most dignified and conservative institutions, earning handsome dividends, with very little concession to modern business methods. But even they have had to bow before the storm raised by the War Demon. Thus long after every other business office had introduced girl clerks, the Banks, by the summary process of getting their male clerks taken from them, have been compelled to resort to female assistance."* The exception to this rule (i.e. that women were first employed in banks during World War I), <sup>is</sup> ~~forms~~ the Bank of England, which had employed women since 8th November 1893 (BoE archive E31.4: paper of date 19.11.59).
- 5.10 Following Crompton's emphasis that this distinction is indeed significant in the feminization of British white collar work (Crompton 1988).
- 5.11 This is supported by a number of sources. Firstly through the interviewees, who all remarked on this feature about war-time recruitment. Mr T, for example, was taken on as an apprentice with Britbank in 1941. The branch in which he started had 22 staff (so this was a relatively large office), and it had been practice to take on one new apprentice every year. Mr T remarks that when he was taken on in 1941, already a large number of the male staff had left to join up, whilst many women had been taken up to replace them. Even so, after he was accepted as apprentice in 1941, none were taken on in the years following. And this lasted till after the war (around 1947). An additional support for this forms the establishment books of Britbank (3)) from the early 1950s. Here no male staff could be found who started work in the bank between 1942 and 1946.
- 5.12 The Bank of England used the term 'Acting Ranks' for those members of staff who were engaged on a temporary basis, specifically to cover for the war years.
- 5.13 This bank continued to use part-time work during and after the war, but about other British banks; including Britbank, I have not been able to find any evidence.
- 5.14 These figures come from the Scottish Institute of Bankers' *Annual Reports*. Between 1940 and 1946, Scottish bank employees who studied for exams, would first sit their Associates, and thereafter could continue with their Members exams. In 1947 a

further possibility opened up: Honours, which followed on from Members. Table 5.A gives the gender composition amongst all those sitting for exams over those years.

**Table 5.A** The gender composition amongst all those sitting for bank exams between 1940 and 1950.

Year	Total	Male	Female	F/M%
1940	861	763	98	11.4
1941	1096	738	358	32.7
1942	1041	443	598	57.4
1943	649	217	432	66.6
1944	449	96	353	78.6
1945	386	69	317	82.1
1946	362	148	214	59.1
1947	934	832	102	11.0
1948	1152	1077	75	6.5
1949	1294	1200	94	7.3
1950	1254	1085	169	13.5

5.15 Other examples also support this. Mr H, one of my interviewees, who continued work in the bank during the war and who sat his exams in the war years, comments on the vast number of women amongst those sitting the exams. He did not think this surprising, given the fact that so <sup>few</sup> ~~little~~ male youngsters were recruited during the war: *"certainly when we were sitting the banking exams ehh.. there weren't very many men at that time, and ehh.. quite a few women ehh.. sat the exam. Some went the whole ehh.. course (...), some of them didn't."* (interview with Mr H). Mrs Jane C



also noted this. When she went to sit her exams, the room in which they were seated was large, and the majority of exam candidates were women.

- 5.16 Scotland was during the war still covered by the Scottish Bankers' Association (SBA). BOG and the SBA amalgamated after the war in 1945 to form NUBE (the National Union of Bank Employees). The research I have done here concerns the BOG alone. According to Checkland, the SBA went through a period of decline just before and during the war, indicating that before the amalgamation, membership levels had fallen quite considerably. There are indications, though, that the SBA, just like BOG, endeavoured to draw the vast numbers of women bank employees into union membership (Checkland 1975: 596-7).
- 5.17 These figures are calculated from Blackburn (1967: 277).
- 5.18 Without fail, during 1940 and 1941, every monthly edition contained something about woman bank employees and their position in the banks, whilst various monthly editions carried a *Women's Page*. At the end of 1942, 5 articles appeared over 5 monthly editions called *The Women's Case*, each covering a different aspect about women's banking employment.
- 5.19 This figure is based on the Kennett Committee Report's estimation of staffing levels in British banks during the war; falling to below 100,000 in 1942, and Blackburn's (1968: 277) figures for Guild membership during the war; which reached a height of 21,444. Obviously, the 20% level <sup>is</sup> ~~forms~~ an indication. It assumes that the SBA membership has declined to an insignificant number. Furthermore, whilst the decline in banking employment figures takes account of the reduction in male employees who have joined, the Guild membership figures quite likely do not.
- 5.20 This same point is repeated on many occasions. See also BO, February 1941: 11; July 1941: 7; October 1941: 11.
- 5.21 Letters, both of support and opposition, followed the various articles which were written in the organ of the Guild in opposition to the marriage bar. In June 1940, for example, Miss Winifred Short wrote to the letters page that she disagreed with the Guild's opposition to the marriage bar (BO, June 1940: 10). See also BO, May 1941: 15; October 1941: 11; November 1941: 6 & 10; and October 1944: 10.

- 5.22 It is indeed interesting that these articles are written by women, and the same names recur, most notably those of Amy Townley and Miss I E Stearn.
- 5.23 The details of the *Women's Seven-Point Charter* can be found in *The Bank Officer* of December 1943: 5. It includes as first point the removal of the marriage bar. This is followed by a demand for a minimum living wage for all new entrants to the bank, a demand for equal pay scales and equal pension provision, equal opportunities to advancement in the employment hierarchy and some other points.
- 5.24 This stance towards the marriage bar by 'single' Guild women stands in opposition to the stance by 'single' women in clerical work as mentioned by Lewenhak (1977: 225-6). Though Lewenhak argues that 'single' women felt that married women's presence counteracted their claim for equal pay, the idea that the presence of more married women entailed more competition for promotion seemed the reason for 'single' bank women in the Bank of England to oppose the abolition of the bar.
- 5.25 Indeed, this very argument may have influenced the decision in 1949 to abolish the bar in the Bank of England; see chapter 6.
- 5.26 In the year between September 1943 and September 1944, 16 discussion papers exist in the archive, specifically on this issue.
- 5.27 The 'Hump' was a staff 'problem' associated with the post-war period in the Bank of England. But the other British banks 'suffered' from the same problem. It related to the surplus of older male staff in the bank, for whom promotion positions were difficult to find (precisely because there were too many of them). The problem was caused by the recruitment drive of British banks after World War I (and would have been exacerbated by the depression years). See also chapter 6.
- 5.28 An article with a similar patriarchal tone was published in *The Bankers' Magazine* of November 1944. It led to a counter response in *The Bank Officer* early in 1945, since the former magazine's editors refused to publish commentary on the article. It is interesting for the line of argument here that I.E. Stearn, in her response on the letters' page (BO April 1945: 2), remarked that it was not common for this magazine to comment on women's bank employment. In view of the fact that the end of the war was near, the magazine's editors obviously found it relevant and important to state their ideas on how banking employment ought to be organized.



- 5.29 Following the *Annual Abstract of Statistics*, No. 87, 1938-1949. Though the figures from the Kennett Committee and the *Annual Abstract of Statistics* are from the Ministry of Labour, they are not strictly comparable, since a new series of statistics was started in 1948; indicating that the particulars on which the figures are collected has changed. But in large lines, they do indicate similarities in the change found in many other sectors of work: i.e. that there was a considerable increase in the female ratio during the war, with a decline after the war, though the female ratio after the war was higher than before the war (Leser 1952: 327).
- 5.30 Table 5.B below shows the extent of the 1930s depression in terms of its unemployment. Figures for the post-war period stand in contrast to them.
- 5.31 An interesting question, which may have been addressed in the relevant literature (which I have not consulted), would be whether fascist gender ideology in effect delayed the introduction of more women into the German war effort?
- 5.32 Blok has tried to find these, without success, by approaching the CBS, the Ministerie van Sociale Zaken, Ministerie van Economische Zaken, Arbeidsinspectie, Economische Voorlichtingsdienst en the Rijksinstituut voor Oorlogsdokumentatie (Blok 1989: 135, note 36).
- 5.33 From the other responses, it would appear that new bank recruits were often appointed after the bank manager had been in touch with the head of a relevant secondary school.
- 5.34 One example of how the employment of bank clerks was interrupted forms the experience of Mr A. He started with the *NHM* in 1937, and was first mobilized between September 1939 and May 1940. He then continued work in the bank till 1942, when he had to go into hiding in connection with help he had given to Jewish people. He remained in hiding till the end of the war in 1945 and he says that the bank continued to pay him throughout his absence. Between May and July 1945, he was in the internal (home) army (*Binnenlandse Strijdkrachten*), before going back to work in the bank till February 1946 when he was called up again. This time he served as officer in the medical troops and finally came back to the bank at the beginning of 1949.

**Table 5.B** Registered unemployment in the Netherlands (x 1000)

Year	Men	Women
1930	69,1	4,5
1931	131,4	6,8
1932	260,0	10,6
1933	262,2	10,6
1934	269,3	10,6
1935	313,0	15,8
1936	349,6	18,8
1937	308,0	16,0
1938	288,3	15,1
1939	223,7	11,9
1940 - 1946, no figures are available		
1947	28,7	3,1
1948	26,0	3,9
1949	38,3	4,6
1950	53,8	5,0

*Source: CBS (1970), Zeventig Jaren Statistiek in Tijdreeksen: 1899-1969, Den Haag: Staatsdrukkerij (also reproduced in Blok 1989: 135)*

Mr S went into hiding on a farm in 1943, when he was supposed to go to Germany to work in a munitions factory. Between September 1944 and May 1945 (when the Netherlands 'above the rivers' was freed) he was translator to the allied forces and was one of the first to enter his hometown again after the war (this had been



evacuated), where he, together with the bank manager, opened the bank's branch again.

Mrs F worked from 1943 onwards, but she can remember that during the *hongerwinter* (winter of hunger in 1945), she stayed at home for some months.

- 5.35 During our discussion, Mr S backed his story up with photos of the branch at the time. In one of those, said to have been taken in 1950, the bank manager, Mr S and another male colleague, are surrounded by another 5 female members of staff.
- 5.36 Between August and December 1945, the *Twentsche Bank* recruited 45 new staff, of whom 22 were women (TB archive: file 1879).
- 5.37 In the earlier commentary, there has even been a suggestion that women reacted to the occupation in a 'typical' female manner; through emotionality and spontaneity. So that the type of tasks which women did, and the manner in which these were done, were argued to be the result of their 'innate' difference with men (Holt-Taselaar 1954). It would seem, though, that Holt-Taselaar, in her account is very much influenced by the feminist ideology of the complementarity of the sexes. This ideology, which was common amongst feminists in the earlier part of the century, and recurred in the post-war period (also in Britain. See Wilson 1980: 80), depended on the idea that inherent/natural differences existed between men and women, and that the different characteristics which this gave rise to, meant men and women complemented each other. In other words, it claimed equality in difference. In this example, then, it is likely that the different tasks taken on by men and women in the resistance are overemphasized in the accounts of Holt-Taselaar (1954) and Diemer-Lindeboom (1948).
- 5.38 Graaff & Marcus' study revealed that 40% of married women who were involved in the Dutch resistance first came into touch with the resistance through their husbands (1980: 36).
- 5.39 Comparing Britain with the Netherlands, one might speculate that for young Dutch women in the resistance, the war experience challenged their views on life more than was the case for young British women involved in war production. It has indeed been suggested that many young Dutch resistance fighters might find it difficult to return to 'normal' life, which for women meant "*thuis, winkel, kantoor en school*" ('home,

*shop, office and school*") (Holt-Taselaar 1954: 824). But one needs to keep in mind the limited number of women who were involved in active resistance, which makes it unjustified to speak of 'general' attitude changes amongst young Dutch women.

- 5.40 It would be interesting to research the relationship in British banking between the war-time labour constraints and the timing of mechanisation, and compare this with Dutch banking, where there was not the same stress on employment.



## **CHAPTER 6**

### **The changing gender composition of work forces in the post-war period**

In economic terms, the historical period between 1945 and 1970 is one of unprecedented economic growth and prosperity in both Britain and the Netherlands. It is in this context that, in this chapter, I will return to the comparative issue of women's formal employment participation. As such, this chapter contrasts with chapter 7 - which covers the 1970 to 1990 period - of recessions and increasing economic unpredictability.

In this chapter a number of themes and issues, introduced in previous chapters, will be brought together. As I have discussed in chapter 2, it has been argued that the contemporary aggregate difference in women's economic activity in the two societies has, at least to a certain extent, a basis in historical factors. These include: the different war-time experiences; a culturally different attitude towards the waged work of women; and the difference in the development of capitalism. It is these themes which will be further explored here. Before doing so, let us recapitulate from chapter 1 the comparative figures on which these arguments were built. Census data indicates a rising trend in British women's employment participation in the post-war period. In the Netherlands, this is not the case. If anything, the Dutch Census evidence between 1947 and 1960 shows a slight decline in women's registered employment, whilst between 1960 and 1970, there is evidence of a slight increase.

This chapter will start with a closer examination of both the social/economic and the ideological background to this variation. Starting with the first of these; the comparative social/economic conditions, there are several indications that till around 1960, the British labour market was under more stress than the Dutch labour market. At the level of labour demand, both economies experienced a growth in capitalist enterprise, and I will explore the timing and extent of this growth. Related to this, there is a need to consider the labour

supply side. Here, for several reasons, the indications are that the expanding economy in the Netherlands had a ready access to labour supplies which were absent in Britain.

This picture, however, can not be seen as unrelated to what was occurring on an ideological level. In the post-war years, two themes are evident. On the one hand, both societies see a return to a morally more regulated society, which, it has been argued, may be considered a response to a loosening of such ties during the war time. At the same time, modernising ideological trends become more evident. As suggested by Crompton and Sanderson (1990) in a British context, liberal/equality ideologies take on an enhanced meaning; an aspect which may be recognized in the establishment of the welfare state. Equally, Plantenga (1992) and others have pointed to the slow but increasing significance of modernizing ideas in Dutch post-war society, which also contained elements of liberal thinking. The second theme in this chapter, then, is to explore these changes in relation to changing perceptions of women's role in society, directed towards changes in ideological contentions about women's work and I will draw out the differences in this respect.

Running consecutively to this discussion from the historical background to the comparative variations in the gender composition of the aggregate work forces, is the discussion of the changing gender composition of the banking work forces in both societies. In banking employment in both societies, the process of clerical feminization - starting for some banks before the Second World War - becomes a more significant feature during the post-war years. This chapter, therefore, presents an argument on the feminization of clerical bank work in a historically specific context. But the increase in the female ratio amongst bank staff was more significant in British banks than in Dutch banks. How this difference can be understood is a further central theme in sections 6.3 and 6.4.

In addition, in these sections, I will explore the relationship between the aggregate changes discussed in section 6.1 and 6.2, and the changes specific to the banking sector. This discussion is based on a number of contrasts. Firstly, whilst in Britain, the increase in women bank employees mirrors the increased presence of women in employment on an



aggregate level, in the Netherlands this is not the case. Here, the increased female ratio amongst bank employees stands in contrast to the relative stability in women's economic activity on an aggregate level. Secondly, the feminization of clerical work in banks in both societies is, in first instance, an increase in young and unmarried women. Again, a conspicuous difference between banking and the aggregate statistical evidence for Britain is evident. Whereas the increase in women's average post-war economic participation has been attributed to married women's employment here, in banking employment, the increased presence of women is mainly an increase of young and single women! In the Netherlands, where there is no significant change in married women's employment patterns during the period between 1945 and 1960, it comes as no surprise that the increase in female bank staff is here also an increase in young and single women. The question here is whether these contrasts are a reflection of what is occurring in the wider economy - in terms of the economic background and ideological contentions of the time? Or whether the changing gender composition amongst bank staff is a result of the peculiarity of banking employment itself?

Lastly, as much of the discussion on clerical feminization in the banks concentrates on the period between 1945-1960, the 1960s will be the period under discussion in section 6.5. As will become clear in that discussion, general economic growth leads to expansion in the banking sector as well, and this has some interesting employment consequences.

## **6.1 The Social and Economic Context of Post-War Changes in Women's Economic Activity**

Here, a social and economic history will be sketched which is to serve as a background to an exploration of the social and economic explanations of changes in women's waged work in Britain and the Netherlands between 1945 and 1970 [6.1]. This account, therefore, is directed towards a comparative exploration of features which could be argued to have had a

potential influence on the labour markets in the respective societies. What seems clear is that both societies experienced a challenge to ideologies of women's paid work, and ~~well~~ at a time when labour market tension was on the increase. It is therefore fruitful to explore the relative state of the labour market at various stages in the period between 1945 and 1970.

As may be recalled from chapter 2, Dutch social and economic 'explanations' of the later 'integration' of Dutch women in formal employment relations, have concentrated on the war-experiences and on such factors, which have been brought together under the umbrella-term: the relative development of capitalism. Though various meanings have been given to the latter term, an apparent important feature which carried implications for labour supply was rationalization in Dutch agriculture. Equally, accounts like those of Braverman (1974), but also those of feminists like Walby (1986, 1990), have stressed the significance of labour market tension in the post-war years, and related this to the increase in women's employment. Here, I will look in a more detailed manner at the relative state of the labour markets in the two societies. What is interesting here is that there are a number of indicators that labour market tension was an issue in Britain throughout the war and post-war years, whilst in the Netherlands this was not the case until about the mid 1950s.

The list of indicators which supports this hypothesis includes firstly the legacy of the war and pre-war years. As discussed in the previous chapter, the Netherlands entered the war-period with a significant level of unemployment. But whilst unemployment had not disappeared in Britain, the level of activity during the war meant full use of available labour resources there. Secondly, it can be no surprise that the two societies entered the post-war years starting from a different level of activity. Post-war reconstruction will be discussed in this context and will involve looking at the intermediation of the state and its post-war policies in the economies of both societies. Thirdly, there is the social and economic background to the labour supply side. In addition to agricultural rationalization, of central importance here is a comparison of population growth. These indicators will be brought together, in evaluating the implications for the relative state of the labour market in both countries at the time, and quantitative changes in women's waged work.



### **Reconstruction and post-war policy**

Above, I characterised the post-war period between 1945 and 1970 as one of unprecedented economic growth. In fact, when one looks more closely at the economies of Britain and the Netherlands, a somewhat more varied picture is evident. The rate and character of growth is not the same over time and between both societies. Generally, the 1960s were years of greater growth than the 1950s. Equally - as will be discussed in more detail here - the period between 1945 and 1950 was one of reconstruction in the Netherlands, and can not be considered as years of growth. In Britain, on the other hand, the level of economic activity experienced during the war did not decline significantly. It seems clear then, that the two societies started the post-war years from a different economic position, and a different aggregate labour market situation.

Taking the experience of World War II as the starting point, it seems that whilst both societies were fundamentally affected by the Second World War, they were affected in different ways. As must be clear from the previous chapter, Britain's economy was directed towards fighting the war, whilst the Dutch economy was subject to German occupation. Here, economic life became deregulated as the Germans attempted to steer Dutch resources into their own war economy and started a process of plundering. Therefore, when the war was over, in 1945, the Dutch faced considerable damage in a number of respects. In summing these up, Messing points to the physical and psychological costs which the Dutch population had to pay; the damage done to the infrastructure, industry and agricultural stocks; and the financial chaos which resulted (Messing 1981: 43). In Britain the legacy of the war was, though visually less clear, not less damaging. Here, the costs of the war had left the country without assets, leaving it in a perpetual cycle of balance of payments problems.

*"In the course of the war, Britain lost the equivalent of a quarter of its national wealth. Its overseas assets had been sold off to pay for the war. In 1914 they had*

*equaled total domestic wealth. Income from these assets had enabled Britain to run a large deficit on the balance of trade. The wartime sale of overseas assets ended all that. (MacInnes, 1987: 19)*

The loss of income from foreign assets was perpetuated by the fact that Britain's export industry had been geared towards war-time production, so that it had no resources to pay for essential imports of food and raw materials.

So whilst both societies experienced destruction; of housing, infrastructure and industry, the scale of this destruction was much larger in the Netherlands than in Britain. The difference, then, lies <sup>in the fact</sup> ~~therein~~ that during the direct post-war years; that is between 1945 and 1955, the Netherlands had to undergo a wider and relatively more costly reconstruction, before the economy could return to normal. Dutch reconstruction demanded extensive financial resources, but these were very scarce for a number of reasons, including: the financial debt which had accumulated over the war years; the allocation of resources to fight an imperial war in Indonesia; and the Dutch contribution to the Korean war. As a consequence, the Dutch economy was rather slow in the first 5 years. Indeed, in 1947, economic production was still only 76% of the pre-war level (Blok, 1989: 19). Dutch reconstruction did provide employment opportunities. In 1945, the *Dienst Uitvoering Werken* (service for carrying out works) provided work for the unemployed in the reconstruction programme, in which in 1950, still 20-30.000 people were employed (Messing, 1981: 51). Also an estimated 140.000 new jobs were created between 1948 and 1951 (de Bruijn, 1989: 163), but the creation of new jobs through the recovery of industry must have been limited in these first years, exactly because of the slow overall recovery.

In both societies, recovery was facilitated by Marshall aid. Britain received the largest chunk of it, because of its balance of trade problems. These problems, however, did not significantly slow down the economy after the war. This did not mean that the country returned to pre-war normality quickly. Instead, all the indications are that the government consciously influenced a slower winding down of the war effort than had been the case after



the First World War. As part of this, the conscription of women continued for some years after the war (Walby, 1986: 205). Reconstruction and a quick start with building the new welfare state also indicate that the economy must have been steady in the sense that the first 5 years after the war saw significant labour shortages.

An indication of the relative state of the labour market is also evident in government policy after the war. When considering how post-war reconstruction was organized in both societies, one can again see similar themes. Both societies saw the presence of an interventionist government apparatus (as opposed to the *laissez faire* style of government of the pre-war years), steering the economy into certain directions. An ideology of co-operation - working towards the common good - which had characterised Britain during the war, was actively propagandized after the war in both societies. Equally, for the first time in parliamentary history, both societies saw a labour presence in the first post-war governments. But apart from these similarities, there were distinct differences as well.

The social and economic chaos which existed in the Netherlands just after the war was the source for a distinct form of cooperation in what is known as the *Harmonymodel* (*conflict avoiding model*). After the election in 1946, a *rooms-rode* (roman Catholics and socialists) coalition was formed, and this new government produced an interventionist economic policy package which was to counter the losses brought about by the war, and which was designed to develop the Netherlands industrially. In order to get the economy off the ground and restore the damage of the war, the government actively sought and gained the co-operation of employers and employees under the slogan of the common good. The first 10 years of recovery, therefore, were politically organized by a combination of a strict economic policy package; supported by the state, employers and employees alike, and Marshall aid (Messing, 1981: 46). With the creation of work high on the political agenda, it may be assumed that there were significant labour supplies present (or expected in the future) [see note 6.2 for more information about the features of this policy].

The sacrifice which Dutch workers had to make was present in the form of a strict wage policy; wages were not allowed to increase above the cost of living. The unions shared in

the aims of the politicians to create more employment and agreed as to how this was to be accomplished [6.3]. The years after the war see the institutionalization of labour relations in the Netherlands. This not only signalled a wider acceptance of the existence of unions in the Netherlands, but was also part of a wider formation of institutions which supported the interventionist role of successive Dutch governments in the future [6.4]. A negative consequence for the unions was that they, in effect, relinquished influence on a firm-level, for influence on a state level.

The 1950s signalled the first decade of significant economic growth; the gross national product increased by 4.9% (Messing, 1981: 57) in that decade. Because of the strict wage-policy, a situation had been created where the wage-level in the Netherlands lay below that of surrounding countries. The economic aims set out after the war seemed to be producing the required effects in the sense that the 50s saw a growing tension on the labour market. This was evident in the rising inflationary pressure on wages. 1954 <sup>s</sup> saw the first real increase in the wage-level since the war, and at the end of the 50s, there was agreement that wage-changes should be set at the level of changes in productivity. The end of the 1950s was characterised therefore by the end of the rooms-rode coalition (1958), and the breakdown of the *Harmonymodel*. The various themes of Dutch post-war policy; the job creation policy; the success with which the Dutch government institutionalized labour relations; the way in which it was able to keep to its strict wage policy; and the timing of the breakdown of the *Harmonymodel*, all support the idea that the Dutch labour market was not tight in first instance.

In Britain, the post-war labour government under Attlee made a determined attempt to continue the ideology of working together in the common interest - which had been the basis of Britain's successful war endeavours. The expectation had been that the post-war years might bring the return of unemployment. In the short term <sup>this was</sup> because of demobilization, and in the long term, because it was expected that - as had happened after World War I - an inflationary boom might lead to deflationary policies, and hence unemployment. The Attlee



government assumed an interventionist role in these years under a policy package known as the *Post-War Settlement*, the main aims of which were

*"government intervention in the economy to promote full employment, a Welfare State of equal rights to health care, education, a job or subsistence." (MacInnes, 1987: 18)*

With full employment as a main aim, demobilization was consciously arranged to take place slowly, over a number of years. The dreaded unemployment never materialized. Indeed, the main labour related problems during the 1940s and 50s were the shortage of skilled labour, and wage restraints.

The wage restraints which the British government appealed for seemed in first instance more related to the threat of wage inflation due to full employment, than as a means to make the labour force cheaper. The latter had been the main objective of the Dutch government. In the event, it seems that the British government had more difficulty in putting its wages policies into practice than was the case for the Dutch government. Certainly, the fact that Britain's labour market was tighter over these first post-war years, provides one rationale as to why this might be so. And possibly the fact that many of the government's policies were based on the voluntary co-operation of the unions and employers, played a role too. It would appear that the claim to work together for the common good was not as much a reality in Britain, as was the case in the Netherlands (Blok, 1989; de Bruijn, 1989; and Messing, 1981).

Comparing the post-war policies of the Netherlands and Britain, then, reveals many similarities. But the main difference seem clear too. Whilst for Britain, the post-war years involved the problem of how to keep full employment given its balance of trade problems, for the Netherlands, the problem was how to create full employment. The two societies, then, faced different labour market situations. As I indicated above, there is furthermore a labour supply side theme to this issue, to which I will now turn.

**Population growth**

Dutch commentaries have emphasized that during the 1950s, a number of features are at work which <sup>serve to</sup> ~~have a~~ reducing influence <sup>e</sup> ~~on~~ the statistical labour population. These features, which were also present in Britain, are related to the developing welfare state in both societies. As this develops, the percentage of the population which actually works becomes smaller. This has a number of causes; on the one hand, more education means that the youth enter the labour market at an older age. On the other hand, provisions for the old and ill make it possible for the working population to stop work when ill or when retirement age is reached.

Figures on population change would suggest that the rate of population increase was much more significant in the Netherlands than in Britain. As can be read from Table 6.1, between 1950 and 1960, the annual rate of population growth in the United Kingdom was

**Table 6.1** Annual rates of population growth per thousand in the population

Period	United Kingdom	The Netherlands
1950-1960	4.4	12.6
1960-1970	5.7	12.8
1970-1975	1.9	9.2

*Source: United Nations (1979), Labour Supply and Migration in Europe: Demographic dimensions 1950-1975 and prospects: 5*

4.4 per thousand in the population, compared to a rate of 12.6 in the Netherlands [6.5]. What these figures come down to is that the absolute increase in the Dutch population, between 1945 and 1964, was nearly 3 million; it changed from 9.22 million to 12.04 million.



In other words, in 1964, the population was 32.5% above the 1945 level (Messing, 1981: 64). In Britain, the population increase between 1945 and 1960 was 8.342.000. Or a rise of 19.6% on the 1945 level (Census).

Given these figures, the question is whether the difference in population growth in fact materialized in opposing population concerns in the two societies. Well, in Britain, a concern with the decline in the birthrate was present (see, for example, Wilson, 1981: 47). In the past, this concern had been accompanied by an ideological rejection of the employment of married women. Being part of the work force only meant not being in the home to bear children and look after them. But Wilson points out that under the circumstances of the post-war years, it would have been unthinkable to demand women's return to the home. Compulsion, after all, did not <sup>fit</sup> stem with the assumed freedom of liberal ideology, which was <sup>i</sup>n vogue in post-war life. But population was linked to the question of labour supply. This was the case, for instance, in the banking sector (see section 6.3). But the commentary was one of acceptance, certainly not one of 'what can we do to increase the population growth'.

In the Netherlands, the government and other interested parties had an opposite concern. This was how to cope with a growing population. In the Queen's speech of 1954, the continuing issue of population growth was presented as a challenge to Dutch resourcefulness.

*"Het snelle tempo, waarin onze beroepsbevolking groeit, blijft ons land stellen voor een werkgelegenheidsvraagstuk op lange termijn, voor welke oplossing industrialisatie en exportvergroting, aangevuld door emigratie, nodig zijn." (Blok, 1989: 24)*

*("The quick pace with which our working population grows, continues to pose an employment problem in the long term, for which industrialization and export increases, in addition to emigration, are needed.")*

But also here, the government's stance towards this increase was not one of control or compulsion. Birth control, especially at a time when the Catholic pillar still had a strong political influence, was unthinkable. In the same way ~~in which~~ a compulsory stimulation of child birth was unthinkable in the British 'liberal' climate of the 50s.

In terms of aggregate labour demand, the social and economic picture which has just been sketched indicates that the post-war years, at least for a certain period, had differing degrees of labour market tightness in the two societies. Britain came out of the war with full employment, <sup>which</sup> was maintained until the 1970s recession. The Netherlands, on the other hand, came out of the war in need of employment creation. After the war, then, there remained a difference in the labour markets of the two societies - probably - for the next 10 years. Thereafter, also the Netherlands enjoyed full employment until the 70s recessions.

Government policy in the respective countries is another evidential source which supports this point. As has been discussed here, British policy was at first concerned with maintaining full employment. But this, in the end, did not turn out to be a problem. In contrast, in the Netherlands, the post-war rise in economic activity only started to cause tensions on the Dutch labour market in the latter half of the 1950s. Between 1945 and around 1955, Dutch economic policy had work creation at the top of its priority list. It is clear that the Dutch labour market is at first not tight and that there is even a certain surplus. This view is further supported by a look at the relative population growth, which in the Netherlands was significantly higher than in Britain.

Another indication of the relative state of the labour market is to look at the moment when employers and the governments of the two respective societies started to look for 'alternative' labour supply sources. In commentary on the labour demand implications of post-war capitalist accumulation, latent agricultural workers, women and migrant workers have been argued to be 'alternative' labour supply sources (Miles 1987, Braverman 1974). With the absence of a latent agricultural labour force, it can not strike as surprising that the



British Nationality Act 1948 and the Economic Survey for 1947 appeared on the policy scene in the same year. The British Nationality Act 1948 gave people from British colonies and Commonwealth countries the right to settle and work in Britain (Jenkins, 1988: 312). When this right ended in 1962 with the Commonwealth Immigration Act, half a million people had made use of the opportunity which was offered by it. The Economic Survey for 1947, at the same time, encouraged the greater employment of women.

In the Netherlands, there was also a culmination of debates on the employment of married women, and the first mention of the recruitment of migrant workers. It is during the 50s that the search for labour reserves generated a debate amongst members of various pillars, about the idea of engaging married women in the waged economy (this will be further discussed below), and though the tide of public opinion was changing, it is clear that this did not take place overnight. Here too, there was a small amount of migration from the Dutch colonies; Surinam and the Dutch Antilles (Miles, 1987: 147), but it was during the 50s that the first migrant workers from the Mediterranean area were recruited [6.6]. However, the real breakthrough in the increased employment of both migrant workers and married women, for the Netherlands, came during the 1960s.

Though migrant labour is often mentioned in the context of post-war labour shortages, it must be born in mind that the extent of this migration has not been tremendously high. As is indicated in the United Nations Report, the expansion in Dutch employment is primarily carried by the natural growth in the population. Between 1960 and 1970, the annual growth in the overall population constitutes 12.8 per thousand in the population, with a net immigration of 0.9 per thousand of the population and a natural increase of 11.9 per thousand of the population. With a natural increase of 6.1 during these same years in the United Kingdom, there is even a net emigration in the UK of 0.4 per thousand in the population (United Nations, 1979: 5). That the significance of migrant workers as a means to counter labour shortages in the two societies should not be exaggerated, is furthermore supported by evidence on the number of labour licenses which were provided to such workers during the 60s in the Netherlands. A total of about 34.000 labour licenses were

handed out to migrant workers in 1960 (of whom 3/4 were male). In 1965, this had increased to 63.000 (with a male ratio of 90%) and in 1968, the number of licenses handed out was 80.000 (male ratio 87%) (CBS, 1963-64: 103). Still, with a total labouring population of just over 4 million, the ratio of migrants amongst them remained below the 2% in this decade [6.7].

## **6.2 Post-War Ideological Considerations About Women's Waged Work**

The distinction between socio-economic and ideological considerations which I make in this chapter, is artificial. In reality, the two articulate with each other in intricate ways. This was, for example, clear when 'rationales' behind marriage bars were explored in chapter 4. But also in this chapter, there is a need to consider the manner in which ideological concerns combine with changes on a socio-economic level in the forging of social change. Having looked at the social and economic conditions of the post-war period in relation to the relative state of the respective labour markets, in this section the ideological contentions of post-war life will be explored.

Interestingly, the debates on the characterization of these ideological contentions in both societies, argue for a clear link between such ideology, and their message about the role of women in society. In tracing this link, I shall again draw out the main differences between Britain and the Netherlands in this respect. But it is only after a closer examination of Census figures on women's employment, and their social construction, that the cultural specificities between the two societies take on a more distinct meaning.

### **De kantelende tijd (the tilting tide)**

In a nutshell, the Dutch ideological climate of the period 1945-1970 can be characterized as one of change. The direct post-war years feature a return to the pre-war pillarized society, but the antagonisms between the different pillars is replaced by the perceived importance



that co-operation is the only way forward for a destroyed country. The *Harmonymodel* integrates Dutch society under an ideology of consensus, though recently, it has been argued that underlying the pillarized reality, a movement of de-pillorization was underway (Stuurman 1984). It is this movement which, during the 1960s, gives rise to renewal thinking, in which Dutch youth play a significant role. Ideological concerns about women's role in society (and hence notions on women's employment), it is argued, closely relate to these overall changes (Plantenga, 1992: 140).

De Bruijn, amongst others, argues that whilst the pillarized social order returns to Dutch society in the post-war years, the dire situation facilitates the presence of both traditional and modernising forces. The need for reconstruction demands the co-operation of all - taking prominence over the antagonisms felt between the pillars prior to the war [6.8]. Interestingly, the *Harmonymodel*, is, in fact, a policy-mix of these traditional and modernising forces. On the one hand, greater industrialization is seen as the answer to many of the economic problems the Netherlands faces (including the question how to provide work for the future generation). On the other hand, there is a continuing moral concern - with the unruly youth, unmarried mothers and increasing divorce rates of the war years (and which later returns in arguments about the implications of industrialization) - which signifies the continuity in traditionalist thinking, especially amongst the confessionals. The policy answer, de Bruijn suggests, is found in a solidification of the family as the fundamental building block of Dutch society (de Bruijn, 1989: 169).

It is obvious what role women get allotted here. As wife and mother, post-war family policy does not merge with the notion of a working married wife or mother. De Bruijn is eager to point out, though, that the acceptance of the family as the building block of Dutch society has a different meaning for the labour party in the coalition, than it has for the confessionals. To the latter, modernization means a threat to the family, whilst for the former this is not the case. It is not surprising to find that, when the Netherlands is confronted with increasing labour shortages, confessional family thinking becomes regarded as an inhibiting force on the continuing process of industrialisation (de Bruijn 1989: 172).

The debate on married women's employment, then, is both focused on, and is most 'lively' within confessional circles.

The antagonism between confessional ideology, and labour supply shortages, certainly does not lead to an overnight attitude change towards married women's employment: not in government policy, nor in general. For Morée, the 1950s and the 1960s need to be regarded as a period of

*"schoorvoetende acceptatie van gehuwde vrouwen met kinderen als werknemers ten gevolge van een toenemend tekort aan arbeidskrachten... (Morée, 1992: 78).*

*("reluctant acceptance of married women with children as employees, as the consequence of an increasing shortage in labour supply...").*

The 1950s is mainly a decade of debate, whilst the 1960s is the decade of change. Let's look at the 1950s debates on married women's employment in more detail, for there exists, in fact, a body of documents and reports specifically on the issue. The origin of these documents varies, from the government, to the Catholic and Christian pillars, and the socialist and liberal parties. Since these debates have been well documented (see for example Blok, 1989; de Bruijn, 1989; Morée, 1992; and Plantenga, 1992), <sup>it will</sup> ~~I shall~~ suffice here <sup>to</sup> ~~by giving~~ <sup>e</sup> a short interpretation of these accounts.

As may be remembered from chapter 4, the Dutch state operated an official marriage bar on its own employees from 1924 onwards, though the degree <sup>to</sup> ~~with~~ which the bar was implemented varied - as the Dutch Labour Party (*Partij van de Arbeid* or *PVDA*) M.P. Mrs. Tendeloo kept emphasizing in the post-war period - with the state of the labour market. So the Second World War years, and indeed the direct post-war years had seen the non-implementation of the official marriage bar in state employment. However, discussions on the marriage bar <sup>question</sup> ~~matter~~ within the state carried as theme the temporary nature of this situation and when this could be reversed. No agreement was given to Tendeloo's call to have the bar removed. Tendeloo did succeed in getting the bar investigated by the



committee-Ubink in 1949, but when the Report *Het vraagstuk van de gehuwde ambtenares* appeared in 1952, it did not suggest the abolition of the bar. In the end, in a parliamentary motion by Tendeloo in 1955, she managed to get a small majority for the suggestion that the government should revise its stance on the marriage bar (Blok, 1989: 124). In the event, the government only honoured this motion in 1957.

As the government was a coalition between the labour party, and the Catholic people's party (the KVP or *Katholieke Volks Partij*), Catholic thinking very much influenced the line of government policies in those years. In actual fact, the timing of the change in government policy concerning the marriage bar, very much reflects a change in Catholic thinking on the matter. But the latter was rather slow to develop, and did not involve all Catholics at the same time. Hence in two reports (1951 and 1953) by the Catholic *Centrum voor Staatskundige Vorming* on the subject, the traditional Catholic stance <sup>on</sup> of the role of married women in society is still very much in evidence. But in a publication by the *Nederlands Gesprekcentrum* [6.9] in 1956, a partial change is evident. This publication embodied the views of Dutch academics, and it forms proof that a change was evident in the standpoint of some confessionals; namely academics, on the matter of married women's employment. Elsewhere, Catholics took longer to change their views. Plantenga, who discusses as an example the predominantly Catholic town Tilburg, argues that the lack of a mass media, and the continued influence of Catholic thinking in this town, must be regarded as the explanation for this 'delay' (Plantenga, 1992: 161).

Given the strength and length <sup>with which lot time</sup> with which married women's participation in work outside the family home had been opposed, it can come as no surprise that ideological conditions were attached to the change. When there finally was a more general agreement that the state had no part to play, in what was increasingly considered to be a decision of private concern (following the rise in liberal/individualist views, which was also very much part of British post-war political ideology), the dominant ideological perception which remained agreed that, yes, there could be no objection to the employment of married women, but only if this employment did not stand in the way of women's primary duties; that is, her role at

home, especially when this involved the care of children. So the change in ideological thinking about married women's employment during the 1950s, which can be traced through the then contemporary reports and discussion papers, did not include an attitude change on the employment of mothers with children. It was only in the 1960s, Morée argues, that there was a turn around in this respect, but only where it involved older children. The employment of mothers with young children remained a social taboo, however, even amongst women's groups of the time (Morée, 1992: 80).

### **Only Halfway to Paradise**

In *Only Halfway to Paradise*, Elizabeth Wilson (1980) guides us through the post-war changes in general ideological perceptions, and how these related to ideological perceptions on the role of British women. The ideological climate in Britain directly after the war shows many similarities to that, discussed above, in the Netherlands. As was the case in the Netherlands, a determined attempt was made to continue the war-time ideology of 'one nation'. Here, too, post-war policy (incorporating distinct moral messages) <sup>highlighted</sup> ~~called out~~ the importance of the family. Wilson captures these similarities by arguing that in the direct post-war years,

*"A complex act of reconciliation between the classes was being attempted... It was hoped to preserve the sense of one nation that war had created, by building a new and democratic community, of which Commonwealth was the expression overseas and the welfare state at home. If full employment was to end the class war, the other side of this coin was to be the community in which family life would find its full expression." (Wilson, 1980: 17)*

But whilst in Britain, the unifying feat was to be accomplished between the different classes of society, in the Netherlands, the divergent interests between different pillars was at stake.



If family life was to be the unifying factor in these post-war efforts, there was a need to make it more appealing in the eyes of post-war women. Attlee and Beveridge (and Bevin during the war) were very aware of the drudgery of working class women's domestic life. So for a brief period after the war, the belief was present that the same interventionist measures which were formulated for the wider society, should also be applicable to <sup>house</sup>homework. Homemaking could become perceived as a rewarding career, if the drudgery was taken out of it. Hence, *"washing all clothes, cooking every meal, being in charge of every child for every moment when it is not in school - can be done communally outside the home"* (Beveridge, 1948: 264). But Beveridge's ideas never materialised, and in the end, there was little the government had to offer women to support them in their housekeeping role.

At the same time, the direct post-war messages which the government gave to British women were contradictory (Wilson, 1981; Crompton & Sanderson, 1989).

*"..from the beginning, the Attlee government was attempting a juggling feat, trying to promote ideals of family life while simultaneously desperately in need of labour for the work of peacetime reconstruction." (Wilson, 1981: 43)*

Wilson, then, supports the point which I argued above; that there was tension <sup>in</sup> the British labour market directly after the war. The government's contradictory stance was directly related to this, in the fact that it, through the Economic Survey of 1947 (Cmd 7047), called women up to join the workforce. However, *"the terms of this appeal really set the limits within which the employment of women was perceived and understood at this time, and for many years afterwards"* in that the government

*"was not asking women to do jobs usually done by men, as had been the case during the war. Second, the labour shortage was temporary, and women were being asked to take a job only for whatever length of time they could spare, whether full time or*

*part time. Third, (they) were not appealing to women with very young children..."*  
(Wilson, 1981: 44)

So in their efforts to enthuse more women to join in the country's work force, the British government certainly did not want to challenge the sexual division of labour in employment, nor the existing sexual division of labour in the household. During the 1950s, the idea (which had circulated in the first years after the war) of any government intervention in the private sphere of the home, became - linked as it was to the communism of Eastern Europe - more distasteful than ever. Welfare support, in the form of provisions like childcare facilities, were never discussed, if this was, in any case, wanted by British women. And soon a distinctive British pattern developed, described by Myrdal & Klein (1956) as women's dual role, in which British women would participate in the sphere of employment, but only when and for the time that it suited their household responsibilities.

All the same, the government did, in those first post-war years, try to convince British business, that a marriage bar was not acceptable any more. And though they may not have had a direct influence on the abolition of the bar in the Civil Service, they did argue, in the 1947 Economic Survey, in favour of married women's employment. But these measures did not mean total support for its ideas. Indeed, discussions implicating marriage bars continued into the 1950s, <sup>p</sup>Particularly in those sectors of private employment, which were still looked upon as middle class occupations; banking employment included. So whilst the ideological stance on the employment of married women amongst the Dutch confessionals was slowly changing during the 1950s (and into the 1960s), the change in Britain was also staggered; occurring later amongst certain sections of the British middle-class than amongst other sections in the population. This issue will be further examined in the section on banking employment.



### Of Census figures and social construction

Having looked at the relative tightness of the respective labour markets, and the changing ideological views on women's employment in a post-war context, there is a need to look again at census material in relation to women's employment, and married women's employment in <sup>particular</sup> ~~specific~~. I have, on various occasions, made reference to the problems involved in comparing Census data over the various years of this study, and between the Netherlands and Britain [6.10]. Others have also commented on the problems involved in using census material. For Britain, for example, Joshi & Owen (1987) have argued that there is a need to adjust census data to make them comparable over time, because *"the way in which economic activity was defined altered from census to census"* (1987: 55).

What we are here confronted with is the social construction of employment figures. This involves our discussion here in two ways, the first one being that the official figures reflect the social definition of what counts as employment or not at any specific time. It follows that in a social environment where the employment of women (or certain groups of women) is considered as socially undesirable, employment statistics are likely to underestimate the employment of that group of workers. The second issue is that it is highly problematical to treat such employment statistics as facts, both over time, and in the comparison of Dutch figures with British figures. Whether one should conclude from that - as Hakim (1993) has done recently - that the currently so well established notion of the post-war expansion of women's employment (in industrialized societies) is a complete myth, is the question. However, if employment figures reflect ideological contentions on the employment of certain groups of workers, they may serve as evidence of such a climate in their own right.

With these points in mind we will return to the employment figures of the post-war years, starting with the Dutch figures, and <sup>to</sup> ~~well with~~ the question in what way the *volkstellingen* of 1947 and 1960 are related to the ideological climate on women's employment of the time. The curious feature (evident in Table 1.1) of these two counting years is that there is both a relative and an absolute decline in Dutch women's economic activity. The absolute decline

of 15.000 women, needs to be seen in the context of a 302.000 absolute increase in the total labour force.

This decline has been explained in a number of ways. Firstly by tracing the structural changes in the Dutch labour population (which relate to the above discussion on the post-war characteristics of capitalist accumulation there). De Bruijn and Plantenga agree that women's recorded employment figures have seen a decline in traditional work relations; including the categories of *medewerkende gezinsleden* (*co-working family members*) and domestic service, and a rise in formal wage relations in the service sector and in manufacturing (de Bruijn, 1989: 175; Plantenga, 1987: 9) [6.11]. The point is that the decline in the traditional forms of employment over this period was greater than the rise of work in the 'new' service sector occupations and manufacturing. In relation to the relative figures, the Dutch census itself comments on the denominator factor; that is the rise in the total population of youngsters (reflected in the population increase) and older people, who are not part of the work force. This factor not only influences women's activity rate - which is an expression of the number of employed women divided by the total female population, it has also caused a decline in the total occupied population (CBS, 1960: 13; de Bruijn, 1989: 229).

The interesting point is that the Census figures support our discussion above, that the 1950s are not a breakthrough in terms of married women's employment. In their discussion, the CBS point out that amongst married women not many work outside the family home, and that the number<sup>5</sup> who do so have even declined in the period; from 10% of the female workforce in 1947 to 7% in 1960 (by 1971, this had increased to 15%). Given this, the 1950s trend of marrying at a younger age must be regarded as a further factor contributing to the average decline in the aggregate rates (CBS, 1960: 14). This point mirrors a similar trend in Britain (see chapter 5 under the section *The contribution of married women in war employment*). But the structural changes discussed above, also apply to married women. For it is married women who form the major part of the decline in the category of co-working family members [6.12]. As co-working family members, married



women are specifically found in agriculture and trade [6.13]. The decline of married women in those sectors is (at 88.000) significant, and indeed greater than the rise of working married women in the service and manufacturing sectors (which is 61.000) (CBS, 1960: 39).

The decline in the ratio of married women included in the figures of co-working family members seems sound in the context of the - already discussed - reduction in agricultural workers as a result of agricultural rationalization. But, according to Plantenga, this decline is at least partially a result of a changing notion of what constitutes work. Counting farmers' wives and the wives of small business men into the employment statistics partly depends on the significance these women (and for that matter census interviewers) attribute to the household part and the business part of their work. It is therefore likely that, in an ideological climate where women's household tasks gain more social esteem than the business part of their work, the latter is underrated, leading to an underestimation in the census figures (Plantenga, 1987: 10). So it may be argued that the decline in women's employment over the period 1947-1960 was at least partly a result of underestimation. However, the question remains how significant that underestimation was.

Turning to the 1960s, census evidence seems to support Morée's argument that the 1960s are characterised by an overall increase in married women's employment. Between 1960 and 1971, the absolute increase in the number of women who form part of the labour population amounts to nearly 300.000 (Volkstelling 1960 and 1971). De Bruijn estimates that on average, each year around 31.000 more women participate in work outside the domestic sphere (de Bruijn, 1989: 243). This increase is primarily due to an increased participation of married women which is 294.000 (including widowed and divorced women). The increase in women who are not married is 31.000. The small increase in this group, despite the relatively high natural increase in the population may be attributed to the increased participation in education which de Bruijn estimates to be 5.000 per year. The percentage wise increase over this period is higher for the female labour force than for the male labour force; 54% and 46% respectively.

In the previous chapter, I discussed the registered changes in British married women's employment over the war years, into the post-war years (1951). This listing of figures can now be extended further, using the ratio of married women in employment. In chapter 5, it was shown that the census figures indicated a rise in the ratio of married women in work from 10% in 1931, to 21% in 1951. In 1961, this rising trend had continued, now constituting 32% of married women, and 47% in 1971 [6.14].

Hakim has recently challenged the widely held view - indicated by employment figures and supported by many commentators (including feminists) - that British women's employment participation history this century, from around 1931-1951 onwards, is one of continuous increase. Hakim argues that

*"The overall picture is .. one of stability in women's economic activity rates from 1851, and possibly before that, until 1971, certainly well after the Second World War. Rather than noting a 'rise' in women's employment, we should be seeking to explain the long-term stability of female employment" (Hakim, 1993: 101)*

In supporting her views, Hakim argues that before the Second World War, census figures severely underestimated women's work, whilst after World War two, the seemingly staggering growth in women's employment was largely illusory as it *"consisted entirely on the substitution of part-time for full-time jobs from 1951 to the late 1980s"* (Hakim, 1993: 102). In a way, what Hakim here argues is not new; indeed many commentaries on the history of British women's work have commented that working class women have always worked (Westergaard and Resler, 1975; Wilson, 1981). Equally, Lewis has put forward the view that hidden homework was the order of the day for British women in the pre-war years, work which was not recorded in the official employment statistics (Lewis, 1986). What is new is the strong connection Hakim makes between dominant ideological thinking about women's role in society, and census figures. The decline in registered women's work



in the second half of the 19th century, she argues, needs to be regarded as directly related to the rising ideology of feminine domesticity and the dependent wife, further signalled by the rise in the marriage bar (Hakim, 1993: 100). This has resulted in degrees of underreporting, according to her. Though I agree with Hakim that there is a relation between social construction and employment figures, and that the definition of census categories systematically ignored the often "*occasional, casual and part-time*" work which women (especially working class women) did in order to support the family economy, there are, of course, no 'reliable' means with which to measure the significance of that influence in actual employment figures. As such, Hakim's argument remains an assertion [6.15].

Having said that, I want to direct the discussion here back to the post-war years. Is it indeed so that the British post-war debates on married women's employment were mainly about middle-class women (as Wilson seems to imply), and that for working class women nothing much changed? That for the latter group the pre-war and post-war years were continuous in that they; working-class women, "*had always been exploited workers*" (Wilson, 1981: 53)? To argue this, I think is to underestimate the significance of the different employment relations working women faced in these respective periods. Whilst the hidden and casual types of homework of the pre-war years were very much hidden from view, part-time work of the post-war years was performed under formal employment relations; taking place in factories, and later offices, for set wages and often on a permanent basis. In this respect, trends in the respective countries were similar in that women found themselves increasingly in 'modern' employment relations, as opposed to 'traditional' ones. Finally, there is, I think, truth in the view that the post-war debates on married women's employment, were more concerned with middle-class types of work. In this respect, the changing British views on married women's employment did not occur at the same time or rate amongst different sectors of the population, as I argued above. A tight labour market seems to have improved the job prospects for working class women. For middle class (or aspiring middle class) women, this was not always the case.

In this section, I have explored ideological notions on women's remunerated work in the post-war period (up to around 1960). Two themes come to the fore in this attempt to summarize the differences. They are (1) the timing of ideological change and (2) the cultural specificities of this change. What is clear from the above discussion is that in a moral sense, both societies experienced an apparent contradiction in ideological terms, in the direct post-war period. For as well as pressures for a tightening of moral life - after the deregulation the war had caused in this respect - there were also pressures for change. For many, war time experiences had kindled hopes for a different future. In this context, the contradiction pointed to by Wilson (1980) and Crompton & Sanderson (1989), is that in the first 5 years after the war there was a return to a strong domestic ideology, in which the role of woman as wife and mother was celebrated, whilst at the same time, an anticipated continuation in the shortage of labour supply meant that, especially the British government, encouraged employers and married women to look favorably on the latter's presence in the waged work force. It is this combination of contradictory ideological attitudes towards women's role in British society, which is seen as the main reason why part-time employment became so common in the years that followed. Married women could work, but only if it could be combined with their primary role of wife and mother.

A similar pattern developed in the Netherlands, but at a later moment in time. In the Netherlands, the war experience had also created a feeling of hope for a different future. What in fact happened was a re-establishment of the old pillarized order, which had characterized Dutch society before the war. In this respect, traditional tendencies were stronger than modernizing ones and the *Harmonymodel* was accompanied by a tightening up of moral life in the immediate post-war years. The family was seen as the fundamental building block of post-war life.

But during the 50s, confessional thinking about the family, and women's role in it, increasingly clashed with the demands of a tightening labour force. A change in attitudes about married women's employment, then, slowly took shape during the 1950s. The contradiction between familial ideology and the need for married women to take up



employment, led to a similar employment pattern as in Britain. For, as is made clear by Morée, when it did become more acceptable for married women to be in paid work, this was also accompanied by the understanding that employment should not stand in the way of women's primary role of wife and mother. It is therefore not surprising to find that the increase of married women's employment in the Netherlands, was accompanied by a rise in part-time employment.

Having said that, there is a need to be sensitive to a more detailed and hence a culturally more specific look of the above. Here, I have argued that one may indicate different 'moments' of change in ideological thinking about women's employment between the two societies. However, it would appear that such ideological change was staggered. Hence it did not happen at the same time amongst different social groups within each country. Indeed, in considering the evidence presented here, a change in attitudes towards married women's employment appears to vary on the basis of class in Britain. And a sensitivity of that difference is necessary if one is to understand the staggered decline in marriage bars here. In the Netherlands, the same was the case. Change in the ideological contention on married women's employment was also staggered, but here the variations depended on one's membership of a specific pillar, and within the confessional pillars on one's education background (Plantenga, 1992). In the next part of this chapter, which will continue our discussion on feminization in the banking sector, there will be an examination of whether and how this cultural specificity needs to be included in the analysis of the divergent patterns found in this sector of work.

### **6.3 Banking feminization and aggregate labour market tension**

In this section, I will develop the discussion <sup>of</sup> ~~on~~ banking employment, ~~And well,~~ by further investigating gender composition changes amongst bank staff. A summary of some employment statistics provided earlier (see Table 3.2) will set the scene for the discussion

below. The employment figures, provided in chapter 3, on bank staff of both societies, indicated a number of main features.

Firstly, the banking sectors in both societies were characterised by an increase in the ratio of women amongst the staff in the period 1945-1970. This is supported by the Census material of Table 3.2, which indicates a rise from 35% to 47.5% in the female ratio of British Banking and Insurance staff in the years between 1951 and 1971. For the Dutch Banking and Insurance sector, the increase is from 24% to 34.2%.

Secondly, a further point which came out of the statistics was that the increase in female bank employees was not as significant in Dutch banks compared to their British counterparts. In fact, during the early post-war years (1947-1960 for the Netherlands and 1951-1961 for Britain), the absolute increase in male bank staff was twice that of female bank staff in the Netherlands, whilst the reverse was the case in Britain. During the 1960s, the absolute rise in Dutch bank staff was equal for men and women, whilst for Britain, the earlier trend continued.

Lastly, the rise in the female ratio of bank staff, was first and foremost a rise in young and unmarried women.

Given these main characteristics, the issues which will be at stake here involve gaining a closer understanding of the increase in female bank employment in these post-war years and the comparative differences therein just discussed. In terms of the wider objective of this chapter, it is further interesting to look at the relationship between the banking sector and the aggregate labour market. If British banking feminization was more significant in the post-war years, than is the case for the Netherlands, is this related to what is occurring on an aggregate level in terms of labour market tension? Of equal interest is the question of the peculiarity of banking employment in relation to aggregate trends. As this relates more directly to the gendered characteristics of banking employment, this second issue will follow on from the first.



In the years immediately following the war, the employment in banks in both societies was subject to considerable unrest. British banks had to deal with the consequences of the war on their staffing. Dutch banks were busy establishments in the first years after the war as a result of the country's efforts to regain control over the money economy. In both societies, banks were confronted with a labour shortage. But how persistent this was, and what the characteristics of this were, differed.

For British banks, it soon became clear that staffing the banks brought up different issues and problems than had been the case before the war. One of the important reasons <sup>was</sup> ~~being~~ that the economic climate before the war was completely different from what it was in the post-war period. This led to the indication of a staffing problem - very much concerned with the shortage of specifically male employees - which was rather publicly discussed in the various banking journals of the time. What seems clear from this debate is that British banks experienced a continuous and lengthy period of staff shortage. In the Netherlands, banks also experienced a labour shortage, especially in the first 5 years after the war. But the indications are that this did not last, nor posed the sort of problems which were discussed in Britain. If there were problems, these were never discussed publicly [6.16] and no mention was made of an actual staffing problem. In what follows, I will look in more detail at these staffing issues in the respective countries. This will then be related to (1) the issue of feminization and (2) the relationship between labour shortage in the banks, and in the aggregate economy.

### **Staffing British banks after the war**

As discussions in British banks during the war indicated, it was expected that the end of the war would mean a number of staffing problems for the banks, related to demobilisation. The return of bank staff from the Forces did not proceed overnight. Demobilisation happened over the period of some 3 years after the war. This was one of a number of reasons why male staffing in banks did not return to its pre-war stability for some time. Others included the question concerning the settling in of those staff. Having been away from bank work for

a number of years, changes - such as the introduction of mechanisation - had occurred with which those men were not familiar. This, it was feared, might not generate a positive attitude towards being back in the bank, in those who returned.

Other factors were at work as well, the result of which was that not as many male staff returned as had left [6.17]. Many male bank staff had attained positions in the army of some status and income, which the bank could not equal on their return. Certainly many of them looked for other work. This was experienced first hand by one of the interviewees, who commented

*"...a lot of them, you see, had risen to quite high position in the services. Some of them .. captains and majors and lieutenant-colonels, now they were not much more than apprentices when they went away. They might have gone away at the age of 19, ehh..just as a very junior clerk, ehm... they were coming back at the age of 25 ... as lieutenant-colonel so and so, and the job they were being offered was, was a junior clerks' job in the branch. And of course, that was totally unacceptable to them. And it was difficult, I mean the bank couldn't do anything else, ehm.. because there were not enough senior posts, because they were all coming back. So the result was that these, a lot of these people looked for jobs outside the bank." (interview Mr T)*

Others had experienced army life as rather exciting and found it hard to return to the mundane existence of bank clerk. Some found an answer to that by joining foreign banks. This move of British bank men to foreign banks took on larger proportions during the 1950s, further frustrating the employment problems already faced by British banks. A further factor which prevented the return to pre-war 'normality' was compulsory military service. Young male bank recruits, after working for 1 or 2 years, were called up. And after their one year of conscription, did not necessarily come back to the bank [6.18].



These employment problems were all problems associated with the war. But as it turned out, the direct post-war period meant rather larger staffing problems than were anticipated during the war, and which were not associated with the war. These staffing problems, I will argue, played an important role in the speedy feminization of British bank staff during this period.

The realization that British banks were facing staffing problems not hitherto experienced was signalled by a series of articles on staffing issues and problems in *The Banker* of 1948 to which other bank journals of the time replied. In these articles, it was argued that apart from the problems related to the disruptions in staffing caused by the war, problems of a different and more long-term nature needed to be recognized, examined and solved, if the future of British banking was to be a positive one. The tone of this debate is clear from the starting paragraph of this debate.

*"Among senior executives and other thoughtful people in the banks, long-range questions of staff policy and organization are causing more concern than perhaps at any other time since the banking system assumed its modern shape. Social changes arising partly from the war, but also from the fundamental trend of population, have radically altered the problem of clerical staffing as understood in the past." (The Banker, April 1948: 19)*

These social changes culminated into a staffing problem which mainly concerned male staff. Maybe the most salient aspect of the problem was the question how to recruit and retain the type of male recruit who would fill future management posts. In addition, there was concern with the pre-war complaint of many bank clerks; that they had been involved in uninteresting work of a routine clerical nature for too many years.

So what were these social changes causing this problem? The first factor which was seen as causing a depletion of young male recruits available to the banks was the trend in population. Population trends indicated that by 1951, the ratio of 16-17 year olds in the

population would be lower than ever experienced. Though the banks would still only need a very small percentage of these 16-17 year olds for their recruitment needs, there were other factors which exacerbated this shortage in supply. One of these was that recent changes in education laws had made further education, such as university education, available to a growing section of the population. But whilst an increasing number of youngsters attained the type of qualifications (i.e. secondary) which were demanded by banks of their new recruits, it was anticipated that the change in educational opportunities would mean that banks would not, in future, get the mixture of recruits it had been able to take in before the war. That is, a mixture of the 'bright' type of youngster the banks sought for their future requirement of managers and the type of youngster with the ability and willingness to perform the routine type of work in the bank for most of his life. In the pre-war years, the inequalities in the education system had ensured that banks had been able to recruit 'bright' youngsters. The changes in the education act changed that; many of these youngsters were now more likely to choose a university education, followed by a career in one of the professions, instead of a career in banking.

Other developments were seen as further stimulating young boys to choose a different path in life. Firstly, the post-war period up till then had seen full-employment in Britain. On the one hand this meant that there was stronger competition from other employers for the kind of youngsters the banks sought. On the other hand it meant that work expectations changed in a way which did not favour the sort of career banks offered youngsters, who, in any case, had an increasing number of possibilities to choose from. So whilst job security definitely was a desirable attribute of bank employment during the recessions of the twenties and thirties, in the post-war period, with its full employment, employment security became less salient compared to other features of employment.

One of these was income. Banks, with their offer of life-long employment, had a salary structure which was attuned to this. This meant that the salary level during the first years of service was very low, significantly increasing only in later years of service. Mr. G and Mr. Z compared taking up employment in banking with a career in law. They argued that unless



you were supported by your parents in your first years of employment, you could not afford this type of employment. At the beginning of the 50s, the yearly income of an apprentice would be in the region of £110 [6.19]. Buying a suit alone would cost you £10 in those days, Mr. G pointed out. So in comparison to other types of employment, the pay which a young bank employee received was rather low and at the time when banks might like to recruit more working-class male youngsters, the latter would have been discouraged by the low wages. In addition, the many financial benefits which banks had to offer their employees, such as cheap mortgages and free pensions, would only benefit those who had been in its service for a number of years. This did not impress those who sought immediate financial reward.

But there were additional negative points about a banking career. It was recognized that the popularity of clerical work had declined as a career option for many men. 'Bright' youngsters, in search of a future career,

*"...will judge the prospects by the men they know, though they may ultimately attain a good position, have to wait until they are on the threshold of fifty, or even older than that." (The Banker 1948: 25)*

So these youngsters could clearly see that the career path of bankmen was a slow affair [6.20]. Male bank staff had to <sup>be</sup> content with years of simple clerical tasks before they could expect to get work of a more responsible nature in the bank, with no guarantee that you would eventually become - what many aspired to - the manager of a branch. And especially in the direct post-war period, the visible evidence of this was present in the form of (as will be recalled from the previous chapter) the so-called 'age-bulge' problem. It forms another reason why a banking career might not have been appealing to aspiring young men of the time. The point is that all British banks suffered from this problem after the war. The 'age-bulge' was a maldistribution in the age-structure amongst bank employees, and was a result of the over recruitment of male employees in the years after the First World War (when

British banks retracted from their war-time recruitment of women). The extent of it is evident from an example of the Bank of England, which referred to the 'age-bulge' problem as *the Hump*. In 1949, it employed 810 men between the ages of 41 and 50, constituting a total of 42% of its permanent male staff (Hennessey 1992: 342). The post World War II years further exacerbated the maldistribution in the age-structure, by causing an underrepresentation in the younger age-groups.

There were an number of ways in which banks tried to deal with the large number of men whom they could not promote to accountant or manager. One way was to appoint them as Teller; or cashier clerk. This was a post which fell between that of clerk and accountant in the office hierarchy. These tellers served the public on the counter, and looked after the cash. But, as one of the interviewees put it

*"..to be perfectly honest, I think many of them were not suited to be at the front line because a lot of them had become disgruntled and so on.." (Interview, Mr Z)*

So to the outside world banks may often have appeared as being filled with 'frustrated' older male employees. One other reported measure to deal with the 'age-bulge' problem was followed by the Clydesdale & North of Scotland Bank. This bank offered their older men a cash-payment in lieu of their pension rights, if they wanted to seek employment elsewhere. The 'age-bulge' problem, apart from showing the difficulties banks could find themselves in when they did not manage their recruitment effectively, also indicated that there might be advantages if at least some bank employees did not aspire to increasing promotion. This theme is found back to the solutions which were proposed to deal with this multi-faceted employment problem, and to which I will now turn.

In the discussion papers in which the staffing difficulties were outlined, there was no overall agreement about how these problems could best be tackled. On the one hand, it was suggested that a new grading system could be introduced, in which employees of different



ability could make different rates of progress. Such a grading system would be accompanied by different salary scales. Whilst this solution was directed at the employment set-up itself, others suggested that more attention should be given to the issue of recruitment. Here a tiered system of entry was suggested. This was considered a controversial issue at the time, since it entailed the idea that recruits of different ability would be recruited with the understanding that they would follow different career paths.

These solutions were narrowly associated with the main problem indicated in the debate: i.e. the question how the banks could recruit and retain the type of youngster who would fill future executive positions. Recognizing that the

*"shortage of suitable recruits has been the constant lament of most staff managers ever since recruiting recommenced after the war," (the Scottish Bankers Magazine, 1952: 200)*

the obvious answer seemed to be to consciously address this target group and to make a career in banking more interesting for them. As it was indicated, in the various discussions, that the 'bright' boys the banks needed were now likely to go to university, the target group was university recruits. In *The Banker*, then, a two-tier system of recruitment was suggested in which university graduates were recruited into a first division of employees with its own pay-scale. In addition to them, a limited number of other men were to be recruited into a second division, which, to make the idea more acceptable amongst bank employees, should not exclude the possibility of movement into the first division. In addition, to make banking more interesting for this target group, and to keep them in the bank once recruited, the banking career was to be made more interesting by (1) speeding up promotion and (2) by making an end to the phenomena that male bank clerks, who aspired to move up in the bank, spend many years discontented, working in routine clerical work.

These objectives could be achieved in only one way, by the increased recruitment of women. Hence, the

*"contention is that, to attract suitable recruits, the most important thing is to improve the prospects of men between the ages of thirty-two and forty-five...The implications for recruitment policy are a greater utilisation of women for routine jobs and the exclusion from the beginning of most of those who are never likely to advance beyond the clerical grade." (The Scottish Bankers Magazine, 1948: 153)*

Why an increased recruitment of women was to provide an answer to the objectives, is an issue which has already been addressed by others. Cohn (1985a) - in relation to the British Civil Service - and Savage (1993), have already pointed to the returning argument that the increased presence of women facilitated male career prospects simply by the fact that the number of competing males was reduced, whilst the recruited women did not compete for the 'better' jobs. This same point is echoed in the banking debate.

*"It is true that a large proportion of the girls and young women who enter the banks have no wish or intention to make their work a career. A large number, probably up to as much as 80 to 90 per cent., will leave the banks before they reach 30 years of age, the bulk going at about 24 to 28 on account of marriage. On the face this looks like an unsatisfactory state of affairs, but is this really so? Outweighing some of the disadvantages of this continued intake and exit is the fact that it does enable a great deal of the humdrum junior routine work, as well as machine accounting, to be carried out by young (and, on the whole, enthusiastic) staff who are not obsessed with the idea of gaining experience on other work with the idea of promotion. Furthermore, the turn-over operates against the building up of a large middle-aged staff of men, or, for that matter, women, on salaries and with pension rights, etc., much in excess of the value of the work they do." (The Banker, 1948: 28; ul my emp.)*



In the event, it would appear that more prominence was given to the increased recruitment of women, than in the change to a recruitment policy which included university graduates. In Britbank, for instance, the first university graduate was recruited in 1959 [6.21]. So the solution to staffing British banks was not found in the much discussed introduction of a tiered system of entry and its subsequent grading system, but in a gender-tiered system of recruitment and grading.

I would argue, then, that the post-war push in clerical feminization was the result of a combination of factors. Firstly, the idea that an increased recruitment of women would facilitate the male career, and was therefore desirable, was certainly not an idea new to the post-war years. Savage (1993) has reported a similar debate in the banking journals in the inter-war period, which he has linked to Lloyds bank's clerical feminization during the 1920s and 1930s. But the indications are that there were variations in clerical feminization between the different British banks [6.22]. Hence in Lloyds bank, 31% of the staff in head office were women by 1938, whilst the London staff of the Bank of England consisted 40% of women in 1934. Former employees of Britbank, however, remember that it was very rare to see women, other than typists or secretaries in the bank before the war. This, they then contrast with the war and post-war years, and is further supported by Britbank's own employment figures (see Table 3.3), which show that at 30.2% in 1955, the female ratio was not even as high then, as it was in the Bank of England in 1934. And the fact that the post-war years did show a significant drive to feminize bank staffs, can not be discounted.

The staffing problems which have just been discussed, indicate that the post-war years featured its own particular reasons which explain the increased recruitment of women. Never before had British banks experienced, to the extent they did during the late 40s and 50s, the problem of the 'age-bulge'. Never before had banks experienced problems in recruiting the number and type of young men they needed, as they did then. Neither had they seen the rate of turnover amongst their young men, which they were experiencing. These problems were all related to specific post-war conditions. Since the mountain of

clerical work only increased, banks were forced into taking on more female staff. In the Report on the St-Andrews conference of *Education and Training in Banking* (The Scottish Bankers Magazine, 1951: 199), it was argued that in order for the expected change in the gender ratio amongst bank staff to change from a 75% male and 25% female in 1951 to a 65% male and 35% female in 1961, banks would have to recruit 2 young women for every young men over those 10 years. And whilst the 25% female ratio for 1951 might be an underestimation, certainly for the whole of Britain, even in Scottish banks the ratio had changed to 35% by 1958.

There is further support for the point that the labour supply shortage in men (and in parts of Britain also women), was not short-lived, but continued unbroken throughout the 50s into the 1960s. In the Bank of England, for instance, letters were circulated within the bank throughout the 1950s, which had the shortage of male and female staff as subject. In 1957, it was even reported that

*"there has been an inability in recent years to maintain an annual intake of 50 (men). This is further aggravated by an increase in resignations, especially by junior staff. The blame for the lack of new recruits is put on the decline in the birthrate in the late 30s, which coincides with the full-employment of recent years." (Bank of England archive: file E31.1)*

The Scottish Bank Employer's Federation commissioned 4 reports between 1958 and 1964 [6.23], with the objective to research the tight labour supply of men, and what action the banks could undertake to change the situation. Unlike the Bank of England, though, in Scotland there was no shortage in the supply of women.

### **Staffing the Dutch banks after the war**

Having looked at staffing matters and labour market tightness in the British banks in the period 1945-1960, the attention will now shift to Dutch banks. At the beginning of this



chapter, it was pointed out that immediate post-war economic policy included the finance sector. Directly after the war, a process of *geldzuivering* (*monetary reform*) was set in motion. This reform was directed at stabilizing the finance sector and reducing the amount of floating money present in the economy, which was creating a threat of inflation. In the history of post-war expansion in the finance sector, it has been argued that this monetary reform policy was important because it meant that many ordinary Dutch people came into contact with the banks for the first time. At the end of the 1950s, this facilitated the advance of retail banking (de Vries, 1992: 46).

This was, however, not the only way in which the banks were influenced by an interventionist new government. As a consequence of the law *Buitengewoon Besluit Arbeidsverhoudingen* in 1945, Dutch banks were required to set up an employers' federation, with the aim to come to a collective bargaining agreement within this service sector in the immediate future. In the event, it still took a number of years before the *Nederlandse Bankiersvereniging* (the Dutch bankers' Federation) started its task in 1948 [6.24]. But by 1950, the first *C.A.O.* was agreed. Between 1945 and 1948, employee matters, especially where it concerned wages, were discussed in meetings which included government representatives, the *Stichting van de Arbeid* (*the Joint Industrial Labour Council*) and the trade unions which represented bank employees, working under the collective name of *Bedrijfsunie*.

It is clear from their minutes, from documentation in the *Twentsche Bank* archive, and from my interviewees, that the *geldzuivering* (monetary reform), the *effectenregistratie* (stocks and shares registration) and the *vermogensregistratie* (capital registration) caused, in those first 5 years after the war, a breakthrough in the level of work in Dutch banks (if this is compared to the war-time years). Thereafter, work leveled out again, and remained stable until, at the end of the 1950s, banks followed the growth pattern in the general economy, leading to concentration and the development of retail banking.

The labour market of Dutch banks was severely disrupted after the war. Some disruption was a consequence of the war itself, such as the return of young men from Germany or from hiding. The *Twentsche Bank*, for instance, had a registered absence of 12% of its staff due to war-time disruption in 1945. The three interviewees (see also chapter 5) who had their bank work disrupted during the war also returned to their bank duties, but Mr. A was released to the army again in 1946, only to return permanently in 1949. But for many banks, the return of these men would not be enough to cope with the increase in work. Because of a combination of factors, the main staffing problem banks experienced during those 5 years was to maintain staff levels in the face of high turnover rates. The banks had severe difficulty in keeping a hold on (specifically) their young members of staff. These factors included (1) competition by similar employers, (2) the low starting wage, and (3) the amount of overwork which was expected.

The rise in the amount of work in banks has been well documented, and was also remembered by my interviewees. Mr. F, for instance, remembers the mountains of 100 guilder notes which were piled up in the corner of his branch. Every Dutch inhabitant was required to hand in their note money for registration during the monetary reorganization. For a whole year, he said, he worked overtime every evening of the working week (interview Mr. F). Equally, in the minutes of the directors meetings of the *Twentsche Bank*, reference was made to the rise in work levels. It would appear that by February 1946, this had reached crisis levels

*"Voor de spreker is het geen vraag meer of wij zullen vastlopen, maar wanneer dat zal gebeuren" (Archive Twentsche Bank)*

*("For the speaker the issue is no longer whether work will get stuck, but when this will happen.")*



Work pressure continued into 1948, when departmental heads complained that they needed extra help immediately, and that staff members were becoming overworked. Only in 1949 were there signs that work pressure was reducing in this bank.

The amount of overtime - which was very often not paid for - in combination with low starting wages, and an evaluation as to what could be earned elsewhere, drove many new bank employees into other work soon after starting. This connection is made by Mr B, who answered to my question whether it was difficult in 1945 to get work in a bank that

*"Om bij een bank werk te krijgen was niet zo moeilijk, maar om het daar vol te houden, dat was vrij moeilijk. Omdat de meeste (..) die zagen andere baantjes die wat makkelijker lagen, en die in feite ook meer revenue opleverde." (interview Mr B)*  
*("To get work in a bank was not difficult, but to remain there was quite difficult. Most of the employees saw that there were other jobs which were easier (in terms of workload, my emp.), and which, in fact, also earned you more money.")*

He recognized that he stood out from his *HBS* colleagues [see note 6.25 for an explanation of the Dutch secondary education system of the time]. Whilst he was interested in bank work for its long-term career prospects; over and above its short-term income, for many of his *HBS* colleagues the immediate income which could be earned in a labour market which had plenty of opportunities to offer them, was of primary importance.

That there were plenty of opportunities may sound surprising, especially after I argued earlier on in this chapter that the first post-war years were characterised by a slack labour market in the Netherlands. But one needs to bear in mind that we are here talking about a 'special' group of youngsters; namely those who had a secondary education. Like British banks, Dutch banks only recruited youngsters with a secondary education. For some banks, the four year *MULO* was sufficient as an entry qualification. Other banks, like the *Twentsche Bank*, required *HBS* as entry level. Now whilst in Britain, secondary education became free with the 1944 education reforms, in the Netherlands secondary education had

to be paid for by parents until the 1960s. In the (still) parochial climate of the period, youngsters with secondary education were a scarce resource [6.26].

Now, it was accepted knowledge in those years, that banks did not pay their youngsters well. But it was exactly when the labour market for youngsters with secondary education became tight in the first post-war years, that the government tried to curb wage increases. And Dutch banks found themselves in a position from which it was difficult to escape; of having to pay their young staff less than their competitors. In the wage negotiations of 1947, the conflict in interests between the government wages policy, and the banks' needs to increase wages, were evident. Bank employers argued that there needed to be a minimum wage rise of 30% for the employees in the 18-21 year old age-group, and that any reduction of this

*"..zou het bankbedrijf voor onoverkomelijke moeilijkheden stellen. Het is immers voldoende bekend, dat door talloze grote en kleine werkgevers (...) aan jonge mensen salarissen plagen te worden betaald welke de voorgestelde maxima ver overschreiden." (archive Werkgeversvereniging voor het Bankbedrijf: document dated 19/2/1947)*

*("..would pose insurmountable difficulties for the banks. It is, after all, well known, that countless large and small employers pay young people salaries which far exceed the here suggested maximum.")*

In this same document, bank employers continued by complaining about the loss of their young staff, to employers, it was argued, who were not subject to the government's wage restraints. Unfortunately, they argued

*"...moet geconstateerd worden, dat opzeggingen onder het jonge personeel thans aan de orde van de dag zijn, ...het aantrekken en het behouden van deze jonge krachten is echter een absolute levensvoorwaarde voor het bedrijf, waarbij de*



*ondergetekenden nog de aandacht van uw college vestigen op de bijzonder ongunstige positie, waarin het bankbedrijf met betrekking tot den levensopbouw van het personeel is komen te verkeren, doordat het in den bezettingstijd personen beneden 30 jaar verboden was in dit bedrijf werkzaam te zijn." (Archive Werkgevensvereniging voor het Bankbedrijf: document dated 19/2/1947)*

*("...it needs to be noted, that handing in one's notice is of the order of the day amongst young staff, ...the recruitment and the maintenance of these young people is of absolute and vital importance to our concern, and the signed want to draw, in addition, the attention of the board to the particular unfavourable position, in which the age-structure of bank employees finds itself in at the moment, because banks were forbidden during the occupation to employ people below the age of 30.")*

Here, then is an indication that, like their British counterparts, Dutch banks were aware of, and concerned about the age-structure of their staff. Turnover was so bad, that Mr. B compared the bank to a *duiventil* (Waterloo Station), which indeed is the impression you get when considering that in the *Twentsche Bank*, where 117 new employees were recruited between January 1945 and April 1946, a staggering total of 114 employees left in the same period.

Whilst, as was argued above, banks kept strictly to their entry requirements, at least in the *Twentsche Bank* there is evidence that the bank made some exceptions to the rule. In 1946, for instance, the bank accepted an application for work by a 32 year old unmarried woman, with the argument that the circumstances allowed them to divert from their normal regulations. In 1949, there are reports that some married women (3 in all) had continued work with the bank, one of whom worked for half days. The bank's directors pointed out, however, that this was a temporary ruling. At the end of 1949, when overtime work had declined, these women were asked to leave. Also in 1949, the *Amsterdamse/Incassio Bank* recruited 40 policemen, who had, at the age of 55, had early retirement from the Amsterdam local authority. But there is no indication that the staffing problems prompted

an increased recruitment of female staff [6.27]. Indeed, no connection was made in the discourses about these staffing problems and female labour (as was the case in British banks).

In 1950, the work in monetary reform and registration of shares and capital was finished, the *CAO* had been arranged, and complaints about the turnover of staff ceased. During the 1950s, there were no other important employment matters, with the exception of the surplus in *Nederlandsche Handel Maatschappij* staff in 1956, when this bank was forced to withdraw from Indonesia. The absolute number of female staff did increase in this sector, but compared to the increase in British banks this was not as significant.

In looking at staffing issues in the banking sectors of the respective societies in the direct post-war years, there can be no doubt that British banks suffered from staffing problems more severe, and for a longer continuous time-period, than their Dutch counterparts. This, in turn, must be regarded as an important reason why British banking feminization was much more significant than Dutch banking feminization. The actual shortage in the supply of new recruits, was not just related to Britain's full-employment economy, however, even though this was of major importance. It meant, for example, that aspiring youngsters relied more on immediate benefits, like wages, in their employment decisions, rather than on the long-term benefits banking employment had on offer. Full-employment, and the changed education legislation, meant additional competition for these youngsters. As such, the staffing problems in British banks are related to the aggregate economy discussed earlier.

But one should not underemphasise the peculiarity of the banking sector from the aggregate economy. For the staffing problems British banks indicated as a consequence of full-employment, co-existed with the additional problem; the age-bulge, which was specific to the employment structure of banks and their staff management. British banks could have relinquished the traditional manner in which they had organized the staffing of their banks in the past. For example by the recruitment of university graduates, or by the sacking of the surplus older men, but this would have at least involved a challenge to the understood



employment order, and could even entail breaking through the carefully nurtured balance in hierarchical relations within the banks. In the end, the extent to which feminization occurred was a definite indication of an attempt to reaffirm and hold onto the 'old' relations of duty and promise between bank employers and their male staff.

Dutch banks had a similar employment structure as the British banks. So why did post-war feminization not occur to the same extent? It seems that any explanation of this needs to incorporate the indicated difference in aggregate labour market tightness in the first 10 to 15 years after the war. But other factors must also be considered. For instance, maybe there was a difference in size of British and Dutch banks which was important? In addition, there is the feature, pointed out in chapter 3, that Dutch banks seemed less inclined to keep themselves to the rigid aspects of their employment set-up, than British banks did. Certainly, Dutch banks did not suffer from internal staffing problems, with the exception that is, of the first 5 years after the war, when there was an increased turn-over amongst staff. In the next section, some of these themes will return in a closer examination of the issues at hand.

#### **6.4 Banking feminization in its cultural specific context**

In an economic environment of full employment, and in the context of a number of self-defined internal employment problems, British banks choose as immediate solution an extensive feminization of their clerical work forces. Feminization in Dutch banks also continued into the post-war years, but not to the same extent as in the British banking sector. In what has preceded, I have argued that at least one important explanation for this is the absence in the Netherlands of a full employment aggregate labour market, in addition to an absence of a self-defined internal labour problem.

But this still leaves a number of questions unanswered. Here, the peculiarity of banking employment in the two societies will be discussed further by addressing four questions. First

of all, given the above discussed staffing problems in British banks, why was feminization given priority over the other suggested 'solutions'? Secondly, why was this process of feminization here one of young and unmarried women, in contrast, it seems, to what was occurring on an aggregate level? Thirdly, feminization in the Dutch banks was also one of young and unmarried women. Did this also stand in contrast to what was occurring on an aggregate level? And lastly, are the reasons behind the youthful character of female bank staff in the two societies the same?

In order to address these questions, a number of themes, introduced in previous chapters, will be brought together. So in chapter 3, I argued that the historical process of clerical feminization in the banking sector can not be understood without giving attention to class issues as well as gender issues. A class dimension is evident in banking employment in the sense that the employment hierarchy has distinct consequences for social relationships in banks. Below, I will look at this in more detail. On the other hand, a gender dimension is evident in that historically, there has been a clear delineation between female and male employment. As I suggested in chapter 3, historically one can trace the following patriarchal strategies. Firstly, banks in both societies have lagged behind other white-collar employers in giving up a total exclusionary policy. Especially in relation to their clerical staff, banks have formally excluded women over a long historical period of time. This strategy gave way to a strategy where women were formally included as members of clerical bank staff. But I have suggested that at first this inclusion was only partial on the grounds that marrying female staff were sacked. I will here argue that the operation of a marriage bar on their staff was part and parcel of the formation of, and reinforcement of, a persistent vertical occupational segregation.

### **Banking employment and middle-class identity formation**

Gender relations in banking employment need to be termed patriarchal in the sense that historically, the deployment of female clerical staff can be argued to have entailed distinct benefits for banks themselves, but also for their male employees. In order to understand



how the interests of male employees and their employers coincided firstly in women's exclusion from clerical work, and secondly by their inclusion, it is necessary to see how *"gender and class intersect in the construction of identity"* (Witz, 1992: 26). The concurrence of interests between the male bank employee and his superior worked within the sphere of employment, but also in the domestic sphere. Feminization in conjunction with a marriage bar favoured bank men not just in facilitating their banking career, it also supported their claim to the leadership of a middle-class family. Bank men could potentially gain as men as well as in class terms with the introduction of women to clerical work.

So what can we say about the social relationships which have historically been forged in banking employment? Firstly, that as employment bureaucracies, banks have featured the kind of authority relations indicated by Weber in his ideal type of bureaucracy, where those on a higher rung of the employment hierarchy have authority over those below them. But this means that one can not compare the employment hierarchy of a bank, with the kind of antagonistic social relations often forged between an employer and workers in industry. In fact, in an employment hierarchy the distinction between employer and employee takes on a different meaning than is the case in many industries where such a hierarchy does not exist. In banks, therefore, managerial employees have power over those below them, whilst at the same time, they once were themselves at the bottom of the hierarchy. So whilst the authority relations in banks give rise to significant differences in status and power which individual employees can wield, the class dynamic in addition means that employees at the bottom and at the top of the hierarchy share interests. Or rather, they have *"their fortunes tied up through the significance of career mobility"* (Savage, 1993: 197). Bank employees at the bottom of the hierarchy have the opportunity for upward mobility; bank managers need to ensure that a promising section of employees at the bottom reaches the top, to be the next leaders of the enterprise.

There are a number of ways in which this difference between occupations has been given meaning to in terms of class identity. An often mentioned example, especially in relation to banking employment (e.g. Blackburn 1967; and Heritage 1983), is the relationship between

the trade unions covering banking employment, bank employers, and bank employees. Trade union membership has historically been rather low in British and Dutch banks. In the direct post-war years, for instance, union membership amongst British bank employees remained at the 22.000 level, only to increase during the 1950s (Blackburn, 1967: 277).

Most British banks, it is true to say, remained opposed to NUBE in those years [6.28]. Equally, the majority of bank employees themselves did not seek out the institutionalized form of organisation which stressed the opposing interests between them and their employers. The reason why this was so can not just be put down to their employers' dislike for trade unions, and the consequent implications of union membership on the individual male career. Many bank employees did not associate with the banking union for class reasons; they considered the union left-wing, too much occupied with working class politics, with which they did not associate. This attitude was present in the accounts of some of my interviewees. Britbank employee Mr H, for instance, echoes in his dislike for NUBE the concern that NUBE was "*too much of a Bolshi lot*" (interview Mr H). He only joined NUBE in the 1960s, when "*they got rid of some of these leftist men*" [see also note 6.29]. Others put forward an individualist attitude towards their bank career. It was something they could manage themselves, and for which they did not need a union. It must be stressed, though, that this attitude was not unequivocally present amongst my interviewees.

Many Dutch banks did not regard the trade unions with favour either, but there were no staff associations of the kind found in Britain. On the other hand, Dutch banks had the *Ondernemingsraad (OR)* to content with, after Dutch law stimulated the setting up of these works councils from 1951 onwards. The dual dislike for trade union membership and *OR* membership is evident in the account of Mr B, who started work for the *Nederlandse Middenstands Bank (NMB)* in 1945. He joined as a member of the *OR* in 1955, when it was first established in the bank. He said



*"..en dat ehh... werd niet overal in dank afgenomen. Want je was iemand die dus ehh... mee wilde beslissen, mee wilde kijken in de keuken van het personeelsbeleid, en ik heb daar in 55 bij het ontstaan van de eerste OR, werd ik al lid, en dat ben ik gebleven tot 66. En ik had bijna iedere maand, had ik daar met mijn directeur wat moeite over als ik weer naar een vergadering toe moest gaan." (interview Mr B)*  
*("and that ehh... was not appreciated by all. Because you were someone who ehh.. wanted to participate in decision taking, who wanted to look into the kitchen of personnel management. In 1955, when the first OR started, I was already a member, and remained that until '66. And nearly every month, when I needed to go to another meeting, I had problems with my manager.")*

These problems led him to become a union member in 1957, to cover himself for his OR activities. But his trade union membership was not appreciated either, and he believes that those years did his career in the bank no good. In the end, that is 1966, he left the OR because he could no longer be bothered with the hassle. The Dutch bank *Mees en Zoonen* forms another example of a bank which was strongly opposed to trade unions (even in the post-war years when it was by law required to be part of the national negotiating machinery for the sector). According to Mrs F, real left-wingers ("*echte rooie rakkers*") were not welcome in this bank, whilst Mrs T acknowledged that being a union member was like sticking your neck out [6.30]. But this negative attitude was not shared by all bosses in Dutch banks. For one, confessional influence in some banks seemed to interfere with the class connotations of union membership. This is clear from the account of Mr F, who worked in the *Rotterdamse Bank* between 1941 and 1947. Even though union membership was common in his family (his father had always been a member of a union), in the event it was his boss in the bank who made him a member of the Christian union, because as a Dutch reformed Christian (*Christelijk Gereformeerd*), so his boss argued, that was a must.

In their opposition to trade unions, I would argue, bank employees showed their middle-class identification, and their association with their bosses. In those immediate post-war years, most employees joined in a culture of common interests embodied, amongst other things, in the banks' staff associations (even though my British interviewees did not have a high opinion of these). In those staff associations, but also in other ways, banks actively stimulated the generation of a typical middle-class work culture. This ranged from the organisation of leisure time, to the formal and more informal rules of behavior at work. Some of these formal and informal rules of behaviour; those relating to dress and nomenclature, for example, have already been discussed in chapter 3. Let us therefore turn to the first; leisure time organisation.

In British banks, it was and still is very common for bank employees to play golf. The practical use of playing golf as a leisure time activity are evident in that later on in their career, bankers would play with their business associates, a point brought forward by some of my informants. The importance of the relationship between business and the social life of the local community is evident in the account of others, who acknowledge to taking up directorship or committee member posts for that reason. Certainly in the post-war years, bank managers enjoyed a degree of respect in their local communities on a par with the local doctors and teachers, and involvement in the social life of those communities was as important in maintaining and gaining business, as was direct customer contact during official business hours. As most of the banks' clients were well-to-do; middle and upper class customers, bank managers certainly had to fit into that kind of social environment. This is one reason why it is important to recognize that bankers at the top of the hierarchy, and those at the bottom had their *"fortunes ...tied up through the significance of career mobility"* (Savage, 1993: 197). The youngsters, who would follow their superiors in managing the bank in due course, had to espouse to the middle-class culture of the superiors and their future clients. Bank managers, therefore, had a vested interest in nurturing such a culture in their youngsters. And this is what they did, but not just in their



male youngsters, but in all their staff, by the presence of rules of behaviour and such things as staff societies, through which middle-class values were communicated.

In the same way as discussed above, the formation of Dutch middle-class identity transgressed the area of trade union membership. My Dutch interviewees gave some telling examples of how middle-class culture was stimulated through their bank's leisure activities. *Mees en Zoonen*, for one, had an actively organized work culture. Mrs T and Mrs H, who both worked in this bank, reminisced about the good collegiality which existed amongst the bank's staff. According to Mrs T there was a pleasant atmosphere, and in commenting that

*"der was ook een hele bloeiende personeelsvereeniging. Ik heb daar ook nog een beetje classieke muziek leren waarderen, en zo, en daar werd heel erg veel aandacht aan besteed." (interview Mrs T)*

*("there was also a flourishing employee society. I have also learned to appreciate classical music there a little, etcetera, and a tremendous amount of attention was given to this.")*

she clearly indicates the middle-class connotations of the leisure time activities which the society stimulated. In the same line of thought, Mrs H remembered trips to the opera on her boss' birthday (interview Mrs H).

Another, equally important way in which middle-class identity was constructed was through a middle-class understanding of family life. If an informal agreement of bank employment was the offer of a career for men, than the other side of the coin was that such a career could support a family, and was supported by a family. And banks in both societies did not take a backseat approach to their wish that their employees should be able to support a family before they started one. So in the pre-war years, Mr. T remembers that all the British banks operated a marriage bar on their male employees. In their employment contracts, male employees signed a ruling which stated that they were not allowed to marry until they

had reached an annual salary of £200, That is, until you earned a wage which was deemed high enough to be a family wage. Marrying before that salary was reached resulted in dismissal. This effectively meant that you were not allowed to marry, as a man, before you had reached the age of 26. A marriage bar was also operated by some Dutch banks. Former Dutch bank employee Mr A remarked that his choice to work for the *NHM* instead of the *Nederlands-Indische Handels Bank* was based on the fact that in the latter he was warned that he would not be allowed to marry until he earned 2000 Dutch florins a year, whilst in the *NHM* no limitations of this kind were placed on him [6.31]. It is interesting to find that the banks' paternal attitude towards its employees invaded the private lives of their male, as well as their female staff, but the marriage bar for men was abolished before the Second World War in banks in both societies. In Britain, its abolition was triggered by a court case against unfair dismissal, won by an affected employee. The marriage bar on women continued well into the post-war years, as we have already discussed. In the history of banking employment, banks did not shy away from interfering in the private lives of their employees, but there are obviously other forces at play which enabled the banks to continue their interventionist activities in relation to female staff.

The linking of success at work with a 'successful' family life, is an idea which, even recently, has been expressed by bankers [6.32]. Of course, it is here that the class dynamic interrelates with a gender dynamic. The bank, as workplace, served as one spacial setting where heterosexual relationships developed, but were also encouraged. Banks did not segregate the genders into spatially different workplaces; a strategy of segregation followed in the history of some other white-collar occupations (Cohn 1985a). Quite a number of my interviewees, then, remembered or were/are so-called bank couples. So bank employees of different genders not only worked together, but started romances and got married with each other [6.33]. In Britbank's employee newsletter, marriages amongst the staff were reported and often accompanied by photographs of the wedding couple. The same newsletter served as an advertising place for wedding rings. Though there is little written evidence which would support my claim that heterosexual and 'proper' relationships were actively



encouraged by the bank, in some of my interviews their interference in the individual employee's private lives is quite clear. Mrs T, for instance, reminisced about a lesbian relationship between two of her colleagues. Homosexuality, she said, was of course a taboo, and when their relationship became 'public', she remembers scenes between the parents and the boss, which resulted in the sacking of both girls (interview Mrs T). Adultery was not accepted behaviour either. Again Mrs T remembered how a married male *procuratiehouder* in Amsterdam, who started a relationship with a female colleague, was (in Mrs T's words) banished to Rotterdam by the bank, and placed on a lower graded post. He was punished for his deviant behaviour. So 'normal' heterosexual identification was stimulated in banks, and 'abnormal' behaviour was punished. These notions of what was 'proper' sexual behaviour, I would argue, can not be seen <sup>apart</sup> ~~loose~~ from the construction of middle-class identities in the banks. What is clear, however, especially in these last examples, is that banks did not shy away from an active interference in the private lives of their employees.

### **The shift towards the formal partial inclusion of women in British banks**

I am here going to argue that the reason why the identified post-war employment problems resulted in extensive feminization, rather than in the other suggested 'solutions' mentioned, was that this solution caused the least amount of upset in the paternal male-to-male and male-to-female relationships which had traditionally formed the basis of banking employment. Or maybe more appropriately phrased in relation to the post-war years; to the extent that these relations had been upset by the post-war problems, this solution offered a return to the old understandings. <sup>in</sup> ~~With~~ other words, in feminization, British banks found a solution which would mean more continuity than change. The other solutions; a tiered system of recruitment and grading, as the contributors to the 'staffing problem' debate were well aware of, would have challenged for these relations.

But feminization was not the whole story. Most, though not all, of the British banks accompanied the post-war increase of women on their staff with a formal marriage bar. As

banks had employed married women during the war years (even if this was on a temporary basis), it is interesting to look at the stance of British banks regarding marrying female staff in the direct post-war years in more detail. Interestingly, only the Bank of England decided, after repeated discussions in the bank (which, as I have discussed in chapter 5, started during the war years), to rescind its bar in 1949. This example was followed by Lloyds Bank in the same year (Winton, 1982). Of the other British banks, some kept married women on, but only on a temporary contract which did not entitle them for a pension and which did not guarantee long-term employment. One point in case was the *National Provincial* which formed a special category called the *Ladies Supplementary Staff* to which all marrying female staff were transferred. One of the constituent banks of Britbank also kept some married women on as temporary staff, as evidence from their *Establishment Books* of the 1950s, and some interviewees proves [6.34]. But the other British banks formally barred married women after the war years till, for at least some, the latter half of the 1950s and early 60s.

The Bank of England can hence not be seen as representative of the British banking sector as a whole. A number of suggestions can be brought forward as to why this bank changed its policy, whilst the other banks did not. Firstly, the Bank of England had a lengthier history of employing women. This history had included a marriage bar in the pre-war years, which was not implemented during the war. The war provided the bank with its first experience of married female staff, and the majority of marrying staff indeed stayed on. As we have seen in chapter 5, there were appreciative voices in the bank about this 'new' experience, but the point I want to make here is that this experience provided the bank with the means to monitor their married female staff. This they did into the post-war years and the figures revealed that marrying women were less inclined to stay after the war [6.35]. These figures, in addition to figures collected after the bar had been abolished, confirmed that married women did not pose a severe threat to the traditional male career path, which had provided bank employers with an important reason for instigating one. Their marrying female staff left on their own account; either on marriage or shortly thereafter. In 1952, for



instance, only 8% of their marrying female were still in the bank's employment after 2 years of marriage. This knowledge might have aided this bank in their decision. How many other banks monitored their female staff in the same way I can not say, but Britbank certainly did not have any records on this.

Other reasons which may be included are the fact that the Bank of England was <sup>nationalized</sup> privatized in 1947. And even though this was not to affect their employment policies directly, the fact that the Civil Service bar was abolished in 1946 was mentioned in the Bank's own deliberations, and may have provided extra stimulus. In addition, though I have argued that the banking union NUBE did not have the power to impose its wishes on banking employers, the Bank of England had internal *Women's Clerks' Committees*. As we have seen in chapter 5, these committees were against the bar and their views may have been, to a certain extent, taken into account. It remains a question whether the other British banks had a similar institutional form of organisation within their boundaries which represented the views of its female staff.

The Bank of England, then, was not representative for the banking sector as a whole. Many of the other banks, for whom the employment of women on their clerical staff may have been as recent as the war years, may have preferred to (re)impose a marriage bar on their female staff. What needs to be explained here is why the other banks did impose such a bar, and why this imposition on the private lives of bank women lasted as long as it did? I want to argue here that three themes need to be taken into account in order to explain this. First of all, there is a need to recognize the significance of the bar in relation to male career prospects. Many British banks may not have had access to the kind of figures the Bank of England relied on, but even then one could argue that the marriage bar provided a symbolic means to boost the male career. Secondly, and related to this, is the continuity in middle class identification; the role of the family in this; and the marriage bar as a pointer for the 'proper' role of women; as wives and mothers, and of men as the breadwinner of the middle-class household. Thirdly, British banks did not shy away from interfering in matters which we would now consider of private/individual concern. As shown in my discussion above,

the marriage bar on men; and the marriage bar on women were examples of the bank using its paternalistic powers to enforce its views on its employees. But the important question is, once a marriage bar was (re)imposed in the post-war years, were there efforts from within (that is, from the employees) for change? Below, I shall discuss these three themes in turn.

I have above already indicated that the timing in which there was a move away from a *formal exclusion* of women from clerical bank work, towards a *formal* but *partial inclusion* of women, varied between the British banks. Even so, it would appear that a start in the recruitment of women into clerical work was triggered by male employee unrest. Savage (1993) has argued that clerical feminization in Lloyds Bank prior to World War II was related to the decline of promotion chances of male clerical workers within the bank, leading in turn to employee unrest. In the post-war years, employee discontent was also evident, for example, in the discontent amongst returning army men, and the men who were negatively affected by the age-bulge. During the Second World War and the post-war years, therefore, even those banks who had not done so previously, resorted to the employment of women on their clerical staff.

But let us consider here, in what way male employees gave voice to their discontent. Well, it certainly did not fuel an increased trade union membership, for between 1945 and 1950 (as was pointed out above), male membership remained around a 22.000 level, only to increase significantly during the 1950s (Blackburn, 1967: 277). Instead, many male employees left to seek their fortunes elsewhere, leading to a high turn-over ratio in British banks. As I argued above, one of the consequences of the employment hierarchy, which linked the interests of employer and employee, was that bank managers had to ensure the permanency of employment of at least a section of employees of different age-groups. In the post-war years, this was under threat and contributed to the construction of gender difference in banking employment. In a bid to make a banking career more appealing to youngsters, a more appealing picture of that career was constructed on the basis of gender difference. Many commentaries on the gendered structure of banking employment in the



1960s and 70s, have drawn a picture in which the female employee is the other who does not aspire to a career, as opposed to the male employee who does (e.g. Heritage, 1983; Crompton, 1989; and MacInnes, 1988). This picture was actively constructed in banks during the immediate post-war years, and the marriage bar was part and parcel of this.

In their first years in the bank, male youngsters were reminded of their special position in the bank in a number of ways. Firstly, they were special, and had to show that they were, by following the Institute of Bankers (IoB) exams (at least in some British banks, including Britbank). It is possible that the contents of the course was not the most important aspect about it. Maybe more important was that following the course, and sitting the exam, fed into the relationship building between the bank and its employee, making this at the same time more permanent. At the same time, during the late 40s and 50s, the banking journals abounded with news about the establishment of training centers in various banks. These centers offered the youngsters, like Mr G, training in which they learned about different aspects of banking than they were familiar with through their own work. Of course, only men had access to this training (interview Mr G).

In all, it would appear as though banks stimulated a greater awareness in their male youngsters that they were following a career in the bank, and that their place in the bank was a permanent one. Like the training which Mr G did in Britbank during the 1950s, the other male Britbank interviewees also made a clear connection between moving about in the bank; learning the different aspects of the banking operation, and working on a kind of management development programme. Mr Z, who finished his career in quite a high position in the bank, moved 12 times in the course of 38 years. He thinks that it was maybe the fact that he reached second place in the IoB exams of 1954, which made him noticed. In the following 10 years, he was moved 6 times and spend no more than 2 years in each job. One of the moves involved the Inspector's Department; a department where the accounts of the branches were audited, and where branch lending was mediated. Being moved into the Inspector's Department was also commented upon by my other male Britbank interviewees, who acknowledged that it was an indication that you were 'chosen' for a career.

Women's work in the bank was constructed in contradistinction to the male career. The male career was, what women's work was not, and vice versa. Even though male and female workers did the same work in the lower regions of the occupational hierarchy, the gender distinction around the career gave the work of men a different meaning from that of the women. A point in case forms the advancing mechanisation in the banks during the 1950s. As machines made their way into the banks, machine operating was constructed as woman's work. This is quite clear, for instance in the Dutch journal *Bank- en Effectenbedrijf*, where the advertising of bookkeeping machines; like the *Burroughs*, and *National's Electronic Compu-Tronic*, were always accompanied by a picture of a female operator. It is clear, though, that many bank men (in both societies) also knew how to work the book-keeping machines. But rather than pointing to the gender similarity in this respect, gender difference was emphasized. Hence many of my interviewees offered the standard view that the women were better at these machines than the men. Others, like Mr Z, added to this construction of difference the idea that, as boys were expected to further their career, working the book-keeping machines was not a priority for them.

*"I think that girls were far better at these jobs than the boys were, ehh.. or maybe it was perceived that the boys were going onto greater things and didn't have to be burdened with these things. I don't know if that was the case or not." (Interview Mr Z)*

A recurring argument in this respect is always that very few women actually aspired to a career. I would argue that this needs to be seen in relation to the banks' active negation of a female career. What men went through as a statement of their career, women did not go through. So after so many bank women had sat their IoB exams during the Second World War, the ratio of women who sat the exams during the 1950s and 1960s was very low indeed [6.36]. In addition, women were not invited onto Britbank's internal training courses, and mobility; that is moving between jobs, was also rare amongst women staff. In



those post-war years, male youngsters were offered a picture in which the barriers (in terms of competition) to advancement in the banks, which had been so obviously present for the older members of staff, had all but disappeared. Feminization helped to advance this picture, but only if women's work was not conceived as a threat to the male career. The marriage bar, in addition to such measures as unequal pay-scales (introduced in chapter 3), was invaluable in this respect.

Above, the continuity of the marriage bar was related to the male career. But the marriage bar also served as pointer for the 'proper' role of men and women. As such, there is a continuity between middle-class identity formation, and the role the family plays in this respect, as I discussed in more detail above. I do not want to say much more about this, apart from commenting about how familial ideology of this kind <sup>is</sup> reflected in interviewee responses.

In chapter 4, I quoted Summerfield's explanation of the marriage bar as *"one of the most concrete ways in which the ideology of the male breadwinner and female dependent was expressed"* (1984: 14). In banking employment, with its offer of middle-class mobility, the marriage bar also served as an expression of familial ideology. The marriage bar signified the incompatibility of a combination of women's employment in a bank and women's household responsibilities. Marriage was a dividing line. Women's employment was no problem before marriage, thereafter it was. Many interviewees (in both societies) gave voice to this by holding to a train of thought which equated marriage for women with starting a family and <sup>having</sup> ~~getting~~ babies. In Dutchbank, the marriage bar was even referred to as the *"ooievaarsclausule"* (literally the <sup>Stork</sup> ~~stork~~ clause; the <sup>Stork</sup> ~~stork~~ being the symbol for newborn babies). Following this train of thought, married women's employment was a problem in the sense that bearing and rearing children took up time which could not be spend<sup>t</sup> in employment. This was expressed by various interviewees as leading to vast problems of absenteeism during the years women were away looking after the children. But whilst familial ideology had this direct significance, it was also used in arguments put forward by

employers why distinguishing male from female employees was justified, as was clear from my discussion of the Bank of England debates on this during the war.

This brings us to the third point. Change in particular social practices may be investigated by whether and when such practices give rise to contradictions or conflicts. It seems to me that one reason why the marriage bar remained in British banks as long as it did, was exactly because it did not (sufficiently) give rise to internal contradictions. British banks were not sufficiently challenged about the marriage bar from within? This was so for British banks, as well as Dutch banks, but some of the reasons why this was so were different.

British interviewee responses support the idea that bank employees did not oppose the bar to a great degree, the main reason being that they did not believe they could (or were placed to) influence employer decision taking in this respect. In a way, this reflected their acceptance of the paternalistic relationships which resulted from the hierarchical employment structure. Mrs H, for instance, said that she did not like the fact that she had to give up her employment when she married Mr H, but all the same, she had never given it much thought until the bar affected her own employment. Mr G's main view was that as a 20 year old

*"you accepted that (..) these were the rules and regulations laid down by your employers and eh.. yours was not to reason why." (interview Mr G)*

But apart from this view that you could not influence employer decision taking, I want to here bring up some reasons why female bank employees might not necessarily have held strong views against the bar. In the manifold studies on the reactions of working class women towards, what has in first instance been regarded as, patriarchal strategies against their access to employment (e.g. 'protective' legislation in the 19th century; the exclusion of women from the Edinburgh printing trade by the trade unions, and working class women's acceptance of this), it has been pointed out that historically working class women have



often chosen the side of the working class. That is, they have given priority to their membership of the working class as opposed to their unity and common interests as women. In relation to banking employment, the same can be argued, but then in terms of middle-class women associating with middle-class ideals. In the post-war period, whilst it would have been very hard (if not impossible) for bank women to gain status and social standing through a career in work, this could be reached by marriage to a husband who had a successful career. From a feminist perspective of individual freedom and independence, closures against women; like the marriage bar, would be rigorously opposed (as was, in fact, the case amongst the women activists of BOG during the war). But from a class perspective, bank (and other) women may have associated with the male career pattern (and its assumed closures against women), on the basis that it had also something to offer them; namely becoming the wife of a 'successful' career man. As the clearest statement of how - given the constraints on their choices - bank women often directed their ambitions in life towards that finding a 'good' husband, was given by one my Dutch interviewees, I shall present her account as example of this feature in my discussion on gender relations in Dutch banks, to which I will now turn.

#### **The shift towards the formal partial inclusion of women in Dutch banks.**

Above, I addressed the first two questions with which I started section 6.4, I will now turn my attention to the remaining questions relating to Dutch banking employment. My discussion here <sup>will</sup> ~~shall~~ be fairly brief, concentrating only on the main similarities and differences.

The first comment to make is that marriage bars were very common in Dutch banks in the post-war years [6.37]. The only exception to the rule being the *Nederlandse Handel Maatschappij (NHM)*, which did not carry an official rule. This did not mean that they either employed (many) married women, nor appreciated it when marrying female staff stayed on (interviews Mr A and Mr S). In addition, the marriage bar was taken up as a regulation in the banking *C.A.O.* until 1963/4. But as has just been indicated this did not

mean that all banks followed the *C.A.O.* in this respect, whilst some banks (notably the *Boerenleenbank/Raffaëisenbank*) continued to impose a marriage bar after this had been dropped from the *C.A.O.* in 1963/4. So even though feminization was not as extensive in Dutch banks, here too employed female staff were mostly young, and certainly unmarried.

In order to account for the continuity of the marriage bar in Dutch banking, I will contrast the two societies in relation to the three points brought up above. In the case of British banks, I argued that part of the reason why a marriage bar was (re)introduced in the post-war years, and why it lasted so long, was to do with the male career. Because of the staffing problem; presenting bank managers with the lack of permanency in male employment, I argued that the marriage bar was part and parcel of an active construction of gender difference, as banks needed to boost the male career. In the Netherlands, there was no such concern, and hence one can not argue this to be a contributing factor of gender difference in Dutch banks. Even so, mobility and the *NIBE* banking course were mentioned as pointers of the male career, but these did not always sound as prominent in the stories of my Dutch interviewees as they did in the stories of their British counterparts. So whilst all my British male interviewees had completed their *IoB* exams (and argued that these were a necessary requirement for a young man's continued employment in the bank), only a few of my Dutch interviewees had. Some of these saw completing these exams as providing certainty that you would be moving up, others did not think that the *NIBE* exam had much value. Mr B and Mr I were examples of the former position. Mr B argued that only a few men in his branch in Den Haag did the course, whilst Mr I argued that the bank obviously wanted him to do the course, as they paid all the costs involved. Both men commented that later<sup>on</sup>, when they met the men who had been on the course with them, they had all become bank managers. But according to Mr R, the *NIBE* course did not have a name for itself as a necessity for advancement. By the time the banking establishment did try to instill that idea amongst its employees (1963-64), he argued, the Dutch educational system was changing, and there were other, more general, economic courses bank staff could follow and which



competed with the *NIBE* course. During the 1960s, it even became more common for aspiring bankmen to study for a university degree.

Another aspect of difference between banks in the two societies also highlights the different situation British banks were in, compared to Dutch banks. Whilst I have argued above that British banks shied away from introducing different tiers of male employees, I have evidence (further supporting the same point made in chapter 3) that Dutch banks did not keep themselves to the rigid lines of behaviour British banks imposed upon themselves. The ratio of male employees was, of course, higher than in British banks, but in the *Twentsche Bank*, according to Mrs J, there were definitely two grades of male clerical employees. The male youngsters with a *HBS* education went onto the *NIBE* course, whilst those with *MULO* did not. This created a definite group of male youngsters who

*"echt wel zo'n beetje gezien werden als de toekomst van de bank. Dus die hielden daar ook wel aan vast." (interview Mrs J)*

*("were really regarded as the future of the bank. Thus (these youngsters) also held onto that idea.")*

So Dutch banks were far more relaxed about their approach to male youngsters than British banks.

The second theme I brought up above in support for the marriage bar in British banking employment was that it served as a pointer for 'proper' gender roles. As such, it linked into a middle-class connotation of family life. But whilst British banks were in a rather singular position in imposing a marriage bar in the post-war years - since even in other middle-class types of employment; e.g. teaching and Civil Service, this was no longer the case - the opposite was the case for Dutch banks. The marriage bar in Dutch banks fitted in well with the general ideological climate. So in contrast to the British interviewees, many of my Dutch interviewees expressed the view that their lack of reaction against the bar stemmed from the fact that the ideological contention in the Netherlands was steeped against married

women's employment. As such, bank employers were no different from other Dutch employers.

And it maybe is this ideological barrier in their employed life which directed some Dutch bank women to positively associate with a middle-class family life style. Mrs V forms a telling example of a woman who was very ambitious, already early on in her life. Her aspiration was to break away from her rural and rather poor background. But there never was a role-model which showed her that she could realise her ambitions through her work. The highest a woman could reach in the bank at the time was to become a secretary. So she did not direct her ambitions towards her work only, but also to her future life as wife. She said

*"ik werkte wel altijd ergens naar toe, (..) mijn ouders hebben het zo arm en der gebeurt eigenlijk niks, ik hield al heel jong van musea en van ja, goeie dingen zo hè. En ik dacht, goh, ik probeer toch een jongen te vinden die dat heeft. Dus daar zocht ik dan ook echt wel om hè. Probeerde dan toch wel mezelf zo te veranderen; van ja een heel eenvoudig meisje (..) toch dat je je overal kon bewegen, en dat je meer kansen kreeg in dat soort dingen. En dat is ook zo gebeurt." (Interview Mrs V)*

*("I always worked towards something, (..) my parents were poor and nothing happened (in the place where she lived), I loved museums and yes, the good things (in life) from when I was young. And I thought, I'll try to find a boy who has these things. So I really searched for that, and tried to change myself from a simple country girl (..) so that you could move around everywhere, and that you increased your chances in that sort of thing. And that is the way it happened.")*

It is these aspirations which stimulated her move away from home to Amsterdam, where she continued to work in the same bank, lived in rooms, and became more independent. Amsterdam obviously provided the setting to change herself into a worldly person, and provided the opportunity to meet the sort of man she hoped to marry. In 1960, she married



her husband, who was also a bank employee (but who came from a higher social background than she did) and it was his career she stimulated in their married life. He went on to become bank manager, which in turn reflected on her. Mrs V, therefore, reached her ambitions in life, not through a career of her own, but through her marriage with a career man.

I have here suggested three reasons for the continuity of the marriage bar in banks into the post-war years. Some of these reasons operated in banks in both societies, though care needs to be taken in indicating the differences. I have used British evidence to support the point that there was an active construction of the male career in terms of gender difference. This construction, I argued, was linked to the internal labour problems British banks suffered in those years. The continued significance of familial ideology was present in banks in both societies, though in this respect, British banks stand out from what was occurring on an aggregate level, whilst in the Netherlands this was not the case. As a result, in their justification for not opposing the bar at the time, British interviewees have emphasized the paternalist relations within British banks, whilst Dutch interviewees have stressed the fact that Dutch banks only reflected wider societal patterns. And whilst I have used the evidence of Dutch interviewee Mrs V to show the reasons bank women had in associating with middle-class interests as opposed to their interests as women, I think that the same could easily have been argued for a British female bank employee.

To summarize, British banks stood out from other British employers in operating a post-war marriage bar for reasons specific to the banking sector. Even though not all British banks did so, banks can be compared with other middle-class type<sup>6</sup> of occupations. Firstly, in British banks there was not the reaction in opposition to the bar which triggered its change in teaching (e.g. better trade union organisation). In teaching, it was also not easy to discriminate against female teachers on the basis of the career argument in banks. Again, in

the Civil Service, there was a internal labour market career, but here the government had some influence in its abolition.

The reason why British banking feminization was more distinct than in the Netherlands undoubtedly involves the relative state of the labour market in the two countries, and partly related to this, the lack of an internal labour problem (as in Britain). In addition, though the presence of a pillarized order in the Netherlands does not relate to the rate of banking feminization, confessional familial ideology did provide an excuse for banks to operate a marriage bar.

In commenting about the relative rate of feminization, there are some additional things to think about. In a 1950s article in *Bank- en Effectenbedrijf* it has been argued that British banking has historically been more labour intensive than Dutch banks. Two main reasons for this are brought forward. The first of these is that British banks have engaged in competitive behaviour during those years, trying to establish branches on every important cross-roads in the country. In the Netherlands, this drive was, until the 1960s, much more subdued. In addition, the labour intensive nature of British banking is attributed to the fact that payments are made via cheques, whilst Dutch payments are mostly made using the less labour intensive method of giro.

## **6.5 Changing gender relations in banking during the swinging 1960s?**

In banking employment in the post-war period we find, rather than the often assumed link between marriage bars and a declining female activity rate, that the apparent contradictory combination of a marriage bar with a rise in the female activity rate holds true. In banking employment, it is true to say, this rise in female clerical employees was one of unmarried and young women, and established either on the formal or informal exclusion of married women. Marriage bars in banks disappear over the 50s and 60s; though earlier in Britain than in the Netherlands. In the preceding argument, I have indicated why the marriage bar



lasted as long as it did in banks in both societies. The question which needs addressing now is what gave rise to its decline?

In this respect, the 1960s decade needs to be recognized as years of significant change for banks as financial institutions. If the direct post-war years had been years of average growth in Britain, and recovery followed by growth in the Netherlands, the 1960s stood out even more as growth years. General growth in the economy had a knock-on effect on banks, and the expansion in their business was accompanied by some radical changes; including the growth in retail banking and concentration. I will here examine the implications of these changes for staffing the Dutch and British banks, and its consequences for the post-war patriarchal strategy of formal partial inclusion.

### **Demand induced changes in banking during the 1960s**

The 1960s are without doubt years of expansion in banks in both societies; accompanied by a process of concentration and the establishment of retail banking as a new and growing sector in banks. Here, these changes will be traced, before I turn to a consideration of the employment consequences and changes in the gendered employment relations in banks.

In Dutch banking, the need for fusion became pressing because of the increased demand for finance by Dutch businesses and other developments. In a way, concentration in the finance sector reflects what was occurring in Dutch industry in general; here a process of concentration was also taking place. The important fusions were those of the *Twentsche Bank N.V.* and the *Nederlandsche Handelsmij (NHM)* into the *Algemene Bank Nederland (ABN)* in 1964, the fusion of the banks *Mees en Zoonen* and *Hope* together in 1962 and the fusion of the *Amsterdamsche Bank N.V.* and the *Rotterdamsche Bank* into the *AMRO Bank* in 1964. This process of concentration is traced in figures provided by Wierema (1979); of the 358 independent institutions operating in the banking sector in 1963, only 145 are left in 1975 (Wierema, 1979: 37).

Important in the history of Dutch banking is a process called "*brancheervaging*" (the fading of the distinction in markets between the different banks), which started during the

1950s. Up until the end of the 50s, the different Dutch banks filled different niches in the finance market. The *Algemene Banken*, like the *Rotterdamsche Bank* and the *Twentsche Bank*, did business with the well-to-do part of the population and provided finance for business. Then there were the co-operative agricultural banks providing funding for the agricultural sectors. The small individual saver turned to the savings banks and the *Postgiro* took care of the financial transfers (giro) of the small private individual (*particulier*). *Branchevervaging* entailed the breaking up of this implicit rule of diversity, when at the end the 50s, the *Algemene Banken* got into liquidity problems due to the demand for loans by the expanding Dutch business community (Kulsdonk & Westeringh, 1983). In their search for liquidity, these banks started to tap the market of the small private individual. In a relatively short time, the money invested by the small private individual in the *Algemene Banken* increased vastly [6.38]. *Branchevervaging* may be regarded as the precursor of the development, during the 1960s, of retail banking. As this development had considerable employment implications - which are of interest to us here - let us look at the facets of this development further.

Retail banking is the development of a financial services market for the small private individual. Apart from attracting the savings of the small private individual, the service package provided by the general banks increased as they introduced special wage accounts. Initially, the reasoning behind this was that by managing their small customers' incomes, banks attracted private individuals to invest their saving with them. On the other hand, they benefitted by facilitating their liquidity position; by providing wage accounts, they reduced the money in circulation. A third facet of retail banking was a direct result of wages expansion, which really started to take shape during the 1960s, and which increased average individual spending power. From the 1960s, the small private individual became a profitable source for lending to as well, in the form of lending for consumer goods and mortgages.

The establishment of the retail market in Dutch banking had a number of operational consequences for the banks. Firstly, in order to reach the small client, the banks needed to expand their branch network. This need was further stimulated by the increasing



competition amongst banks to attract the small saver. The expansion in branch networks was significant for most Dutch banks, though for the general banks it was relatively slow during the first half of the 1960s; a feature attributed to the number of fusions which occurred between general banks during the 60s [6.39]. Secondly, the retail market meant a tremendous expansion in giro traffic. Kulsdom & Westeringh argue that here lies another reason behind the fusions of the 1960s. Banks could make liquidity savings by reducing the time it took for financial transfers to take place; one way of doing this was by fusion, the other way was by setting up processing offices on a larger scale (Kulsdom & Westeringh, 1983: 91). So the 60s decade saw an increase in large administration centers, specifically set up to deal with such administrative work. In order to improve on the time it took for financial transfers to be processed between the different general banks, in 1967 the *Bankgirocentrale* was set up; a central office, where giro traffic between banks was processed. Giro traffic of the private individual was before its expansion in the 60s the domain of the *Postcheque- en Girodienst*. During the 60s, encroachment by the general banks in this area reduced the market share of the postal giro service. In addition, apart from this link between the rise of retail banking and larger scale operations, the mergers between banks itself lead to larger operating units. Through these mergers, banks were fewer in number, but the banks which were left became larger bureaucratic networks than before. As a result, their head-offices grew, and regional structures were set up in support of head-office functions.

Lastly, *brancheervaging* and retail banking only increased the pressure of competition between the individual Dutch banks, whilst the new markets were also relatively costly. Because the markets of the different banking institutions grew more alike during the 60s, there was increased competition between the banks which materialized, for example, in competitive struggle for the business of the small private individual. In turn, retail banking was a relatively expensive market in banking. Next to the increase in the branch network and administrative offices, staff requirements increased overall costs also. Retail banking meant an increased costs ratio for the banks. Between 1960 and 1988, the difference

between total costs and benefits decreased from 63% to 35% (de Vries, 1992: 47). These two factors are an added reason as to why Dutch banks fell into a spiraling pattern of trying to save on costs. New technological devices and a continuously changing labour process were from the 1960s onwards the hallmarks of banking employment.

In Britain too, there were a number of important mergers during the 1960s. Amongst the English banks, the main mergers were those between the Westminster bank and the National Provincial bank in 1968, but a proposed merger between Lloyds and Barclays in the same year was rejected by the Monopolies Commission (Winton, 1982: 196). Amongst the Scottish banks, important mergers occurred during the 1950s and the 1960s. At the end of these, three main Scottish banks remained: the Bank of Scotland; the Royal Bank (a merger between the National Commercial Bank and the Royal Bank in 1969); and the Clydesdale Bank (Checkland, 1975: 640).

A process similar to *brancheervaging* also occurred in British banking. Checkland argues that the joint-stock banks came under increasing competitive pressure from the so-called secondary banking sector (including amongst others merchant banks, foreign banks, savings banks and the Post Office) in the post-war years, because the financial restrictions imposed on the former by the government, but also their own traditional manner of operating, inhibited a quick reaction by the joint-stock banks to the expanding market (Checkland, 1975: 658). As a result, *"the classic division of functions between financial institutions built up in the nineteenth century..."* (Checkland, 1975: 660) broke down. The increased competition led joint-stock banks to

*"invade new fields by the use of subsidiaries and affiliates, and they extended their own range of services to the public, particularly in the retail banking sector."*  
(Checkland, 1975: 664)



As was the case in the Netherlands, retail banking in the British financial sector involved the provision of personal loans, and the banks attempted to attract new customers by offering wage accounts. Even so, by 1965, only 16% of the Scottish adult population, and 33% of those in England and Wales had bank accounts (Checkland 1975: 670). In addition, the 1960s saw the introduction of a number of novel services, in the form of investment management services, drive-in banks, and mobile banking units.

Like Dutch banks, British banks also coped with the expansion in new business by increasing the number of branches. Lloyds bank, for instance, had 2.307 branches in 1969, which was higher than it had been during its peak-period in the 1920s, and was 456 up on the number of branches in 1959 (Winton, 1982: 178). Bearing in mind the mergers, Britbank's branch network expanded from 241 branches in 1959 to 635 in 1970 [6.40]. In addition, the expansion and concentration in British banks also resulted in larger operating units; leading to larger head-offices, and the setting up in many banks of a regional structure which stood in between head-office and the branch network. Maybe the single difference in terms of operations between Dutch and British banks was the fact that financial transactions in British banks involved mostly cheques, whilst in the Netherlands, giro traffic was the main form of financial transaction. If we are to believe Dutch commentary on this difference, the British method was more labour intensive than the Dutch method.

### **The employment implications of these changes**

The first, and most obvious implication of the expansion in work within banks in the two societies is the increase in the absolute number of staff employed. This feature is clear from the figures already provided and discussed in chapter 3. In the Netherlands, in absolute terms, the increase in the working population in banking and insurance between 1960 and 1971 is around 45.000, of which the increase of the female working population amounts to around 22.000, whilst the increase in the male working population is around 23.000 (see table 3.2). This represents an increase of 45% on the 1960 total (CBS, 80 jaren ...: 66). Between 1960 and 1970, the number of employees in the general banks increases from

24.000 to 37.000, whilst in the co-operative agricultural banks, it increases from 3.970 to 14.770 (Wierema, 1979: 103; and Hoffman, 1971: 478). In Dutchbank alone, staff numbers increase from 1600 in 1956 to 5734 in 1970 (table 3.3). In British banks, the absolute increase is around 123.000; or about 30% up from the 1960s level. The gender break-up<sup>down</sup> of this increase is 86.000 women and 37.000 men (Table 3.2) [6.41].

The increase in bank staff may be linked to the various operational changes discussed above. Hence with its increased number of branches, banks required more staff. This is reflected in the work histories of Dutchbank interviewees. Dutchbank was going through a period of expansion, and it started new branches in quite a number of Dutch towns. In 1961, for instance, Mr I was appointed branch manager of the new branch in the Dutch town *Waalwijk*, a post which he held till 1965. He had himself been recruited by Dutchbank from another Dutch bank in 1958, when the latter needed to shed staff. As manager of this new branch, he managed 6 other staff. Mr. L was also involved in the setting up of a new branch in Enkhuizen at the end of the 1960s (interview Mr L).

As Dutchbank's branch-network expanded, Mr R was involved in the setting up of a regional organisation. Between 1966 and 1969 in the North of the Netherlands, and from 1969 in the southern town of *Den Bosch*. Here he was involved in automating the administrative work of the new branches. At the end of the 60s, all the administrative work of the branches in the South was brought together and done with book-keeping machines by 30 part-time people, saving the bank 50 employees in the branches. So whilst the branch network had required an expansion in personnel, the first automation efforts curtailed that increase to a certain extent.

Britbank's expansion in personnel really needs to be regarded as a continuous process over the 1950s, 60s, 70s, and into the 1980s. But the 1960s did see an acceleration in this expansion. Britbank employees also commented about the increased scale of their bank's operations. For instance, Mr T worked in the bank's personnel department from 1957 till his retirement in 1985, when he headed this department. In those years, he saw his department changing from one with a staff of 4, with "*a very limited operation*" to a department with a



*"very sophisticated operation"* (interview Mr T). But that was not all, when he started in personnel, he remembers having to work through the particulars of the 200 odd employees working in head-office. By 1970, Britbank's head-office staff had increased to nearly 1.700 (the Committee of Scottish Clearing Bankers' *Quarterly Labour Statistics*).

The above discussed changes also had qualitative employment implications. Whilst the expansion in staff really entailed an expansion over the whole range of employment in the banks, quantitatively the expansion was, of course, greater in the lower regions of the employment hierarchy.

The expansion of work in the higher regions of the banks' employment ladder was caused, for example, by the increase in branches. More branches meant a need for more branch managers. On the other hand, the increasing sophistication of operations in head-office, and the development of a regional structure also lead to more higher graded jobs. Connected with the latter was the active search by banks for new and more sophisticated forms of office automation. This demanded experts. Especially Dutchbank employees gave the impression that throughout the 60s, and even during the decade before that, there were plenty of career opportunities for those (men) who wanted it. The fact that Dutchbank actively sought 'promising' men outside the bank during the 1960s supports this impression. With other words, Dutchbank's internal labour market did not provide sufficient employees to fill all the higher positions which were being created [6.42].

There can be no doubt that retail banking itself created a vast expansion in the lower regions of clerical work. Basically, retail banking created an acceleration in small transactions, all of which had to be processed; work which Mr T compared to factory processing jobs. The gender implications of this are also communicated. These jobs, so Mr T argued, were really only acceptable to very young, mainly female staff, who had just come from school. For any other employee, this work would have been too boring. The bank itself, of course, could get away with paying these youngsters little.

Where administrative work was brought together into larger offices, banks further discovered the potential benefits of flexible working. The cheque clearing department in Britbank's head-office, for instance, started to operate for 12 hours a day, which was required in order to cope with the volume of work. The work in this department was organized in three part-time shifts of 4 hours. An added advantage was that in the prevailing tight labour market, there was a ready supply of, mainly married women (with children) - some of whom had worked in the bank before - who were seeking part-time work to fit in with their other responsibilities. These posts were the first part-time posts in Britbank. Mr R made this same connection for Dutchbank's larger offices.

*"Vooral toen wij in een geweldige automatiseringsgroei kwamen te zitten, toen was dat (dat je getrouwde vrouwen had) een godsgeschenk. Want part-time was natuurlijk een schone zaak voor de dames (...) die konden met een onbezwaard geweten s'morgens beginnen, en na 4 uur met een nog onbezwaarder geweten vertrekken" (interview Mr R)*

*("Especially when we came into that tremendous automation expansion, it was a godsend that we had married women. Because part-time employment was of course wanted by the ladies, (...) they would start work in the mornings with an untroubled <sup>Consciences</sup> ~~consciousness~~, and leave again after 4 hours.")*

Boredom was also a reason for getting part-timers into certain jobs, as this avoided having to subject full-timers to a full working week of boring work, whilst part-timers were relatively more productive.

A last quantitative implication of the changes which were heralded during the 1960s was that with the reorganization of work, some posts which had traditionally carried high esteem in the bank; a good 1960s example is the job of cashier clerk, lost this status. The loss of importance of the cashier task was accompanied by its feminization, a feature well remembered by the staff of both banks [6.43].



So the 1960s signalled a definite departure from the previous decades in the sense that during these years, most banks actively started to recruit married women, or attempted to hold onto their marrying female staff. For one thing is clear, regardless of whether a bank carried a marriage bar on its female employees or not, until the 1960s, most banks did not encourage the continuation of employment of marrying female staff. For one, this was apparent in the marriage dowry system which was so common in British banks. The point is that the turn-around in the banks' attitude towards married women's employment came when labour market forces, and changes in operations, for the first time outlined the potential benefits which were to be gained by their employment [6.44].

But the abolition of a marriage bar did not necessarily directly precede that turn-around. Dutchbank's *ooievaarsclausule*, for instance, was rescinded in 1962/3 because the bar was no longer included in the banking *C.A.O.*. It was a number of years later, though, that Dutchbank actively tried to recruit more married women, and tried to hold onto their female staff when they married (interview Mr R). The first *sociaal jaarverslag* of another Dutch bank recorded that in 1965

*"gaven 232 vrouwelijke medewerkers het jawoord aan de man van hun keuze, daarmee "neen" zeggend tegen de bank als werkgever." (Quoted in Wierema, 1979: 133)*

*("232 women employees said "I will" to the husband of their choice, and with that said "no" to the bank as their employer.")*

By 1968, this bank had changed its attitude by employing 485 married women on a part-time basis in *Amsterdam*. Maybe Dutchbank was influenced by the changing general ideological climate, as represented in the *C.A.O.* regulation, whilst other Dutch banks held on to their marriage bar regulation until economic pragmatism made them change. What is clear, however, is that the power of change lay in the hands of bank employers.

As we saw in section 6.4, the presence of the bar in banks had been 'rationalized' on a number of grounds; some relating it to the impossibility of combining marriage (associated with childbirth) and employment for women; others relating it to the male career path. During the period of the bar's disappearance, the negative implications of the bar came to the fore. The main negative implication communicated through interviews was that the bar caused the loss of well qualified and experienced female staff to the bank. These various themes are summarized by Britbank's Mr Z, who argued:

*"..and if you had a good girl, and she was getting married, I think why did she have to go just because she changed her marital status, and I think gradually it was perceived they could stay. But I don't know if (..) all this would have happened some time in the 50s or thereabouts, I would think gradually, and certainly in the 60s the banks needed the girls, whether they were married or not married. And I think there was a period at the time when they actually went out and actively sought married women who had banking experience to come back. And later on, I am probably thinking now in the 70s, late 60s or 70s, they were happy to take them in on a part-time basis or on an on-call basis to fill the gaps at peak times and things like that."*  
(interview Mr Z)

Interesting, though not surprising, is that the active recruitment of married women into bank work diverted from the 'traditional' recruitment pattern. Unlike the youngsters who were recruited into the internal labour market, these women were recruited into specific posts; that is the routine administrative work which was created by the first wave of automation, often on a part-time basis. These first married women, on the other hand, did join the ranks of young girls in the banks; both were destined to remain in jobs in the lower region of the employment hierarchy.



## 6.6 In summary

In this chapter, I have presented a comparative perspective on the social/economic and cultural/ideological context around the changes in women's employment participation in the years 1945-1970. In the first half of the chapter, the aggregate changes were related to the aggregate economic and ideological changes in both societies. In the last three sections, changes in the gender composition of clerical bank work were under examination.

In the aggregate perspective, I commented on - and at some points attempted to expand on - existing explanations for the relative stability in Dutch women's aggregate employment figures in the post-war years. These stand in contrast to similar British figures, which indicate an increase in the same 1945-1970 period. In section 6.1, I have argued that for a number of reasons, the aggregate labour market was not tight in the Netherlands between 1945 and 1955, which stands in stark contrast to the situation in Britain. These reasons included a comparison of the pre-war labour market tightness and labour market tightness during the war. In addition, I have argued that post-war economic policy itself indicates that the two consecutive governments were confronted with different concerns. The major concern for the Dutch government was how to provide jobs for the Dutch population; for the British government the issue was how to maintain full employment. The Dutch government in this respect had another problem on its mind (in contrast to the British government); Dutch labour supply was increasing, due to a rising Dutch population level, and rationalization in the agricultural sector.

The tightness in the British labour market in the post-war years in effect meant that the pressure on British women (increasingly also married women) to join the paid work force did not recede. The lack of labour market tightness in the Netherlands meant that there was no pressure to encourage Dutch (specifically married) women to join in paid work outside the home. This difference, I have argued in chapter 6.2, is reflected in the ideological 'consensus' in the two societies, and changes therein over time. The ideological issue under attack was initially the issue of married women's employment. In Britain, the ideological

agreement that married women belonged at home, not in employment in factory or office, was being challenged directly after the war. In the Netherlands, there was a consolidation of this thinking in the post-war years, which only came under attack in the mid 1950s. Nevertheless, in both societies certain groups in the population hung onto this ideology longer. In Britain, this was so for certain sections of the middle classes, in the Netherlands, the confessionals were the strongest voice against change.

In the second part of chapter 6, a comparative account of gender composition changes in clerical bank work was presented. Here too, the pivotal question centered around an explanation for the statistical indication, that clerical feminization was much more extensive in British banks between 1945 and 1970, than in Dutch banks. An explanation for this, I argued in section 6.3, on the one hand reflected the tension in the aggregate labour market. British banks were not immune to what was occurring in the wider economy in this respect, and the sector suffered from a shortage of young recruits for the whole time period covered in this chapter. Dutch banks were different in this respect. With the exception of the first 5 years after the war, they did not suffer from severe staffing problems.

But looking at labour market tension was only one aspect of the explanation. For the other aspect, one has to look at the internal employment structure which formed the basis of British and Dutch bank operations (and which I have commented on in chapter 3). This reveals that banks were only interested in the youngest section of the aggregate labour market; and <sup>with</sup> ~~well~~ male youngsters in <sup>particular</sup> ~~specific~~. In addition, this recruitment needed to contain a certain percentage of male youngsters good enough to become the future management of the bank. Given this, British banks suffered from an additional internal staffing problem - absent in Dutch banks - in the form of the age-bulge. The age-bulge problem was seen to exacerbate the problems British banks already faced in recruiting suitable male youngsters.

In order to understand why clerical feminization was chosen as the solution to these problems, instead of some other solutions, it is necessary to reflect again on the peculiar employment structure. For feminization, in the specific manner in which this occurred, was



the only solution which did not greatly upset existing social relations; including class and gender relations, in banking. Prior to clerical feminization, male bank employees were confronted with a middle-class identification through the possibility to rise in the bank's employment hierarchy. The often ignored gender relations side of this coin was the middle-class 'traditional' family unit, in which the wife was the dependent.

I have here argued that when British banks changed their clerical recruitment to include women, the patriarchal strategy changed from one of exclusion to one of partial inclusion on the basis that marriage remained the point at which women's bank employment stopped. This occurred either through the operation of a marriage bar - which many British and certainly many Dutch banks maintained into the 1950s (and 1960s for Dutch banks) - or through a discouragement of marrying female staff to stay on (through the marriage dowry, or other social pressure). Only in the 1960s, was there a change in this respect. In effect, female bank staff was 'temporary' staff, who would leave after a number of years, and who posed no threat to the male career path in the bank. Indeed, this kind of feminization facilitated the male career path in the sense that there were now less male youngsters competing with each other. In this respect, the gender relations aspect of banking employment went unchallenged; the 'traditional' family unit was protected by ensuring that marrying women became dependents, whilst the chances for male staff to support their middle-class family were increased. In class terms, the better prospects of male clerks protected the bank's internal labour market.

In conclusion, a strategy of formal partial inclusion was operated in both Dutch and British banks. Nevertheless, relatively more female staff were recruited into British banks for three reasons. Firstly, British banks faced difficulties in recruiting male youngsters because of the tight aggregate labour market. Secondly, the presence of the age-bulge in British banks was not a good advertisement in the respect, and feminization seemed a solution not to experience a similar problem in the future. Thirdly, British banks appear to have held onto existing employment relations more strongly than Dutch banks. Feminization offered a solution to the staff problems which did not greatly unsettle these relations.

## Notes to chapter 6

- 6.1 This, then, is by no means a comprehensive economic historical account, but rather serves as a sociological history which is directed towards such features which are considered of importance to the research question at hand.
- 6.2 Messing sums the three important features in this policy package up as follows. Firstly, a strict wage and price policy was introduced, the aim of which was to improve the competitiveness of Dutch industry (which, in turn, was to improve the collapsed export market). This was related to the second aspect; the 'job-creation' policy, which was to be accomplished through industrialisation. Apart from the creation of a cheap labour force, other facets of this policy were aimed at inducing firms to invest and to establish themselves in the Netherlands. To make the Netherlands economically interesting, investment and tax facilities were provided, the state participated in some firms, whilst it actively supported research and technology. It also formed the so-called *Herstelbank*, which was to provide short and long-term loans to firms where the investment risks were high.
- 6.3 An interesting question is, why the Dutch trade union federations agreed with these government measures. Blok suggests that the explanation for this is two-fold. On the one hand, she argues, this attitude is explained by the success of the government's claim to working together. On the other hand, the Dutch labour movement (and labouring classes) shared with politicians the memory of the 30s depression and its vast unemployment. The fear for a return of unemployment, she argues, *"heeft tot ver in de jaren vijftig een verlamme invloed uitgeoefend op de aktiebereidheid van de vakbeweging"* (has had a paralyzing influence on the action willingness of the labour movement, reaching far into the 1950s) (Blok, 1989: 20). There were also warnings about the post-war population expansion. It is therefore not surprising to find that



there was ample support for a choice by the unions for more employment to the detriment of individual employee's wage-demands in the direct post-war period.

- 6.4 The following laws, established in the first 7 years after the war, are examples of this: the law *Buitengewoon Besluit Arbeidsverhoudingen (BBA)* of 1945, which entailed that employers and employee organisations were legally bound to the setting up institutionalized forms of labour relations; the law of *Publiekrechtelijke Bedrijfsorganisatie (PBO)* of 1950; the law of the *Ondernemingsraden (WOR)* (works councils) of 1950; and the formation of the *Sociaal Economische Raad (SER)* in 1952. The *SER* was established to advice the government on its social and economic policies, and consisted of an equal number of employers' representatives, employee representatives, and members chosen by the Crown.
- 6.5 It has to be born in mind that these figures include changes in the birthrate, deathrate and migration.
- 6.6 Blok (1989: 26) mentions the positive stance of the *Nederlands Verbond van Vakverenigingen (NVV)* (Netherlands Union of Trade Unions) in 1955, towards the employment of Italian migrant workers.
- 6.7 A point which is not directly related to the line of argument here, but which is nonetheless interesting, is the fact that migrant workers in both societies were recruited in the type of work which was 'left over' in the tight labour market characteristic of the period. So, with the tightness in the labour market and the increase in wages, it was especially those sectors of work where productivity increases fell below that of the growth industries, that labour became scarce. Migrant workers could therefore be found mostly in manufacturing work, often with low wages and requiring little skill (Rex & Tomlinson, 1979; Miles, 1987).
- 6.8 The post-war coalition between labour and the confessionals is a striking example of this effort to put disagreements on one side. Such a coalition would have been very unlikely prior to the war.

- 6.9 The *Netherlands Gesprek Centrum* was an association, the main aim of which was to bring together various interests groups, in an effort to facilitate the understanding of the various opinions and standpoints held by them (Plantenga, 1992: 147).
- 6.10 See, for example, the introduction; the comments about changes in industrial classifications (see chapter 3); and my comments on the denominator influence of calculations of married women's employment figures in chapter 5; and again comment 6.14 below.
- 6.11 The decline in domestic service was already indicated in table 3.1. The category of working family members featured a decline of 21% to 10% (as the ratio of the total female work force).
- 6.12 At 152.000, co-working married female family members form the greater part (e.g. 16%) of the 21% of women working in this category in 1947. Equally, the decline in this category between 1947 and 1960 is mainly due to the decline in married women in this category, which in absolute terms changes from 152.000 to 64.000. (CBS, 1960: 39).
- 6.13 As wives of farmers and small private businessmen.
- 6.14 It should be noted that these figures vary as to whom is quoted. The figures here follow Westergaard & Resler (1975: 98), also quoted in Wilson (1981: 41). The figures provided by Hakim (1979) are slightly higher: 1931 - 11%; 1951 - 26%; 1961 - 35%; 1971 - 49%. This variation (which can also be found when calculating the Dutch figures) arises through the choice of denominator, as a result of the various population groups used. Some of these variations include: (1) the total female population, (2) those above 14 years of age, or (3) only those between 15 and 64). Figures may further vary according to whether divorced and widowed women are incorporated; and in relation to Britain, whether figures are solely for England and Wales (as Hakim 1979 does), for Britain (including Scotland), or for the United Kingdom (also including Northern Ireland).



- 6.15 However, if myth is interpreted to mean *"an ill-founded belief held uncritically especially by an interested group"* (Webster's New Collegiate Dictionary, 1979: 755), I certainly agree with her that census material should not be taken as given. Surely, that means that the sociological interest which remains is to investigate the context in which the social construction of figures takes place.
- 6.16 Dutch banking did not know the variety of journals which were available to British bankers. Two of these; the Bankers' Magazine and the Scottish Bankers' Magazine, were publications by the Institute of Bankers of England and Wales, and Scotland respectively. As commented on before, the Dutch equivalent of the British Institutes of Bankers; the *NIBE (Nederlands Instituut voor Bank- en Effectenbedrijf)* was founded in the post-war period, whilst the first publication of its journal; *Bank- en Effectenbedrijf*, was in June 1952. Even so, until 1968 no articles appear in this journal on general banking employment matters.
- 6.17 It is impossible to put figures to this. Mr T asserted that perhaps only 20 to 30% of those staff who had left to the forces eventually returned, but I do not know what those figures are based on. But other sources also support the fact that certainly not all bankmen returned. In an article entitled *Stocktaking*, F.S. Taylor commented *"Another disheartening feature of the recent past has been the exodus from the banks of a number of men who attained high rank and obtained excellent administrative experience in the Forces during the war."* (*The Scottish Bankers Magazine*, 1952: 201)
- 6.18 It is maybe not surprising, that given this, banks took action to hold on to their male youngsters. An interesting example forms the experience of Mr G. He communicated that he visited his manager on several occasions during his year in the army, and said that his manager encouraged him to continue to study for his banker's exams whilst in the service. This certainly helped in maintaining a link between Mr. G and the bank.

- 6.19 In *The Scottish Bankers Magazine* it is stated that in 1950, apprentices earn £100, £115 and £130 in the three consecutive years the apprenticeship takes (*The Scottish Bankers Magazine*, 1950: 146-7).
- 6.20 An example of this, supported with figures, is provided by Savage. This shows that over the first 50 years of the 20th century, Lloyds bankmen had to wait an increasing number of years before they were promoted to manager. The top for this is reached over the war and post-war period, when 62% of Lloyds' male employees have to wait for over 28 years (i.e. when they are approximately 45 years of age) to attain the position of manager (Savage 1993: 203).
- 6.21 Source: Britbank Notes of 1959
- 6.22 At this stage, I can only speculate as to why there should be this variation. It may be related to the size of the respective banks, or their offices. Equally, their regional concentration might be of influence. Though certainly interesting, this question would justify an investigation in its own right.
- 6.23 The so-called Dr. Johnston Files were provided to me by Mr. Alan Scott, of the Committee of Scottish Clearing Bankers.
- 6.24 The process of setting up a bankers' federation had, in fact, already started in 1942 with the so-called *committee Pierson* (archive *Werkgeversvereniging voor het Bankbedrijf*)
- 6.25 The secondary education possibilities in the Netherlands during those years were: (1) *HBS*, which stood for *Hogere Burgerschool*, was a 5 year education with middle-class connotations; (2) *MULO*, which stood for *Meer Uitgebreid Lager Onderwijs*, was a 4 year education which was assumed to be a continuation of primary education, and less costly than its 5-year alternative; in addition, there was the (3) *MMS*, or *Middelbare Meisjes School*, which was specifically for girls (presumably whose parents were concerned that they acquired the right moral preparation for their future life as wife and mother). This education system had been changed in 1920 legislation. Though in 1953 planning started for a new system, it was only in 1962 that these



materialised in the so-called *Mammoetwet* (Mammoth Law). The name speaks for itself; the law was intended to provide the 'best' opportunities for youngsters to gain the education best suited to their needs (Volkskrant, 22 September 1993).

- 6.26 I hope my parents will forgive my use of their background as example here. When they were in their 'teens' during the 1950s, their parents could not afford secondary education. Indeed, secondary education was frowned upon in families from this working-class Catholic background. So neither my parents, nor their brothers and sisters in fact had a secondary education, but went straight from primary school into the labour market. It needs to be stressed here (as Plantenga (1992) does for her study of *Tilburg*), that this may reflect regional and hence confessional variations. So apart from the economic possibility, an ideological attitude towards education was also at work here.
- 6.27 Taking the *Twentsche Bank* again as example, we can establish the following gender ratios amongst the youngsters it recruits.

**Table 6A**      The gender ratio amongst new recruits in the *Twentsche Bank*

Period	total recruitment	of whom women	ratio
Aug-Dec 1945	45	22	48.9
Aug-Dec 1946	71	29	40.9
Aug-Dec 1950	67	31	46.3

*Source: Archive Twentsche Bank: file on salarissen en tantiemes*

- 6.28 With the exception of Barclays bank in England, and the Scottish banks.
- 6.29 A similar point is made by Checkland, who argues, *"Indeed, in general, membership of a trade union was thought to imply support for the Labour Party."* (Checkland, 1975: 597)
- 6.30 The impression created by the employees of the bank *Mees en Zoonen*, is of a bank renowned for its paternal style of managing. One aspect of this was that *Mees en Zoonen* paid its employees more than other banks did. This is something which Glucksmann (1990) has commented on in relation to paternal British businesses; like Peak Frean. These businesses also paid higher wages, but in return, expected docility of their employees. A similar attitude appears to have been present in *Mees en Zoonen*, who actively stimulated its image of being amongst the top of 'respectable' Dutch banks. For its employees this meant that they earned more, and in return, they were expected to accept the terms and conditions of their employment without question. This attitude is voiced by Mrs T, exactly around the terms and conditions, for she never had an employment contract. She says
- "Ik heb me er later wel eens over verbaasd dat ik nooit een contract heb gehad. Dat ik eigenlijk nooit het idee heb gehad: ik heb een vaste aanstelling (..). Het was daar ook nog heel gebruikelijk, (..) ik bedoel (..) misschien vonden ze zelfs nog wel een eer dat je daar mocht werken? (..) en dan vroeg je niet naar die achtergronden."* (interview Mrs T)
- ("Later on, I've been amazed by the fact that I never had a contract. That I never had the idea that I had a permanent appointment (..). That was the way things were, (..) I mean (..) maybe they thought it an honour that you were allowed to work there? (..) and thus you never asked about these backgrounds.")*
- 6.31 Mr A's own words were as follows:
- "...ik ben eerst naar de Nederlands-Indische Handels Bank gegaan, en die zeiden toen: U moet er wel rekening mee houden dat U niet eerder kunt trouwen, dat U 2000 gulden per jaar verdient. Dat hebben wij als limiet gesteld. Nou, bij de NHM*



*zeiden ze dat niet, niet dat ik nou zo nodig moest trouwen, dat was niet" (Interview Mr A)*

*("I first went to the Nederlands-Indische Handels Bank, and they said: you need to take into account that you can not marry before you've reached an income of 2000 florins a year. That is the limit we impose. Well, the NHM did not say that, not that I wanted to get married soon, it wasn't like that.")*

- 6.32 Fairly recently (1984), Dr. A. Batenburg, who is/was a member of the *Raad van Bestuur* (board of directors) from the ABN, made the following comment; quoted in Tijdens, 1989: 229.

*"Een van de voorwaarden van het goed functioneren van de man is een goed en stabiel thuisfront en dat wordt hoge mate door de vrouw bepaald."*

*("One of the preconditions for the good performance of the man is a good and stable home life, and that is to a large degree influenced by the woman.")*

- 6.33 Again, this is evident from my interview with Mrs T, who said

*"Och, en de jongeren ja dat ging toch best wel vrij gezellig met elkaar om hoor. Het was niet dat je zegt van der was zo'n relatie van de mannen en de vrouwen apart, nee hoor. En der waren natuurlijk ook diverse normale relaties die daaruit kwamen, die dus met iemand van de bank trouwde." (Interview Mrs T; ul my emp)*

*("oh, and the young ones related quite well with each other. There wasn't an atmosphere of what you would call, men and women separate, no. And there were of course a number of normal relations which resulted from that, thus that you married someone from the bank.")*

- 6.34 Mr Z and Mr T both insisted that marrying female staff were not required to resign, but they did remember that those who stayed became temporary. Having received their marriage dowry, those women no longer had pension rights.

- 6.35 The ratio of marrying women who left were as follows: 1943 - 31%; 1944 - 21%; 1945 - 49%; 1946 - 74%; and 1947 - 57% (Archive Bank of England: file E31.4).

- 6.36 The female ratio of those sitting the various bankers exams is as follows: 1950 - 13.5%; 1955 - 5.4%; 1960 - 3.1%; 1965 - 2.9% (Source: Scottish IoB Annual Reports). It is a pity that the figures which indicate the difference between male and female exam candidates stopped in 1967, so that it was not possible to trace any change in the female ratio amongst the exam candidates thereafter.
- 6.37 The following Dutch banks carried a marriage bar in the post-war years. The *Twentsche Bank*, the *Nederlandse Middenstandsbank (NMB)*, *De Nederlandse Bank*, the *Rotterdamse Bank*, the bank *Mees & Zoonen*, various *Boerenleen* and *Raffaeisen* banks, and during the 1960s, the *AMRO bank*.
- 6.38 Was this in 1956 only *f* 56 million, in 1959 this had increased to *f* 461 million and in 1963 to *f* 1654 million (Kulsdon & Westeringh, 1983: 90).
- 6.39 The number of sales points in the Dutch finance sector was 7033 in 1960; 8019 in 1965; and 9532 in 1970 (Hoffmann, 1971: 478).
- 6.40 Sources are (1) Britbank's annual *Reports and Accounts* and (2) The Committee of Scottish Clearing Bankers' *Quarterly Labour Statistics (1970-1985)*.
- 6.41 The increase in Britbank's staff numbers is distorted by the mergers. So the 5.499 absolute increase indicated in table 3.3 is the result of a merger effect and an expansion effect.
- 6.42 Not one, but quite a few of my Dutchbank interviewees had come from different banks into Dutchbank, because of the prospects it had to offer. Examples are Mr I, who was recruited into Dutchbank in 1958 from another Dutch bank; Mr L, who was recruited into Dutchbank from a smaller Dutch bank in 1961; Mr V (late husband of Mrs V), who moved into Dutchbank in 1969, when career prospects there were more promising than in his own bank; and Mr D, who moved from an insurance company into Dutchbank's new management training course in 1969.
- 6.43 Dutchbank's branch manager Mr I's example is representative of these memories. When Mr I started this branch, in 1961, the only other man in the branch had been the *kassier* (cashier clerk). By 1963, this man had been replaced by a woman member of



the branch's staff, as, according to Mr I, the bank could not find a man to fill the post. Mr I expresses the fact that changes were happening so fast on this front. In 1958, when he worked in *Roermond*, girls were not even allowed to work behind the counter. In his branch, the girls did help behind the counter, but to have a woman cashier clerk in 1963, he argues, was an "*unicum*" ("*unique*").

- 6.44 I think that it is important to recognize the significance of this, and the regional variations in this. In relation to this, the example of the Bank of England, whose operations were concentrated in London, is instructive. As I commented earlier, this bank suffered from a labour supply shortage, not just of young men, but also of young women during the 1950s. In the years after its marriage bar abolition, the bank continued to monitor the turn-over amongst its marrying female staff, but it was only in the latter half of the 50s, that it took on a more positive attitude towards its marrying female staff, by establishing a maternity leave regulation in 1958. In addition, it employed its first part-time women in 1960 (source: archive Bank of England: file E31.1).

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## **CHAPTER 7**

### **The changing gender composition of work forces in the recent past**

In this, the last empirical chapter investigating comparative aspects around the gender composition changes of work forces, our attention will turn to the contemporary period. We shall be roughly concerned with the last 20 years, covering the period between 1970 and 1990, and which I contrasted with the previous chapter in terms of economic uncertainty and recessions.

The surprising feature of this period is, as has been remarked upon by many (e.g. Jenson, Hagen & Reddy (1988); Crompton & Sanderson (1990); amongst others), that even in the context of rising unemployment in OECD countries in general, the aggregate female activity rate continues to rise. This, as must be clear from table 1.1 and 1.2, is the case for both Britain and the Netherlands. So whilst in the previous period; 1945-1970, the aggregate rise in women's formal employment was related to the tightness of the labour market, in the current period this link can no longer be made. In the first part of this chapter, then, I will review the debate which addresses this issue. In terms of the gender composition of their aggregate work forces, both Britain and the Netherlands experience a continuing rising trend in women's employment participation. Apart from this similarity, I will here also investigate what appears to be a difference: the rate of change in women's employment participation is more significant in the contemporary period in the Netherlands than in Britain.

This chapter links in with those preceding it, in the sense that the question whether the contemporary difference in the aggregate rate - which was, after all, the starting theme for the research in this thesis - is due to the historical features discussed in previous chapters alone, or

whether reasons relating to the contemporary past also play a contributing part. The period covered in this chapter differs in another important respect from chapter 6. This is, of course, that the last twenty years have seen the rise of - what is often called - second wave feminism. The recurrence of second wave feminism may be regarded as the embodiment of a critique, shared by increasing numbers of women (but who may in other ways be quite different), about the existing gender relations in their respective societies. In the first part of this chapter, I will indicate that the specific grievances voiced by Dutch women were somewhat different from those expressed by British women, and this must be related to the cultural specificity of the two societies. In the same way, the influence of second wave feminism on the institutions of the two societies differs. This is specifically important when one looks at those powerful institutions of modern life, like the state, which give direction to the opportunities available to the individuals in society. In a way, therefore, this chapter forms (like chapter 6) an investigation of the economic and social/political context of the recent past, in which an investigation of the aggregate gender composition of the formal work forces forms the central pivot.

And like chapter 6, this investigation will be followed by a similar investigation related to the banking sector. The banking sectors in both societies differ in a number of respects from the respective aggregate labour markets. During the 1970s, whilst the aggregate economies of both societies experience rising unemployment rates, the banking work forces continue to increase in size. During the 1980s, the banking sectors of both societies 'join' in the experience of uncertainty from which other sectors and industries started to suffer during the 70s. The unprecedented and continuous rise in staff numbers comes to a halt; in Dutch banks staff numbers decline in the first half of the 1980s rising very slowly again in the latter half. In British banks the rise in staff numbers levels off during the early part of the 80s, whilst the end of the decade is heralded by the announcement of significant reductions in staff numbers. During the '80s, banks also experience the influence of second wave feminism. It is clear that aggregate societal changes affect the banking sectors in both societies, the sector does react in a particular way to the 'disturbances'. Moreover, there are some distinct comparative differences in the way banks react in the two societies. In the second half of chapter 7, I will



trace changes in the female component of the banking work forces over the last 20 years in relation to these issues.

### 7.1 Changes in women's aggregate economic activity: 1970-1990

*"Ondanks de economische crisis, de groeiende werkloosheid en de in de jaren tachtig massaal geworden werkloosheid, blijft het arbeidsaanbod van vrouwen stijgen." (de Bruijn, 1989: 298)*

*("In spite of the economic crisis, ~~the~~ growing unemployment and, ~~the~~ in the 1980s, ~~the~~ massive extent of unemployment, the labour supply of women continues to rise.")*

With these words de Bruijn summarizes the 1970-1990 trend in the aggregate labour supply of Dutch women; a trend which Jenson et al have also summarized for OECD countries in general (1988: 4). In their introduction *'Paradoxes and Promises; work and politics in the postwar years'*, Hagen and Jenson indicate this feature as one of the main paradoxes of post-war labour force feminization. In their attempt to explain it, they link their account into the debate on contemporary economic (and political) restructuring, the contributions to which have become increasingly numerous as the 1980s have progressed. There appears to be at least one theme about which these accounts are in agreement. This is that the 1970s recessions were not simple economic downturns, but were the starting point of a more deeply grounded crisis in the organisation of the economic and political spheres in the industrialized countries, leading to permanent and fundamental changes [7.1].

But whilst in the 'restructuring debate' the comparing of the old and the new has been accompanied by a plethora of concepts including 'Fordism' versus 'post-Fordism' and others [7.2], Hagen and Jenson ~~suffice by~~ following the French regulation school's notion of regimes of accumulation. Here, the direct post-war regime of accumulation was one in which Fordism on the economic level combined with Keynesianism on the political level. In the last 20 years,

we have seen the demise of Fordism and Keynesianism, the latter making way for, what has been called, neo-liberalism or new conservatism.

The fundamental difference, therefore, between the early post-war years and the last two decades, in terms of the expansion in women's formal employment, is this. In the former period, this expansion was facilitated by tight labour markets (of which the British and Dutch cases discussed in chapter 6 are examples), in the latter period the reverse appears to be the case. The post-war Fordist economic regime, which was one in which mass production and mass consumption were carefully balanced, stimulated the increased employment of women in a number of ways. On the one hand, the creation of full employment was a stimulant, on the other, this system stimulated women's employment in the sense that an increased household income could in turn be used for increased mass consumption. At a political level, Keynesianism also stimulated women's increased employment. Vast government expenditures; for example through the creation of the welfare state, further resulted in an expansion in service sector work and hence the demand for women's labour. Hagen & Jenson in addition point out that the increased educational opportunities also had their part to play.

By contrast, in the latter period, the

*"important point to note is that the very process of response to economic crisis came to involve an increased dependence on high rates of female employment" (Hagen & Jenson, 1988: 6)*

Exactly why this should be so has not been worked out very well in Hagen and Jenson's account. They merely point to the historical fit between the changed employment requirements of business and the type of labour supplied by women. Hence

*"Business strategies for restructuring have involved cost-cutting, shortening product-cycles and increasing flexibility in the production process to be better able to respond to unstable market conditions. This search for flexibility involves a demand for a new type of labor. Women have emerged as very desirable employees in these*



*circumstances because their relationship to the labor market has traditionally displayed the characteristics of flexibility so much wanted in the current conjuncture."*  
(Hagen & Jenson, 1988: 10)

In a way, this 'shortcoming' in Hagen and Jenson's account reflects current disagreements within the 'restructuring' debate itself: on the main themes of economic change. One important area of disagreement centers exactly on the employment implications [7.3]. Furthermore, whilst disagreements exist about the main themes of contemporary change within societies, it is even harder to compare different societies in this respect. An example here will illustrate the point. In an interesting comparative study of the German and British economies, Christel Lane (1988) has investigated the relevance of Piore and Sabel's (1984) 'flexible specialization' model as an explanatory framework for contemporary change in these economies. In her critical discussion, one of the points she makes is that especially in the British economy, contemporary change has not solely been accompanied by functional flexibility (*the* means for deploying greater flexibility of labour, according to Piore and Sabel). Here, she argues, numerical flexibility has been another important way in which employment flexibility has been achieved (Lane, 1988: 163). Lane's analysis thus indicates that contemporary change has had a different impact on employment quality in the two societies she investigated. Numerical flexibility (a notion which stems from Atkinson's work [7.4]) is a form of work deployment more common in Britain than Germany. Nevertheless, there is disagreement in Britain as to whether this has been a result of firms responding to economic uncertainty in 'new' ways. So the 'restructuring' debate is fraught with difficulties when considering economic change within one society, and these difficulties are compounded when one looks at the issues from a comparative perspective; a point which Hagen and Jenson do acknowledge (Hagen & Jenson, 1988: 10).

Similarly, we may put a question mark against the argued move, on a political level towards neo-liberalism. It may be expected that the extent to which neo-liberalism established itself in political thought varied between societies. As part of a reason why this should be so, one may point to the different political systems in different countries. The very nature of the political

system may furthermore mean a difference in the way neo-liberalism is/was able to affect economic change.

In this investigation of the paradox of a rising aggregate level in women's employment in the context of a recessionary period, these two areas; economic change and political change will be used as focal points. But before doing so, there is a need to return to a more detailed analysis of employment statistics.

### **The rise and rise of part-time work?**

In Britain, a debate has developed in which the question at stake is whether British businesses have or have not reacted to recessionary conditions by introducing 'new' ways of management. The argument in favour is presented in a number of articles in which Atkinson (1984, 1985) elaborates on what he sees as the development of the '*flexible firm*' in Britain. The 'flexible firm', he argues, embodies 'new' and 'flexible' management patterns. In relation to the firm's employment organisation, 'flexibility' is achieved through 'functional' and 'numerical' flexibility. It is in Atkinson's notion of *numerical* flexibility that he argues for a rising use in contemporary (manufacturing) businesses of 'non-traditional' forms of work, such as subcontracting work, part-time work and temporary work. Though we need not concern ourselves here with the controversies in that debate, what both protagonists and adversaries agree on is that there is evidence of a rise in part-time work [7.5]. What does available evidence therefore tell us about changes in part-time working in the Netherlands and Britain, and how significant has this been?

That the last 20 years have seen a continuing rise in part-time employment in Britain is supported by evidence presented in Humphries & Rubery (1988). In an interesting presentation of employment statistics from the *Department of Employment Gazette*, they have shown that between 1971 and 1986, there has been a drop in the level of male employment; not much change in women's full-time employment (with some drops and rises between 1971 and 1986), but a continuous rise in women's part-time employment. In effect, they argue, "*it is the growth in female part-time work which has driven up the aggregate series*" (Humphries & Rubery,



1988: 91) [7.7]. This feature is further supported by MacInnes, who argues that between 1981 and 1986, the aggregate level of part-time employment rose in the British economy by 330.000

**Table 7.1** Absolute changes in full and part-time work in the total work forces of Britain and the Netherlands between 1970-1990 [7.6]

Britain			Netherlands	
	part-time	full-time	part-time	full-time
1971-1983			537.000 <sup>1</sup>	477.000
1981-1986	330.000 <sup>2</sup>	- 1.000.000		
1986-1991 <sup>3</sup>	524.000	1.293.000	943.000	353.000

*Sources:*

- CBS (1978/1983/1988), Social Year of the Netherlands (Note that the part-time figures include only those with a working week of less than 25 hours).*
- MacInnes (1988: 12)*
- Eurostat Labour Force Survey*

(MacInnes, 1988: 12), whilst full-time employment places dropped by 1 million (see table 7.1). However, if we consider figures covering the last 5 years of the 1980s, we must admit that full-time employment has, between 1986 and 1991 recovered from its decline in the early 80s, as both tables 7.1 and 7.2 indicate. In the latter half of the 80s, therefore, male employment levels picked up somewhat, and the rise in women's aggregate employment was a result of an increase in both full-time and part-time work (table 7.2). As a result, the ratio of part-time working in the total workforce does not appear to have changed much. If this increased from

21% to 23% between 1981 and 1986 (following MacInnes, 1988: 12), between 1986 and 1991 it remained stable at 21% (following Eurostat).

**Table 7.2** Trends in full-time and part-time employment in the Netherlands and Britain: 1984-1991

Netherlands						
year	men	women	F/M%	women full-time	women part-time	women p-t%
1984	=100	=100	33.1	--	--	--
1985	100.8	105.7	34.1	=100	=100	51.0
1986	104.8	107.7	33.8	--	--	--
1987	112.0	126.7	35.9	105.0	134.8	57.2
1988	111.6	131.0	36.8	107.9	140.0	57.5
1989	113.3	134.6	37.0	104.4	150.1	59.9
1991	118.2	148.4	38.4	115.5	165.1	59.8
Britain						
year	men	women	F/M%	women full-time	women part-time	women p-t%
1984	=100	=100	41.4	=100	=100	44.3
1985	101.8	102.8	41.6	102.8	102.8	44.3
1986	101.5	104.3	42.0	103.8	104.8	44.3
1987	102.5	107.1	42.4	106.5	107.9	44.5
1988	105.9	111.0	42.5	111.4	110.4	44.1
1989	108.6	116.2	43.0	119.0	112.7	42.9
1991	105.9	116.5	43.7	119.0	113.3	43.1

*Source: Eurostat Labour Force Survey*

A similar clear statement <sup>to</sup> ~~as~~ that provided by Humphries and Rubery for Britain can not be given for changes in Dutch women's employment participation [7.8]. Even so, between 1971 and 1983, there was a slight overall increase in male employment; a fair increase in women's



full-time employment (full-time including women working 25 hours or more a week), and a significant increase in women's part-time work (part-time including those with a working week of less than 25 hours). As table 7.2 indicates, in the latter half of the 80s, the rise in Dutch women's aggregate employment was not different from the preceding years. In 1991, women's full-time employment was up by 15% on 1985, whilst part-time employment was 65% above the 1985 level. In absolute terms, part-time employment amongst the total workforce rose by 940.000 in these years, whilst full-time employment rose by 'only' 350.000 (table 7.1). As a consequence, part-time employment rose significantly as a percentage of the total workforce: that is from 22% in 1985 to 33% in 1991. Relating to this, perhaps, is a further point of interest. This is that amongst part-time employees, the ratio of men has increased over these same years from 22% to 30%.

In comparative perspective, the absolute number of part-time workplaces increased significantly in both societies over the 1980s. However, taking into account the difference in the size of the work forces in the two societies, there can be no doubt that the rise in part-time work took place on a larger scale in the Netherlands than in Britain. In this respect, the Netherlands also stands out from other OECD countries. Whereas in 1979, the ratio of part-time working amongst working women was higher in 5 other OECD countries (Norway, Sweden, Denmark, the UK and Australia) than in the Netherlands, in 1986 the Netherlands had the highest ratio (Sociaal en Cultureel Planbureau, 1988: 447). At the same time, whilst in Britain the rise in women's part-time employment occurred while men's employment declined and women's full-time employment remained stable, in the Netherlands men's employment and women's full-time employment continued to rise (though not to the same extent as women's part-time employment).

Having said that, a number of questions need to be addressed here.

- (1) are the causal factors behind contemporary changes in the extent of women's employment participation the same in both societies or
- (2) are these different and if so what are they, and
- (3) do these differences explain the more significant change in Dutch women's employment participation (both in full-time and part-time employment) compared to Britain?

An attempt to answer these questions requires a return to the issues of economic and the political change in each society. Here, a number of themes may be pursued. Firstly, how have business strategies changed as a consequence of current unstable market conditions? And are there specific changes which impact directly on the gendered character of labour markets? Secondly, what is the role played by the state in these changes? And thirdly, are the economic and political changes the same in Britain and the Netherlands? These are all wide-ranging questions. In the following account therefore, the major theme pursued will be a comparison of political change and political systems, whilst a comprehensive detailing of economic change will remain absent [7.9].

In Britain, the argument goes, employers have been able (if they so wished) to take advantage of introducing increasingly poorer part-time work places, and women have increasingly needed to accept this because of the high levels of unemployment during the early 1980s on the one hand, and because of the active interference of the state in the economy on the other hand (Walker 1988; Humphries and Rubery 1988). Nonetheless, in absolute terms, the rise in part-time working seems to have been more significant here between 1986 and 1991, a period when Britain's economy was arguably in a better state than in the early 1980s. Turning from this British perspective to the Netherlands, the question arises whether the recessionary years are a causal factor here too in the significant and continuous growth of part-time work in the Netherlands? Did state interference in the economy here also support a wholehearted move towards a low-wage economy? The answer to these questions appears to be negative. It seems to me that in order to explain the growth of Dutch women's part-time employment, stimulants other than economic and political forces have to be considered. This will be the subject matter in section 7.2.

### **British women's employment participation (1970-1990) in context**

There is no need to take issue with Atkinson's model of economic 'restructuring' to recognize that contemporary uncertainty and recessions, from which <sup>neither</sup> manufacturing nor service sector businesses have been exempt, have increasingly meant *"the adoption of cost-effective employment policies dictated by pressures to improve efficiency in highly competitive*



conditions" (Humphries & Rubery, 1988: 96). Under these conditions, they argue, the perceived advantages of part-time employment differ from those present in the full-employment conditions of the 1960s. Part-time work ~~places were~~<sup>was</sup> on the increase then because recruiting married women (often mothers) was about the only way in which shortages could be filled. Already during the 60s ~~did~~ employers recognize<sup>d</sup> certain other advantages of part-time employment, such as: - the use of part-time work to fill variations in work load, - the use of part-time employees in routine work which could be done with a higher rate of employee productivity on a part-time basis than on a full-time basis (as discussed in relation to bank employment in chapter 6), and - the cost benefits which could be made by part-time employment.

During the 60s, therefore, the expansion in part-time work ~~places~~ was to a large degree influenced by supply side factors. In contrast, in the contemporary context the expansion in British part-time employment, so Humphries and Rubery argue, has been directed mainly through employers' preferences or demand side factors. This has not been achieved through the active substitution of full-time for part-time work. Instead,

*"lacunae in the coverage of protective employment legislation, uneven patterns of demand, favorable fiscal arrangements, and encouraging developments in technology have attached significant economies to the use of part-time work. In practice, therefore, the expansion in the number of females employed has been brought about not only by substituting female for male labour-hours at the aggregate level, but by the sharing out of female labour-hours over an increasing number of women."*  
(Humphries & Rubery, 1988: 96)

There can be no doubt that state economic policy has been instructive in bringing about the conditions under which these changes could develop. New conservatism has had (and still has) a major influence in the political and economic spheres in Britain. In comparison, in the Netherlands new conservatism also influenced(s) state economic policy, but this was(is) not

nearly as wide-ranging or radical as in Britain. On speculating as to why this is so, one may indicate a number of points.

Firstly, one may indicate a number of historically specific reasons which have contributed to Britain's more distinct break - on a political level - with Keynesianism, and the adoption of new conservatism. In its unbroken stretch of 14 years (and 1993) in power, the conservative government (first under Thatcher and currently under John Major) had an undisturbed chance to develop and implement its new conservative ideas. One well-known facet of this policy, implemented in the early days of this government, was to break down trade union power. It is maybe indicative of Britain's peculiar class relations that in the sprouting up of these 'new' political ideas, trade unions became a major target. As Britain's economic situation appeared to decline, trade unions, through-out the period 1960-1980, became increasingly seen as a problem. Full employment experienced during the 1960s had heralded a shift in industrial relations from bargaining on a national level towards bargaining at plant level through the intermediation of shop stewards. This resulted in an increased occurrence of strikes, especially in unofficial (and highly news-worthy) 'wild cat' strikes and hence

*"In the popular press and in political debate the shop stewards became a symbol of trade union irresponsibility, and workplace conflict came to be seen as the major problem underlying poor productivity performance and Britain's economic problems"*  
(Eldridge et al, 1991: 25)

And trade unions continued to be seen as 'problems' during the 1970, when strikes in the public sector (especially in the 1979 'winter of discontent') stimulated this view.

Eldridge et al (1991) have argued that 1979 heralded a distinct shift in economic policy, in that the new Thatcher government no longer had the maintenance of full employment on its list of priorities. Indeed, it may be argued that the opposite was true. It saw the previous governments' guarantee of full employment leading to inflation. The reasoning behind this argument went as follows. Over the years, the full-employment guarantee had facilitated the development of a *"rigid and uncompetitive supply side"*, it was argued, which could not react



to increases in demand fuelled by government expenditure, leading in effect to inflation. Central to the government's economic thinking was, therefore, to make the supply side more flexible; and to reduce government interference in the economy so that market forces could take over. In effect, the government's 1980s policies were mostly

*"centered on legal restrictions on the way trade unions could organize, increases in inequality of incomes (to reward 'enterprise') and expanding the role of the private sector." (Eldridge et al, 1991: 30)*

One of the first consequences of this shift in policy was a staggering rise in unemployment, from a level of 1.25 million in 1979 to 3.25 in 1983 (Eldridge et al, 1991: 32).

In considering the consequences of this distinct move towards new conservatism on British women, Walker has argued that *"the overriding priority of government policy - to restore the profitability of British capitalism"* takes centre stage (Walker, 1988: 229). In their effort to make *"markets work better"*, the British government has turned its policies on itself as well as others. Consequently, it has endeavoured to *"reduce the role of the state and make individuals and families more self-reliant"* (Humphries & Rubery, 1988: 92); making significant government expenditure savings in the process. In justifying these actions the Thatcher government has rhetorically been involved in upgrading the importance of *the* family. That is, the 'traditional' nuclear family where the husband is breadwinner and the wife his dependent; much in the same way as Britain's direct post-war government had done. Much of the social services provided now by the state, so the argument went, were really part of the private domain of the family, or were tasks which in any case should be done by private businesses so that freedom of choice would make these services more efficient.

Walker has argued that in this rhetoric resides the indirect discouragement of married women's employment (outside the home) by the British government. However, this rhetoric never gave rise to distinct policies, whilst actual policies appear to have had the opposite effect. That is, they've had the dual effect of stimulating the creation of 'marginal' jobs in the economy on the one hand, whilst reductions in government expenditure, especially in the area

of 'social consumption', have increased the need of (especially) women to seek more income on the other. The latter effect is illustrated by a number of examples, including the lack of social services to keep up with the demands of an increasing elderly population; severe cuts in the provision of school meals; and cuts in the health service (Walker, 1988: 234/5). What this comes down to is that more time needs to be spend on caring tasks in the home. Whether this work involves making packed lunches, caring for children, ill relatives or the elderly; it falls mostly on the shoulders of women. In addition, more money has to be spend on self-provision (e.g. on packed lunches, doctor's prescriptions etc.), increasing the need for women to earn more income. Lastly, there has been an increasing pressure to provide social services on a voluntary basis, work which is again mainly done by women.

Cuts in government expenditure have also affected public sector employment. Especially in the social services where the ratio of female employees is high, the government has presented itself as the 'tough' employer, and demanded of local authorities that they follow suit. Job cuts and restructuring have meant

*"an erosion of the better paid and more secure full-time jobs, both male and female, and the substitution of relatively casualised and dead-end part-time women's jobs."*  
(Walker, 1988: 243)

And lastly, in relation to private sector labour markets, the effort to make 'markets work better' has taken the form of a withdrawal of state (and other) imposed restrictions on employer-employee relations. In this context, the restrictions imposed on trade union activity have already been mentioned. In addition, mention may be made of the reduction in employment protection legislation. For example, there have been consecutive policies limiting the role of the Wages Councils (which provided the only statutory minimum wages for 3 million workers in sectors least covered by trade unions) (Walker, 1988: 245). Affecting women in <sup>particular</sup> specific, further notable are the government's efforts to avoid introducing equal protection rights for part-time employees, and the reduction in maternity rights. In short,



*"state intervention, or lack of it, in the labour market of both the private and public sectors, acts to remove any 'floors' that exist to wages and conditions, to erode the control of organized labour, and to promote the expansion of low-wage, unregulated secondary employment." (Walker, 1988: 247)*

### **A comparison with the Netherlands**

These developments may be contrasted with those in the Netherlands. The closest Dutch governments came to an adoption of neo-liberalism was under the two governments of Lubbers between 1982 and 1989. These governments; a CDA/VVD coalition [7.10], enforced a strong *"bezuinigings- en privatiseringsbeleid"* (*"reduction in government expenditure and privatization policy"*) (de Bruijn, 1989: 296). But this policy change had not been fuelled by an ideological attack on the Dutch labour movement. Indeed, under the influence of full employment, the 1960s also saw a worsening of industrial relations. The wage bargaining system changed from a centralized to a decentralized one (de Bruijn, 1989: 240), and between 1968 and 1970, there was a wave of strikes. But the difference in relation to Britain was that there was little concern about the 'health' of the Dutch economy. Indeed, economic growth continued until the first 'oil shock' in 1973. Thereafter people's economic expectations were dampened. There was a realization that the Dutch economy suffered from a number of structural problems (resulting in structural unemployment). From 1973 onwards, consecutive coalition governments endeavoured to curtail expenditure. Even so, during the 70s, the loss of employment through the decline in traditional industries, in addition to the growth in the labour force (due to population increases and the increased labour supply of women) was mostly compensated for by a still expanding service sector, which included continued growth of the public sector (de Bruijn, 1989: 296) [7.11].

It seems, then, that the second 'oil shock' resulted in a more determined change in economic policies. Various themes present in British economic policy can also be found in Dutch policy, for example in the drive for the privatization of public services. But this does not mean that the similarities are more important than the differences. So whilst the British government installed

a number of policies to facilitate the operation of markets, the Dutch government and industry pleaded for measures to increase labour market mobility (de Bruijn, 1989: 296). Unlike Britain, where the changes involved an explicit attack on the labour movement, in the Netherlands there was a continued 'co-operation' between workers' organisations, the state and employers until the mid 80s. Even so, union power had been negatively affected by the changed economic circumstances. In the first half of the 1980s, there even seemed to be a certain agreement between the state, employers and employees about how to tackle the country's unemployment problem. A much discussed and debated policy idea to cope with rising unemployment was the so-called 'redistribution of available employment'. Under the concept *arbeidshuurverkorting* (literally *work duration shortening*), various forms of 'redistribution' were to achieve the aim [7.12]. And whilst it is debatable whether these policies worked in practice, they certainly point to a most significant difference between the Thatcher and Lubbers governments. For the former, unemployment was distinctly off the political agenda, for the latter government this was not the case. A last contrast, I would argue, concerns labour market deregulation. In contrast to Britain, the Dutch government was not (as radically) involved in the deregulation of the labour market. This difference is, for instance, supported by the contrasting manner in which the two societies have reacted to the European Community's Social Charter in recent years.

In other ways, Dutch government policy had much the same consequences as British policy; also in relation to women. During the center-liberal coalitions of Lubbers, the rise in unemployment was exacerbated by the reduction in government expenditure, and a running down of social services. Under the slogans of '*zorgzame samenleving*' (caring society); '*maatschappelijke zelfredzaamheid*' (social 'self' dependence); and '*keuzevrijheid*' (freedom of choice), the Dutch government rationalized the withdrawal of state support of various social services [7.13]. This reduction of government expenditure was considered by many as an attack on the demands of the women's movement for greater gender equality (van Arnhem, 1985; de Jong & Sjerps, 1987; Clerks, 1985; Morée, 1989). They indicate similar implications for Dutch women as Walker has done for British women. On the one hand, a reduction of employment in various public sectors, it is argued, affected women's employment in a negative



way because women have traditionally been well represented in those sectors. On the other hand, the Dutch women's movement noted with cynicism that the tasks provided in these services were thrown back into the private sphere, where women were held responsible for them [7.14]. In addition, the economic recession and the 'need' to cut expenditure may be regarded as reasons behind the attempt to backtrack on 'emancipating' developments. So in order to make savings in social security, Dutch politicians reached back to "*het gezinsdenken*" (*literally: family-thinking*) so characteristic of the past, to attack women's benefit entitlement (de Jong & Sjerps, 1987: 147). Instead of moving forward in terms of individuating the social security system, they reached back to the family-unit of past times.

Thus, for a number of historically specific reasons, the adoption of new conservative politics was more wide-spread in Britain than in the Netherlands. But, as the above discussion has in fact already indicated, there are some additional points to be made on this matter. Important here is also the different political systems in the two societies. As must be clear by now, the Dutch system of government works on the basis of coalition formation, whereas since the war, Britain has had a one-party system of government. What this means is that in Britain, the governing party has the sole prerogative in policy development. In practice, this has meant that when the conservatives took over government under Margaret Thatcher in 1979, the road was clear for <sup>its</sup> ~~its~~ policies to be implemented. In the Netherlands, coalition governments have to negotiate a 'happy medium' between the views of the parties involved. As we shall see below, this difference in political systems may also be linked to the issue of how and to what extent second wave feminism has impacted on a national political level.

One additional point may be made here. This is that once in power, it is rare for a British government not to finish <sup>its</sup> ~~its~~ period of office (which can last for 5 years). In the Dutch coalition system, governments may break before elections are due, and this happens regularly. In practice, this has meant that the conservative government had an uninterrupted stretch of 14 years in power since 1979; a period in which its new conservative policies had time to be developed and put in their place. In the Netherlands, between 1977 and 1989, there were 4 different coalition governments. And although governments 1 and 2 under Lubbers (coalitions

between CDA and VVD, which could be argued to have come nearest the new conservatism of the Thatcher governments) had a fair run of 7 years, the Lubbers 3 government (1990-1994) was more left inclined as it included the PVDA.

Even so, the influence of new conservative politics did generate similar discourses in the two countries. In both societies, for example, the respective governments did try to push social care tasks back into the private sphere; substituting remunerated for non-remunerated work. In contrast, whilst the British government endeavoured (with some success) to deregulate the labour market, and produce a low-wage economy, this route was not followed in Dutch economic policy. The rise in Dutch women's employment can therefore not be argued to be solely due to the creation of cheap work places. On the other hand, it may be argued that the 'redistribution of employment' policies of the mid 1980s did generate more part-time work places. But this was not the only influence on the extensive increase in Dutch part-time employment ratios. In section 7.2, other potential reasons are explored.

## **7.2 Second wave feminism and women's employment participation**

So far, our consideration of various themes relating to contemporary changes in women's formal employment have concentrated on the demand side. Such an emphasis may give the impression that women themselves have been relatively insignificant as social actors of change. The rise in feminist activities in Britain, the Netherlands, and other countries potentially contradicts such a view. In fact, it provides an important reason for looking at the way women and women's groups have influenced change over the last 20 years. In terms of women's employment, this means investigating aspects of women's labour supply.

The first point to be made here is the emphasis in various Dutch texts on the seemingly unstoppable rise in the desire of Dutch women to participate in remunerated work (e.g. de Bruijn, 1989; Morée, 1989). This emphasis is, for instance, evident in the starting quote by de Bruijn in section 7.1 above. In British commentary, there is distinctly less emphasis on women's labour supply as a causal factor in the quantitative changes in British women's



employment participation. In fact, following Humphries and Rubber<sup>day</sup>'s argument, demand side factors were more important in the recessionary years. Though I agree that caution is warranted in how to interpret the Dutch argument, one might suggest that a kind of 'catching-up' process has been going on in terms of Dutch women's employment expansion. In what follows, I shall try to put this in comparative context.

When one considers influences on women's labour supply, government policy is just one facet. Nevertheless, looking at government policy in relation to women's labour supply is interesting for a number of reasons. Firstly, as we have above examined the move towards new conservatism within politics and the downturn of the economy, and looked at the implications of this for women's employment, it makes sense to continue that investigation by linking developments at state level to the issue of women's labour supply. And as the last 20 years have seen a 'return' of the women's movement, it is interesting to look at whether and how the demands of the women's movement have been integrated in state decision taking.

One of the main demands of the women's movement in both societies has been for provisions to make the combination of parenthood and employment easier for women (e.g. childcare facilities for the under 5s; in the Netherlands provisions for the care of schoolchildren over lunch times; and in both societies, after-school care). This demand for publicly funded facilities directly involves the state. In addition, the presence or absence of such facilities has been a main emphasis in analysis on the comparative differences in women's aggregate employment. There now exist a number of accounts which comment on how the presence of state-funded childcare facilities in France and the absence of this in Britain is decisive in understanding the difference in the character of women's labour supply in the two societies (e.g. Beechey, 1987; Hagen & Jenson, 1988; and Crompton & Sanderson, 1990).

Interesting here is that at the start of the 1970s, Dutch and British women faced a similar predicament, in that state funded childcare aimed at the working mother, was absent. I will here trace what success the women's movement in the two societies has had in bringing change in this respect. In what follows below, I will show that childcare provision through public finance has remained a contentious issue in both countries for the greater part of the 1970-1990 period, and that the combination of the early 1980s recession and the rise of new

conservatism on a political level did not help in this respect. Nevertheless, by 1990 the two societies are on a different footing in relation to publicly funded childcare in that the Dutch have started on an expansion programme through local authorities, whilst in Britain there has been no such change.

Again, any explanation of this will be multi-faceted. In any case, reference to the distinct political systems in the two societies is important. This difference, it seems to me, has been instrumental in at least one way. From the mid-70s onwards, channels opened up through which Dutch feminism was able to impact on national state policy. In Britain, such channels were not present. In addition, in Britain, the odds were heavily stacked against any kind of public provision. This was the case in both societies during the recessionary years, and is currently still the case in Britain. Lastly, a comparative examination of the women's movement itself is important.

### **The political impact of Dutch second wave feminism**

As we have seen in the preceding chapters, historically the Dutch may be characterised by their particularly negative attitude towards the employment of women, with the exception of unmarried women. In the previous chapter, it was argued that the post-war years saw a slow, and partial change therein. The 50s were mainly characterised by a change in the contention that married women's employment was a 'bad' thing. The '60s saw more of a breakthrough in married women's employment, but still under the condition that this would not stand in the way of their primary domestic responsibilities.

At the start of the 70s, therefore, the notion that women were the primary caretakers for children; particularly one's own children, was still wide-spread. This includes the women's movement itself (Morée, 1992: 146) [7.15]. Even so, the drive for change in this, and other emancipation issues, did come from the women's movement during the 70s. As a consequence,

*"Onder invloed van de opgekomen vrouwenbeweging ontwikkelt de overheid voor het eerst in de geschiedenis een specifiek emancipatiebeleid voor vrouwen. Midden jaren*



*zeventig, ten tijde van het kabinet-Den Uyl (1974-1977), komt vrijwel elke politieke partij met een programmaparagraaf over 'de emancipatie van de vrouw'. De gedachte vat post dat er 'iets' aan overheidsbeleid met betrekking tot vrouwenemancipatie moet worden gevoerd." (de Bruijn, 1989: 299)*

*("Under the influence of the developing women's movement, the government develops for the first time in history a specific emancipation policy for women. In the mid seventies, during the government of Den Uyl (1974-1977), nearly every political party has a manifesto paragraph about 'the emancipation of women'. The thought takes root that 'something' concerning women's emancipation needs to be present in government policy.")*

During the 70s, the women's movement develops its demand for a reallocation of work in both the domestic and public spheres. One of the ways in which this is to be achieved is through the public provision of childcare facilities. This proposal, however, contains a radically new idea in the sense that

*"Historisch gezien is de gedachte om de biologische functie van het baren van kinderen los te koppelen van de taken van kinderverzorging en huishoudelijk werk, volkomen nieuw. Juist doordat in Nederland die ideologische koppeling ook zo sterk een praktijk geworden was..." (de Bruijn, 1989: 246)*

*("the idea to uncouple the biological function of bearing children and the task of childcare and domestic work, was historically seen completely new. Exactly because that ideological coupling had become so strongly a reality in the Netherlands...")*

It is therefore not surprising to find that the provision of public childcare facilities does not win much political support. De Bruijn and Morée have argued that the influence of the early 70s recession and the continued influence of the confessional lobby in the CDA are to blame. But they and others have argued that a change in ideological thinking about gender roles was rather slow to develop in other respects. Hence even the Dutch labour party, the trade unions and

employers' federations held onto the 'traditional' concept of the division of labour based on the male breadwinner and female housewife (de Bruijn, 1989: 299; Morée, 1992: 147; de Jong & Sjerps, 1987: 147). The government did concede to the right of women to be able to combine parenthood with employment, but only to the extent that it did not involve public childcare. And politicians did not stand alone here. Dutch public opinion also reflected significant opposition to the employment of women with children of school-going age, if their employment entailed 'alternative' forms of childcare. Hence in 1970, 68% of people who had no objection against the employment of mothers were against this if childcare facilities were required to do so. In 1979, at 65%, this had barely changed (Morée, 1992: 148; Sociaal en Cultureel Rapport, 1988: 378). In effect, consecutive Dutch governments throughout the 70s stimulated part-time work specifically, in the form of subsidy regulations for employers. The 1970s, therefore, are a period in which Dutch women wanted to do part-time work; they were stimulated to do so through government policy; and this trend was generally accepted in the women's movement.

In terms of the provision of public childcare facilities, the Dutch women's movement did not appear to make much headway at first. Even so, the 1970s did see the start of the institutionalization of the women's movement on state level. The early 70s coalition under *PVDA* prime minister den Uyl produced an emancipation policy (1975), and was advised by the *Emancipatie Commissie* (Emancipation Committee). The next government (*CDA/VVD*) installed its first state secretary for emancipation. This move was resented in the women's movement on the ground that the government - it was felt - 'hijacked' concepts and issues which the women's movement was still busy trying to define itself. At the same time, argue de Jong & Sjerps, as more government expenditure cuts were being introduced, women who were negatively affected by these cuts came together in pressure groups [7.16]. The early 80s saw an "*explosion of collaborations*" (de Jong & Sjerps, 1987: 150) which formed the basis for the setting up of the *Breed Platform Vrouwen voor Economische Zelfstandigheid* (Broad Platform women for Economic Independence) in 1982. The broad base of this platform was evident in that women's groups of all the major political parties were represented in it. It must therefore



also be acknowledged that this collaboration had the potential for carrying political weight [7.17].

There also is agreement in the commentary that the emancipation proposals put forward by the second secretary of state; D'Ancona, was a breakthrough for the influence of feminism on state level. D'Ancona formulated during the 8 months of the next coalition's government (1981-1982), an emancipation 'manifesto' in which women's economic independence stood central. This policy established the direction which Dutch emancipation policy took in the 1980s. It is not clear to me whether the public provision of childcare was made an explicit aspect of D'Ancona's proposals, but in any case, before the *CDA/VVD* coalition started government in 1982, an action group called *Werkgemeenschap Kindercentra in Nederland* had put forward a proposal in which it called the Dutch government <sup>to</sup> ~~up~~ to make resources available for the public provision of childcare. This proposal was accepted by the Dutch House of Commons. The latter called upon the government to make a start with this provision. However, when the Lubbers government took over power some months later, it argued that publicly funded childcare had to wait because of the government's expenditure cuts.

Initially, then, the clock was turned back. The first Lubbers government reacted in an unenthusiastic manner to the demands of the women's movement as it had 'more important matters' to think about; such as the deep economic recession of the early 80s. In a critical article titled '*Beter nu de vrouwen geweerd dan straks zelf het huishouden geleerd*' [7.18], van Arnhem has pointed out that in 1983, the Dutch government was opposed to the further independence of women in economic and financial terms (van Arnhem, 1985: 92; see also note 7.14). The recession recalled from memory the 1930s confessional opposition to dual income families, but whilst the discourse

*"tegen het buitenshuis werken van gehuwde vrouwen en moeders tijdelijk weer meer sociaal aanvaardbaar werden..." (Morée, 1992: 152/2)*

*("against the employment outside the home of married women and mothers was socially more acceptable for a while...")*

these did not lead to policy proposals (as they had done during the 1930s). Rather the result was a lack of 'positive' action on the part of the government. This is illustrated by the manner and speed with which they started to provide childcare facilities. At first, and in similar vein to the British government, the Lubbers government argued that childcare facilities should be provided by private rather than public means (Clerkx, 1985: 89). Waiting for these facilities continued until, in 1985, the government's *Nota Combinatie Ouderschap-Betaalde Arbeid* tried to get away with not providing childcare by the provision of more unpaid leave for parents. This was severely criticized on the basis that it favoured the well-off, whilst the poorer sections of society could not afford to take 'advantage' of the new regulation. In 1986, in the *Conceptnota (Her)intredende Vrouwen*, it was acknowledged that there was a shortage in childcare facilities. This subsequently led the government to relegate the responsibility of such provisions to local authorities. Whilst this was by no means an ideal situation, since the end of the 1980s more childcare places have opened up new possibilities for the combination of parenthood and employment for increasing numbers of Dutch women.

To summarize, the Dutch women's movement has had some success in getting a wider provision of publicly funded childcare over the last 20 years, though this success has been a slow process, hampered during the '70s by a slow change in ideological thinking around the issue. During the '80s, whilst some form of national support was pledged, the actual allocation of resources was slowed down by government concern with cutting expenditure, and related to this, a reversal to more 'traditional' thinking. A further notable point here is that the Dutch women's movement appears to have united behind the issue.

In relating this to the changes in Dutch women's employment participation over the last two decades, the following may be noted. The increase in childcare facilities occurred too late in the research period to have an impact on the figures we are concerned with here. This means that the rise in part-time work during the 1980s was not just stimulated by economic and political reasons (e.g. the 'reallocation of available employment' theme). At the same time, it is a reflection of the constraints which operated on women's employment supply decision taking, whilst women increasingly wanted to be involved in some form of employment. These same constraints may also be related to the rise in women's full-time labour supply, in that by the mid



1980s, the Netherlands had a high ratio of childless couples (in fact the highest amongst OECD countries). The *Sociaal en Cultureel Planbureau* argues that remaining child-less (and delaying the process of <sup>having</sup> getting children) was another manner in which Dutch women reacted to the constraints operating on them (Sociaal en Cultureel Rapport, 1988: 475). Of further interest is that whilst the Dutch women's movement had looked favourably on 'part-time working during the 1970s, during the 1980s this changed slowly with the realization that part-time working did not necessarily mesh with (and was even likely to work against) their demands for economic independence (Holtmaat, 1987). In comparison, British feminists and academics have been more critical about part-time working.

### **The political impact of British second wave feminism**

Recent British feminist accounts, in evaluating the success British feminism has had in extending child care facilities in this country have had to conclude that the results must be termed disappointing (Lovenduski, 1986; Lovenduski & Randall, 1993) [7.19]. This counts for both decades under consideration.

The provision of free, 24-hour nurseries was one of the first four demands made by the British Women's Liberation Movement. Lovenduski & Randall have pointed out though that a national campaign for childcare was slow to get off the ground during the 1970s for a number of reasons. The first of these reasons link in with the already tightening up of public resources during the 1970s, which meant

*"many influential bodies officially recognising the importance of child care but few prepared to prioritise the issue." (Lovenduski, 1986: 78)*

On the other hand, the women's movement itself did not form a collaborative national campaign on the issue because of differences within it. Radical feminism (which had considerable support amongst British feminists) effected a negative climate around motherhood - related to their stance on families and marriage. In effect, efforts around public

childcare did not come from this section of the women's movement, but from the socialist feminists and women concerned about equality at work. These women's groups worked through such institutionalized bodies as trade unions, the *Equal Opportunities Commission* and later also local government women's committees (Lovenduski & Randall: 1993: 285). Even during the 1980s, when the stance of radical feminists in relation to motherhood changed, little energy was directed towards this issue (certainly when compared to some of the other campaigns). Nevertheless, there were quite a number of successful local initiatives in the 70s, concentrated in London and some other larger British cities. It was these initiatives which formed the backbone for the setting up, in 1980, of the *National Childcare Campaign (NCC)*.

In comparison to the situation in the Netherlands, it may be remarked that the 70's were not very productive in relation to the demand for publicly funded childcare in both societies. But the reasons why this was so are somewhat different. Dutch commentaries give the impression that various institutionalized bodies; including the Dutch labour party and the trade unions held onto a traditional notion of the family and the sexual division of tasks within it. British accounts do not point to this at all. Here there was a certain breakthrough in getting trade unions and local authorities recognition of the importance of child care [7.20]. Instead, due to internal differences within the women's movement, no national campaign got off the ground until 1980. And even then, it would be wrong to argue that this campaign represented the interests of the whole women's movement.

So during the 1980s, the demand for childcare was pursued through socialist feminists and various childcare campaigns of which the NCC was the first. This, Lovenduski & Randall argue,

*"generated wide-ranging debate amongst feminist activists, though the terms of the debate shifted as the decade wore on. But, given all their efforts, and it must be said that their campaigns never really took off in a dramatic way or captured the public imagination, feminists achieved disappointingly little in concrete terms over this period." (Lovenduski & Randall, 1993: 285)*



In examining why this should be so, they indicate a number of contributing factors.

One of these contributing factors is (again) the way in which the women's movement itself organized around the issue. In effect, given the divisions within the British women's movement, the setting up of the NCC was a collaborative initiative (much in the same way in which collaborative networks were established around this time in the Netherlands). This 'unity' lasted till 1985. Lovenduski and Randall continue their account by indicating that divisions (for instance around the priority of the campaign's activities [7.21]) eventually led to a split in 1985, in which half the founding members left to form the *London Child Care Network* (1985-1988). Another body, the *Day Care Trust*, split off from the NCC to assume a mainly advisory role on existing child care facilities. Whilst in the same year, the *Workplace Nurseries Campaign* (WNC) was formed in response to a change in taxation policy in 1984 which entailed that employers' subsidies to workplace nurseries would become taxable. Lastly, and unconnected to the NCC, was the setting up of the *Working Mothers' Association* (WMA), perceived by the NCC and WNC as an elitist body catering for the childcare needs of the more advantaged women in British society. A last campaign worth mentioning (maybe because of its inability to gain the active support of the women's movement) is the *Child Care Now!* campaign started in 1989 by Jenny Williams [7.22].

With the setting up of these new campaigning bodies, the aims pursued shifted. Whilst the NCC in 1980 had demanded free publicly funded and community based facilities, the WNC and the WMA agreed with a "*mixed economy of childcare*". This shift in emphasis needs to be related to Britain's new conservatism. It must be recognized as another, very important, contributing factor in the failure by the British women's movement to gain recognition for publicly funded childcare for the under fives. Lovenduski & Randall make the familiar comment that by the mid-eighties, the climate was

*"not conducive to campaigning for child care - indeed, for any campaigns of a 'redistributory' nature."* (Lovenduski & Randall, 1993: 293)

On a national level, the British government has repeatedly argued that child care provisions to facilitate the combination of child-rearing and employment have to be funded through private means. And there has been no change in this at the end of the decade, when the 'demographic time-bomb' argument indicated the need for an increased labour supply by British women. As a consequence, at the end of the decade, arguments around workplace facilities, financed by employers and employees, <sup>were</sup> ~~became~~ <sup>i</sup> ~~en~~ *vogue*. And instead of communal facilities, private child minders cater for the needs of the well paid, leaving poorer women (especially single-parents) without much choice.

When comparing developments in the Netherlands with those in Britain, some additional points can be made. In the previous section, I commented on the divergent political systems in the two societies. This difference, I believe, explains the divergent developments of campaigning tactics in the women's movement of the two countries. It also indicates additional reasons for the successes and failures.

As I have indicated in relation to Dutch second wave feminism, channels opened up during the 1970s (primarily in the form of a state secretary for emancipation issues, and an *Emancipatie Commissie*), through which both inside- and outside-parliamentary groups could wield some influence on a national level. The British political system is very centralized, leaving little room for national influence. The consequence has been that the British women's movement has leveled its campaigns primarily at a local government level. In addition, the British movement has often associated with left-wing politics. Lovenduski and Randall indicate that this has inevitably meant that the success of the movement's demands has been linked to the fortunes of the left. As the local government power has declined significantly during the 1980s (and as their resources have been cut), the movement's successes have equally been reduced.

In practice, the distinct developments around childcare campaigning become clear. By 1982, the Dutch parliament has accepted that the state should finance childcare. And one action group; the *Werkgemeenschap Kindercentra in Nederland*, had achieved this. Thereafter, the campaign became one of getting the Lubbers' government to honour its obligations. In Britain,



the national channel through which the Dutch campaign has reached its success, was not available. In fact, the NCC did not target national government, but local government and trade unions. The extent and type of child care provisions funded through local authorities has been varied (e.g. Marchbank, 1994). Furthermore, as Lovenduski & Randall (1993) indicate, national government has influenced such provisions in a negative manner by cutting resources (or by abolishing, for instance, the GLC, which took a very positive stance towards childcare). With the limited increase in private child care facilities in Britain, therefore, constraints continued to operate on women's labour supply choices, especially those women in lower paid jobs.

### **7.3 The gender composition of banking work forces: 1970-1990**

In chapter 6, I have argued that the increased feminisation of clerical work in banks in the post-war years must be seen in the context of a tight male labour market, related to class and gender relations peculiar to the banking sector. Feminisation in British banks was more significant than in the Dutch banks for two reasons. In the first place, the former experienced a tighter labour market for a longer period of time. Secondly, the former suffered from a number of internal employment problems; like the age-bulge and high male turn-over rates. In effect, 'temporary' female employees solved the banks' shortage of staff, and at the same time facilitated the male career. This, it was hoped, would make the banking career acceptable again to targeted and potential male recruits, and solve the internal employment problems. In section 6.5, I indicated that the 1960s saw a breaking down of some of the explicit gender relations of employment, including the abolition of marriage bars; the first conscious targeting of married women as 'useful' employees; and the explicit income difference between male and female employees. Other aspects of the banking sector's gendered employment relations remained intact; including the vertical occupational segregation which effectively excluded women (including married women) from the better positions.

This section will form a continuation of our examination of the gender composition of bank staff (in terms of changes over time, as well as comparative differences). In the last 20 years, the female ratio of bank staff has continued to increase, though there are variations in this respect over time - and between banks. The comparative difference in this ratio indicated in the former period has remained (see table 3.3). Below, I will present a more detailed discussion of available employment statistics for the banking sector in each society; and for Britbank and Dutchbank in specific. In the current period, the investigation of clerical feminisation is different from that in the post-war years. In the discussion on the post-war years, there was a concentration on the question why women were introduced to clerical bank work. In the current period, the investigation centers around the forces which either change the gender composition, or which keep this stable. This will involve us in highlighting the socio/economic and cultural/patriarchal background to these changes or continuities. In this respect, the first decade (1970s) may be contrasted to the second decade (1980s) on a number of grounds.

In economic terms, the banking sector in both societies continues to thrive during the 1970s, in contrast to the aggregate picture sketched in the previous section. As a consequence, banking work forces continue to increase in numbers. Also the female ratio of banking work forces continues to rise. The rise in the absolute and relative number of women bank employees is, in fact, an example of service sector work expansion which contributes to the continuing rising trend in the aggregate figures of women's employment. In addition, there appears to be very much a continuity in the gendered employment relations in banks from the 1960s into the 1970s. If the 70s are the decade of increased feminist consciousness, this hardly seems to have impacted on banking employment yet.

In contrast, business has leveled off for banks in both societies over the last 10 years. The 1980s are a decade of uncertainty for banks, in which new technology introduction, and a higher (perceived) level of competition from other financial institutions (both on a national and international level) change the face of banking in some fundamental ways. Banks have lost their apparent immunity from the 'outside world' in more ways than just economic. For also in terms of gender relations, changes may be noticed. This change seems to come in first instance from bank women themselves. This is evident - amongst other features - in a changed labour supply



pattern. During the 80s, banks also engage in the development of an equal opportunities stance. In this section, I will consider the contrast in these two periods, by looking at the economic context of change first. Then, I shall look at whether and how second wave feminism has impacted on bank employees and their employers. The discussion here will be directed at the linkages between these changes and the gender composition of bank staff. The first task at hand, however, is to present a more detailed picture of employment changes over time, with specific reference to Britbank and Dutchbank.

### **Trends in banking employment: 1970-1990**

There can be no disagreement about the rising trend in bank employment over the last 20 years. And in this respect, Dutch banks have been no different from British banks. This rise is evident in the figures provided in table 7.3. By 1988, Dutch banking employment had increased by nearly 60% compared to the 1973 level. During these same years, the female ratio of Dutch bank staff also increased; to a level of 46.8% in 1988. In 1988, British banks had experienced an increase of 52% on their 1971 staff levels. It is interesting that whilst in Dutch banks the female ratio of bank staff continued to rise steadily, in British banks the ratio remained relatively stable, varying between 53% and 60% [7.23]. The increase in female staff in Dutch banks was more pronounced than it was in British banks.

There are indications as well, that the rise in employee numbers was more significant during the 1970s, than during the 1980s. This is not so obvious from the figures provided in table 7.3, but trends in Britbank and Dutchbank's employment statistics show this trend more clearly [see 7.24 for more detailed figures]. Dutchbank's employee numbers increased by 75% between 1970 and 1981. Between 1981 and 1989, however, there was relative stability (accompanied by a slight decline) in the bank's employment; shared about equally between male and female employees. The same counts for Britbank; between 1970 and 1981, Britbank's employee numbers increased by 23%. It is interesting that in the early 70s, there was a slight decline in Britbank's employee numbers. This may be accounted for by the fusion Britbank had recently

**Table 7.3 Trends in the Dutch and British banking sector: 1970-1990**

year	total	the Netherlands		
		male	female	female%
1973	78.512	46.159	32.353	41.2
1978	106.420	62.406	44.014	41.4
1983	116.058	65.237	50.821	43.8
1988	124.200	66.100	58.200	46.8
% change	60%	43%	80%	

  

year	total	Britain		
		male	female	female%
1971	281.500	130.500	150.900	53.6
1975	322.300	145.300	177.000	54.9
1978	333.400	148.000	185.400	55.6
1983	363.000	154.800	208.200	57.4
1988	427.300	200.800	226.500	53.0
% change	52%	54%	50%	

*Sources: Netherlands: CBS, Statistiek Werkzame Personen 1973-1987, (industrial class 81). Britain: Employment Gazette 1971-1988 (figures are for banking and bill discounting and come from various issues. All figures are for June, except 1975, 1978 which are figures for September).*



gone through. During the early eighties, there was not much <sup>change</sup> ~~mutation~~ in Britbank's employment either (if anything, there was a slight decline in its employment numbers in the first half of the decade). In the latter half of the 80s, Britbank's employee numbers increased again (see table 7.5).

**Table 7.4** Employment mutations in Dutchbank over the 1980s

year	total	male total	female total	P-T total	female full-time	female part-time
1980	= 100	= 100	= 100	= 100	= 100	= 100
1981	101.4	102.3	100.1	93.2	--	--
1982	101.4	102.9	98.7	97.6	100.4	93.1
1983	102.3	104.0	99.5	101.5	100.7	95.5
1984	96.5	97.4	94.9	134.9	84.9	128.4
1985	97.4	98.0	96.5	152.9	82.5	143.3
1986	100.6	99.6	103.0	166.6	85.7	157.0
1987	97.7	97.7	98.5	158.4	82.6	151.3
1988	97.4	96.0	99.9	150.8	85.6	147.3
1989	99.1	99.1	103.4	156.3	88.8	152.0

*Source: Dutchbank's Sociale Jaarverslagen: 1980-1989*

As the 1980s indicate a break from the rising trend in the employee figures of the two banks, it is interesting to look at these years more closely. A more detailed picture of employment <sup>changes</sup> ~~mutations~~ is provided for Dutchbank in table 7.4. What seems clear from these figures is that the total employment series has remained relatively stable, reflecting a stability in both male and female (total) employment levels. Dutchbank is, in this respect, not peculiar. Tijdens has indicated that three of the four large Dutch banks also have stable employee numbers over the 1980s (Tijdens, 1991: 23). Underlying the stability in women's employment levels in Dutchbank, there has been a distinct decline in full-time female employment, whilst there has been a significant increase in part-time female employment. Tijdens reflects that this same

feature is evident in the total Dutch banking sector during the eighties. In the whole sector, part-time employment places increase dramatically, specifically in the period between 1979 and 1985. Thereafter, it levels off. In 1983 alone, 1476 full-time places become part-time places (Tijdens, 1989: 238). I will come back to this issue in my discussion below. Part-time working has been on the increase in Dutchbank since its first introduction in the mid 1960s [7.25]. In 1970, only 3.2% of its staff work on this basis. In 1989, however, 14.2% do so. The ratio of women working on a part-time basis in Dutchbank increases from 23% in 1980, to a height in 1986-1987 of 35.5%.

Because Britbank's employment statistics presented in table 7.5 below start from the year 1985 only, these figures do not provide a strictly comparable series to table 7.4 (see also note 7.24). It is furthermore a pity that these figures don't include the early 80s recession years. There are, however, some useful figures provided in MacInnes (1986), which support the point made by a Britbank manager that there was no rise in its employee numbers in the first half of the 1980s. Between 1980 and 1984, then, Britbank's employee numbers remained stable at around 9500. But underlying this stability was a shift in women's full-time to part-time working (MacInnes, 1986: 25). Much the same pattern, in fact, as for Dutchbank in this period. In contrast to Dutchbank, however, Britbank's employee numbers are rising again in the latter half of the 1980s. This increase is spread out. Both the male and female series show a rise, though the increase in female employees is more significant. Underlying the increase in female staff, is a somewhat more significant increase in part-time working compared to full-time working. Indeed, the ratio of part-time working amongst Britbank's female staff has also increased significantly since 1980 (see note 7.25). Then, 8.1% of Britbank's female staff worked on this basis. Thereafter, there was a steep increase in female part-time working in the first half of the 1980s, leading to the significantly higher rate of 18.6% in 1984 (for the bank's clerical staff only). In the banking and bill-discounting industry in general, a similar pattern is obvious (Department of Employment Gazette; Cressey & Scott, 1992). After the fusion in Britbank, the part-time ratio remains stable at around 14-15%. In comparison, it is maybe surprising to find that whilst commentaries on part-time working in both societies have stressed the rise in part-time working in banks during the 1980s, rather a higher ratio of female Dutchbank staff



work on a part-time basis than female Britbank staff (approx. 35% and 18% respectively at its height: see note 7.25).

**Table 7.5 Employment mutations in Britbank over the 1980s**

year	total total	male total	female full-time	female part-time	female
1985	= 100	= 100	= 100	= 100	= 100
1986	103.0	102.1	103.7	103.8	103.4
1987	108.2	106.9	109.2	109.7	106.2
1988	115.4	112.7	117.5	118.2	113.6
1989	123.2	117.2	128.0	128.5	125.5
1990	129.1	119.5	136.5	135.5	142.5
1991	122.8	109.9	133.0	129.9	150.9
1992	118.6	107.1	127.6	123.5	151.6

*Source: Britbank*

The 1990s years (which strictly speaking fall outside the research period) show that the much publicised current declining trend in banking employment is also evident for Britbank. Interesting here is that whilst both male and full-time female employment has been reduced, female part-time employment has continued to rise.

Above, I have traced the employment mutations in Britbank and Dutchbank over the years 1970-1990, with specific reference to gender and the distinction between full-time and part-time work. In comparing Britbank with Dutchbank, the following points may be drawn out:

- (1) The absolute increase in Dutchbank's staff numbers is greater than for Britbank during the first decade.
- (2) During the second decade, staff numbers in both banks decline somewhat in the first 5 years, after which Dutchbank's staff numbers stabilize, and Britbank's employment rises again.

(3) Comparing women's full-time and part-time employment in the banks, the following picture emerges. In Dutchbank, women's full-time employment remains stable till 1983, after which it declines. In contrast, women's part-time employment declines between 1980 and 1983, after which it rises significantly. Britbank's women's full-time employment declines in the first half of the decade, after which it rises again in the second half. Part-time working amongst Britbank's female staff increases throughout the 1980s.

(4) The female ratio of Britbank's staff rises from 50% in 1970 to around 60% in 1975, after which it stabilizes. The female ratio of Dutchbank continues to rise from 33% in 1970, to 37% in 1980 and 41% in 1990 (see table 3.3).

### **Economic pressures and technological change in the contemporary period**

During the last 20 years, changes have taken place in the employment organisation in banks, which have embodied a distinct cut with the 'traditional' employment relations characteristic of banking during the early post-war years. In chapter 3, the main themes of this change were indicated to include the following. Firstly, there has been a shift from single-tier recruitment to multi-tier recruitment. Whilst I have argued in relation to the early post-war years, that recruitment was gendered, banks rarely diverted from the long established pattern of recruiting youngsters (of 16-17 years of age). This pattern had gradually changed. On the one hand, banks have started to recruit people of different ages and educational background to fill different employment positions. One early example of this was part-time recruitment of women in the 1960s. These women were employed often specifically for work of a routine clerical nature which was being created as banks centralized many administration tasks into larger offices. Another important example, which has been stressed in various commentaries, is the recruitment of specialized computer staff during the '70s and '80s (MacInnes 1986, 1988). In addition, the lengthy internal labour market is also being broken up. Evidence for this was presented by de Jong (1985), in her research of a large Dutch bank during the early '80s. In Dutchbank at the time of research, a distinction was made between three levels in the employment hierarchy; the *lager kader*, *middle kader*, and *hoger kader* (lower grade



personnel; middle management; and higher management). The traditional career path in banks, where new recruits start at the bottom of the occupational hierarchy and progress to the top is now closed. Instead, Dutchbank targets those people it expects to fill its managerial positions by recruiting people with specific educational credentials. So university graduates and *HBO-ers* (those with a higher professional education) are recruited, who, as part of their management traineeship, enter the bank at *middle kader* level. In Britbank the general view seemed to be that the traditional career path was still possible, but Britbank's personnel manager thought that this would soon be a thing of the past.

The second theme of change which I touched on in chapter 3 was that brought forward by Rosemary Crompton (1989) as a shift in banks from a traditional/patriarchal manner of decision taking towards a more formal/rational one. This, according to her, is evident in the formalisation of the employment grading structure in banks. A similar point is made by Tijdens in relation to Dutch banks. Here, promotion used to be decided more on the basis of the length of one's working life in the bank than in one's capabilities. Now, various aspects around promotion have become formalised. Other examples which support Crompton's characterisation of this aspect of change include the increasing emphasis on formal qualifications. Several informants (of both Britbank and Dutchbank) with a lengthy work history, accounted that over the years, there had been a change in the type of training employees received. Britbank employee Sandra, for instance, explained that when she started work in the bank during the early '60s, she learned everything on the job. Now, she argued, employees learn about their work increasingly through formal training courses.

Recently, British commentaries have indicated a third aspect of change. As just about all British banks have announced job cuts in recent years, Cressey & Scott (1992) have argued that the future of British banking employment will be one without the traditional guarantee of a job for life. Whilst there have also been announcements of job cuts in the Dutch banking sector in recent years, I wonder to what extent the loss of job security is evident in Dutch banking. Certainly in Dutchbank there remained an emphasis on holding onto existing staff in the bank's employment policy (which will be discussed in more detail below), and there certainly had not been the kind of targeted job cuts which British banks have announced. Apart from these



changes, I have already touched on change in the gendered aspects of employment relations in banking. In a way, these may be related to the shift, discussed above, from traditional/patriarchal towards more formal/rational means of decision taking. The trend of change discussed in chapter 6, which is further explored here, indicate<sup>5</sup> a reduction in explicit aspects of gendered employment relations; such as the abolition of the marriage bar and divergent income scales. On the other hand, possibly more implicit aspects of the gendered employment relations have remained.

These changes in the employment organisation in banks can not be seen as unconnected to the changes which have occurred in banking due to economic pressures and technological change. These pressures, which were already building up during the 60s, continue to influence decision taking concerning the way in which the banks operate during the 70s and the 80s. Below, I shall present an account of these changes based on existing interpretations in both Dutch and British commentaries, followed by a more detailed examination of how Dutchbank and Britbank have reacted to these changes in terms of their employment policy development.

In the current period, there is a continuation of certain trends which were already touched on in section 6.5. One of these is concentration. The number of financial institutions which are present in each economy declines further. In the 1970s, the largest Dutch banks are the *ABN*, the *AMRO Bank*, the *NMB*, the *RABO Bank*, and the *Rijkspostspaarbank/Post Cheque Giro Dienst (PCGD)* (which is still in public ownership). By 1992 only three large banking institutions remain in the Netherlands (see for details note 7.26). The continuing trend in fusions and mergers in Britain may not be as colourful as in the Netherlands, but changes do take place. In the 80s, the *Midland Bank* is bought by an Australian group, and in 1985 the *Royal bank of Scotland* and *Williams and Glynns* merge to become one bank.

On the other hand, after the mechanized and first electronic technology used in the direct post-war years, the last two decades see a seemingly never ending flow of automation in the banking sector. As there is a continuing rise in the number of financial transactions (already commented on in section 6.5.), the need to seek cost-saving solutions in the expanding bank operation increases over time.



Tijdens has called automation in Dutch banking a step-by-step development which started at the end of the 60s, and has continued ever since; enveloping an ever increasing area of banking work in the process (Tijdens, 1989: 169). Various stages in this development may be indicated. The first step in this process forms the setting up of the *Bankgirocentrale* in 1967, through which the banks can process the increasing number of transactions [7.27]. During the 1970s, computer-network development stands central in three large banks. This involves the setting up of a central computer, which is connected with decentralized electronic book-keeping machines. In addition, so-called communications stations are set up in between (Tijdens, 1993: 74). Dutchbank introduces its first integrated circuit computer; an IBM 370, in 1970. Three further machines have been added to this by 1975, when capacity problems mean that the bank also buys 30 Philips terminal machines (Tijdens, 1989: 186). Between 1977 and 1982, a start is made with back office and front office automation. The emphasis varies between the different banks. Dutchbank starts in 1980 with the introduction of counter terminals. Initially, the idea is that only the larger branches will get these machines, in which the automation is to include front and back office operations. Later, it is decided that all branches are to be computerized, but that the system is too expensive to include back-office operations as well. In the end, personal computers directly connected to the centralized system are introduced in back-office work, and by 1987 only half of the bank's 470 offices have been connected up to the front office system.

Dutch banks decide at the end of the 70s not to introduce *geldautomaten* (electronic cash dispensers) until the technology exists to enable customers to use the machines of different banks. This takes a number of years to accomplish, the consequence of which is that Dutch banks start to introduce 'through the wall' cash dispensers in the mid-80s, long after these machines have become common practice in British banks. In Dutchbank, for instance, 5 cash dispensers are in operation in 1985, and 50 in 1990 (Tijdens, 1989: 214).

Cressey & Eldridge indicate three phases of technological innovations in British banking, relating this to different banking tasks. The first of these is back office automation. Here, three different technologies have been introduced, including the *Back Office Clearing Systems Ltd. (B.A.C.S.)*; the system for bulk processing of direct credits and debits (such as wages) owned



by the 5 London clearing banks. Another form of back office automation introduced is the so-called *CHAPS (or Clearing House Automated Payment Service)* which is designed to enable same day clearance of larger sums of money. Lastly, most banks have now introduced an electronic on-line information retrieval system for the actual back-office. This has speeded up the work involved in customer accounts, like the issuing of statements, and the provision of cheque books (Cressey & Eldridge, 1987: 45).

The second phase of computerization has involved front office tasks. Here, the introduction of *Automated Teller Machines (ATMs)* at the branch counter has aided cash payments, and cut down on paper work. The third phase of computerization is the so-called 'Out of Office' Automation. Probably the most notable example of this phase has been the introduction of electronic cash dispensers. These, in first instance, provided the customer with a 24 hours cash dispense service. Now, various other banking services can be handled by these machines, including: balance statements, account statement, and the sending of cheque books. Apart from this development there has also been the introduction of *EFTPOS (or Electronic Fund Transfer at the Point of Sale)*. EFTPOS is the direct debiting or crediting of one's account when retail purchase is made.

That British banks were running ahead of their Dutch counterparts in terms of 'Out of Office' automation is evident in that Britbank had started to introduce electronic cash dispensers in 1977, followed by the introduction of ATMs in 1979. In addition, EFTPOS was in operation in Britain earlier than in the Netherlands. However, like Dutchbank, Britbank was slower in its introduction of back office automation.

The possibility range provided by new technology introduced over the last 2 decades has increased dramatically. In this respect also, the 1970s may be distinguished from the 1980s. Technology during the 1970s and before enabled the automation of existing work practices. Now, as Britbank manager Mr C puts it, technology can be used to change these practices (see also Cressey & Scott, 1992: 85). So particularly in relation to the last decade of this research is it interesting to consider the implications of technology for the organisation of bank work, and hence also on bank staff. Generally speaking, the researching of such implications has often been directed towards the qualitative and/or quantitative implications of such change for



employees. As indicated by Tijdens in her research (1989), there are a number of problems to take into account here. As is clear from the above discussion, the introduction of new technology into bank work has been very piecemeal, affecting mostly small areas of work and staff at any one time. Furthermore, the type of technology introduced, and speed at which it is introduced varies between banks. Nevertheless, in a number of research projects there have been attempts to evaluate the qualitative implications of new technology in various banks (Crompton & Jones 1984; MacInnes 1986; Tijdens 1989).

More interesting for our purpose here is the question whether and to what extent the introduction of new technology has affected change or continuity in the gender composition of bank staff. Again, this is a question which is difficult to answer outright. There would be a case to look at whether the introduction of technology has affected disproportionately types of work in banks where mainly women are employed as opposed to men. One indication here is that the centralization of routine administrative tasks during the '70s was accompanied with the 'feminisation' of such work. During the '80s, there has been a decline in such centers in the Dutch banking sector, and administrative tasks have been decentralized again. But in her discussion of this change, Tijdens does not comment on the quantitative implications of this for women's employment in Dutch banks (1989: 215-6). Indeed, there has been little 'quantification' of the employment implications of new technology introduction in banks in general. Usually, the emphasis has been on the fact that the labour displacement factors at work have been compensated for by increases in the quantity of bank staff as such. Only in the last 4 years, as job cuts have been announced, has attention shifted towards the issue of quantitative implications. Lastly, it is difficult to pinpoint new technology as the single 'cause' for gender composition changes in a decade where there have undoubtedly been a number of additional factors at work. Some of these will be discussed below. Having said that, let us now return to Dutchbank and Britbank in outlining how these two banks have reacted towards technological change and market related pressures in terms of their employment policies.

### **Dutchbank: employment expansion and employment 'stability'**

The first theme to note here is that many Dutch banks increase their product-range on offer at the counter during the 1970s. Wage-accounts are not sufficient to increase the profitability of the banks' expanding and costly branch-networks. So retail banking during the 70s develops into a business in which wage-accounts are seen as a means to sell more lucrative products, like insurance; loans and mortgages; holidays; and foreign money (Tijdens, 1993: 74). This has led to the so-called cross-selling, in which the *baliemedewerk(st)er* (*counter clerk*) is expected to be able to sell a variety of services to the customer. Dutchbank employees, in fact, do all the work involved in their contact with clients, in addition to a number of back office tasks (Tijdens, 1989: 213). In this respect, work in a branch requires functional flexibility in a similar way to much branch work during the 50s and 60s, with the exception that different tasks are involved.

Interesting in relation to the first theme is that computerization during the 1970s provides the possibility for the centralization of some of the administrative work created by retail banking. Several Dutch banks set up larger administrative centers (see also section 6.5), a development which Wierema (1979) draws out in support of his Bravermanian interpretation of the implications of capitalist accumulation in the banking sector. Tijdens points out though, that the extent to which individual banks pursue administration centralization varies; being most wide-spread in the *AMRO Bank* (the bank on which Wierema's analysis is based) and non-existent in the *RABO Bank* (which is no surprise given its co-operative background).

So in terms of employment implications, the 70s see two trends in branch work. On the one hand, a drive towards functional flexibility increases the number of tasks performed by counter clerks. On the other hand, the setting up of larger administrative centers creates a body of low skilled, and more routine clerical work, predominantly performed by women. Aside from these developments, Dutchbank's employment sees a significant expansion, which is not only a result of an expansion in branch numbers, but also by a growth in support functions in head-office (which sees a rise from 1271 staff members in 1970 to 2755 in 1980). During the 1970s, therefore, automation does not lead to a reduction in staff numbers. Dutchbank is keen to point this out when it reports:



*"In de stijging van het aantal medewerkers in de laatste jaren mag een aanwijzing worden gezien, dat de ook in <sup>de</sup> ~~the~~ (Dutchbank) voortschrijdende automatisering het ontstaan van nieuwe arbeidsplaatsen niet in de weg staat." (Sociaal Jaarverslag 1980: 34)*

*("The rise in the number of employees in the last years may be seen as an indication, that the continuing automation in Dutchbank does not stand the creation of new workplaces in the way.")*

Technology during the 1970s, therefore, merely prevents an excessive expansion in employee numbers.

The start of the 1980s sees a radical change in circumstances, which herald the start of significant reorganization in the bank's operations throughout the 1980s. Dutchbank argues, that the early 1980s recession creates the need for organizational change. The consequences of the recession are well documented by the bank in its *Sociale Jaarverslagen*. The national recession is argued to have a strong influence on the bank's own profitability; causing slow growth in the national operations of the bank, and a growth in bad debts. As a consequence, the bank experiences for the first time in many years a reduced profit level [7.28]. It is the recession, rather than technological developments, which is emphasized by the bank in justifying its subsequent employment policy changes.

Dutchbank is quick to react to its decline in income in terms of its own expenditure: it introduces its so-called *volumebeleid* (*volume policy*) on employment levels. This means setting targets on the rise or decline in staff numbers. The employment targets are to be achieved by a reduction in recruitment, and a reallocation of existing work according to the bank's priority needs. The *volumebeleid* continues as a policy throughout the 1980s, explaining the relative stability in Dutchbank's employee numbers discussed above. The *volumebeleid* heralds the start of a number of other employment policy changes during the '80s. I would argue that these policies indicate that Dutchbank's aim is to 'hold onto its existing staff'. At

the same time, however, it also endeavoured to radically change the very understanding of what a Dutchbank employee is.

The reallocation aspect of the *volumebeleid* entails some wide-ranging consequences affecting the bank's employees directly. They're called up to become more flexible. And well in the form of accepting change; whether this involves moving home; retraining for different work; or in accepting different work. What the bank calls for is a mentality change in its employees, and this is hammered home in every social report of the 1980s [7.29]. If the *volumebeleid* is to be successful, the bank's employees have to be willing to change work (with the implications that entails: e.g. retraining and/or moving to a new place) according to the bank's needs. Policy-wise, the bank introduces the *formatiebeleid* (*formation policy*) to 'facilitate' flexibility amongst its employees. The *formatiebeleid* is translated to the bank's employees as "*getting the right man or women in the right place*" (Sociaal Jaarverslag 1983: 8). Interestingly, this involves an officiating of the internal labour market. One aspect of the *formatiebeleid* is the development of a *potentieelinventarisatie* (*potential inventory*) system, in which the 'quality' and 'potential' of the staff is registered. This develops into a computerized system called *LIOS* [7.30], and comes into operation in 1987. In contrast to previous decades, where only the 'promising' staff were guided in their careers, the bank develops an 'interest' in career-guidance for all its staff during the 1980s. One needs to bear in mind here that the bank also stimulates thinking in terms of a wider conception of career, to include horizontal as well as vertical moves (and with respect to older members of staff, even the idea of vertical moves down).

This development is related to one of the consequences of uncertainty on Dutchbank's employees. The turnover amongst Dutchbank staff has declined significantly during the early '80s. If the turnover rate during the '70s had been 10% each year, this declined to a low of 3.5% in 1983 (Sociale Jaarverslagen Dutchbank). The bank had to recognize that more of its employees would be working in the bank for more years than before (this may also be linked to a changing labour supply pattern of female staff). In order to prevent employees stagnating in their posts, the bank introduces its *circulation* policy in 1988. The idea behind the policy is that employees move at least once every 5 years (this policy also ties in nicely with the bank's other



objective to change employee mentality). Apart from these measures, reallocation is also to be stimulated by a new work evaluation scheme called *Fubeo* (1985). Lastly, another aspect of the policy which is often repeated in the *Sociale Jaarverslagen* is training. The bank sets up a new training center, and in the mid-80s every year 20% of the bank's staff goes through some kind of training.

Whilst the *volumebeleid* embodies changes directly affecting bank staff, there is another theme which heralds change. In the early 80s, this falls under the heading of decentralization. With decentralization, the bank aims to change into a more market/client orientated operation. Expenditure is to be directed towards those aspects in the business where the bank makes its profits: e.g. the market and the client. Throughout the 80s, the bank scales down its support functions, and reallocates staff and resources towards the areas where their services are sold. Interestingly, as automation develops during the 1980s, to the extent that all branches, regional offices and head-office are connected to a centralized computer network, the road is open for decentralization of administrative work. Hence,

*"De automatisering van de back- en front-office heeft bij alle vier banken betekent dat data-invoer decentraler plaatsvindt dan voorheen." (Tijdens, 1989: 215)*

*("the automation of back and front office has for all 4 banks meant that data-input has become more decentralized than was previously the case.")*

Decentralization in Dutchbank also includes the centralized administration centers set up in the 1970s. Another aspect of decentralization forms the bank's effort to get staff and departments to carry responsibility for their own profitability. This culminates in a last phase of decentralization: the reorganization of the branch-network (which starts in 1987). The bank's branches are grouped together into *Zelfstandige Eenheden* (independent units) with a *moederkantoor* (mother branch) and smaller *aangevoegde kantoren* (satellite branches). As we shall see below, the latter, and some other changes which Dutchbank undergoes, are also adopted by Britbank, but there are also some distinct differences.

### **Britbank's reaction to a changing economic climate**

Some of the pressures for change which I have discussed in relation to Dutch banking in the 1970s, appear not to have been as pressing in British banks. In Dutch banking, the move towards retail banking had brought the markets of various Dutch banks closer together, increasing an awareness of greater competition between them. During the early 70s, this led Dutch banks to adopt cross-selling. British banks did not experience that level of competition. In the first place because they were protected by law from intrusion by the insurance industry and building societies. British banks even operated cartels.

Throughout the 1970s, British banks continue to experience expansion in their operations. The measures to cope with this are increased staff levels and the further introduction of computerized methods of work. The impact of technology is evident in that between 1972 and 1984, financial transactions rise by 125%, whilst employee numbers expand by 30% (Cressey & Eldridge, 1987: 50). In the words of a Britbank manager,

*" and ...the rate of growth in transactions, writing cheques, you know whatever it might be, was almost going exponential. And we kept saying, if we didn't automate ehh.. we'd be employing everybody in the country."*

During the 1970s, therefore, technology creates the means for British banks to cope with an expanding work load, without having to increase staff numbers too much. In effect, this is much the same theme as discussed above in relation to Dutch banks.

During the 1980s, however, employment figures for the industry, and for Britbank and Dutchbank individually, would support the view that limiting staff numbers is not as great a concern in British banks, as it is in the Dutch banking sector. So whilst the growth in British bank employee numbers is still a significant 26% between 1980 and 1990 (calculated from Employment Gazette figures), in the Dutch industry growth is only 17% between 1978 and 1988 (and 7% between 1983 and 1988) (see table 7.4). As we have seen in the previous paragraph, Dutchbank's employee numbers remained stable during the 80s, whilst Britbank experienced some employment growth in the latter half of the 1980s.



Indeed, in addition to technological changes, the recessionary years of the early 1980s also increased pressure for further change in British banks. During the early 80s, pressure from competition seemed to increase as the internal financial market was facing changes in regulation (pushed through in 1986). In addition, bad debts contributed to a decline in profits. During the '80s, then, Britbank also changed its operation to become more market orientated. For many employees this meant a change from providing a financial service, to selling financial 'goods'. Equally, later on in the decade, the bank changes its branch structure in a similar fashion to that of Dutchbank.

Nevertheless, it would seem that Britbank's reaction in terms of employment policy was rather different from the measures taken in Dutchbank. In first instance, it would seem as if Britbank followed Dutchbank in also curtailing employment numbers. But when confronted with the question why there had been this stability, Britbank manager Mr C's first response was that Britbank's constitutive partners had decided to curtail numbers in anticipation of the coming fusion. The recession was not mentioned at all by him. It was expected that the fusion would entail reductions in staff. However, in the event the opposite was true. After the fusion they recognized a need for more staff, hence in the latter half of the '80s, staff numbers rose again.

As reports in the media in the last 4 years have indicated, British banks have had to resort to a policy of staff reductions in recent years. From Mr C's responses, it seems as if the bank now realizes that a stricter employee 'quantity' policy might have been appropriate during the '80s, but for several reasons this was not realized at the time. The first of these is that the fusion in 1985 meant that thinking about the future direction of employee policy was slowed down by a number of years. In the meantime, employee numbers were rising again. Furthermore, Britbank managers themselves did not conceive of more radical changes at the time, maybe feeling less pressure as the British economy went into its next economic boom period. There was, what could be termed, a delayed response, if we follow the remarks made by Mr C.

*"...thinking back to the ... way decisions were taken, the sort of thing people had in their minds ..eh.. it was really just an assumption of continuing growth, ehh.. and an*

*assumption of continuing profitability and ehh.. margins being maintained and you know, life was about running the system a bit better, not responding to quite a lot of the underlying change .. we were protected against right through until the late 80s, because of the, you know, mid-80s boom."*

As a consequence, limiting staff numbers was not the greatest concern.

*"..so there wasn't that great need to .. to control the numbers. The control of numbers was always seen as important because staff costs were about 70-65% of total costs, so you were always saying lets control the biggest thing. But .. there were very limited assumptions really about what was controllable ehh.. and when I think back to discussions that took place in boards and management committees ehh.. during the 70s and 80s, ehh.. we were only .. fiddling around the margins of things, rather than saying, look, can we do this completely differently."*

It is therefore only at the beginning of the 1990s, that employment policy is changing to include some of the themes I have discussed above in relation to Dutchbank's employment policy changes during the 1980s. Like Dutchbank, Britbank now places a different emphasis on the quality of bank staff. Whereas in the past, the bank sought people with a *"stability of character, temperament and nature ... that sort of person who would defer gratification, relatively stable, not extreme in any way"* (interview Mr C), now the emphasis has shifted to people who can be flexible, and with a capacity for change. Training was mentioned as one way to achieve this flexibility; recruitment of specialists was another.

In comparison, it would seem, then, that Dutchbank, having started with its *volumebeleid* in the early '80s, has proceeded by working this policy out within a context of holding onto their existing staff. Their emphasis has been on change, but the formulation of policies like the *formatiebeleid*; the *potentieelinventarisatie* and the *circulation policy* indicate an effort to keep their existing staff [7.31]. Britbank's reaction to the impending uncertainties of the last



decade in terms of its employment policies has been different in one main way. Its employment expansion in the latter half of the '80s, has been followed by the announcement of redundancies. Given this, it is clear that Britbank does not share Dutchbank's aim to hold onto staff in the same manner.

In other respects, Britbank seems to be following in the footsteps of Dutchbank. Mr C indicated that Britbank's future might include a move away from the traditional life-long career pattern in the bank. In terms of recruitment policy this would mean a shift from recruiting youngsters for a career, to an increased recruitment of specialists.

*"...we are changing very significantly, or we will change very significantly from recruiting for like a career, to recruiting very much more for specific jobs. Ehh.. and a very much smaller proportion of the recruitment will be based on the assumption that those people will be staying in the organisation for a long time."*

Though this sounds ominous, one can recognize in it a trend which has already become much more commonplace in Dutch banks. In British banks, until now (as voiced by my Britbank informants), there still exists a career path which can lead from the bottom to the top. In Dutch banks this is, since the '80s, no longer a possibility. Whilst multi-tier recruitment has been commonplace in banks in both societies since the '70s, in Dutch banks this has already meant that career paths are limited. In British banks this was not yet the case. Having discussed contemporary employment changes relating to economic and technological change, I will now turn to a discussion of the influence of feminism on banking employment. There I shall furthermore come back to some of the points made here, and how these relate to gender relations in banking employment.

## 7.4 Continuity and Change in Gender Relations in Banks

In many respects, gender relations in banks in the 1970s showed significant continuity with the earlier decade. As will be remembered from the closing remarks in chapter 6.5, British and Dutch banks developed a more positive attitude towards employing married women female staff during the 1960s. Part-time work had become an option - though this was still limited - for those women who wanted it. During the 70s, there was continuity in those trends. Recruitment of young women was high during the '60s and remained high throughout the 1970 (as discussed above). Comparatively, though, clerical bank work had become more of a woman's occupation in British banks than was the case for Dutch banks. But probably the most salient continuing trend in bank work was the fact that women were destined to remain in the low-skilled, routine types of work the banks had on offer.

A number of features may be brought forward, which suggest that the potential for change in the gendered employment relations of banks in the last 10 years of the research period has been greater than in the 1970s: It is during this decade, I am going to argue here, that the influence of second-wave feminism is evident in a number of respects. Certainly one interesting question here is whether bank women have started to push through to the more highly rewarded and valued jobs in the bank hierarchy. What follows here, however, will be a discussion more directly linked to the research question indicated before; i.e. the influences on the gender composition of bank staff.

Here, I am going to explore aspects around the changing nature of women's labour supply in Britbank and Dutchbank. In the post-war years, a typical characteristic of female bank employees was that they were mostly 'temporary' employees who entered the bank on leaving school, and who left again when they married or had children. <sup>In</sup> With other words, the labour supply of female staff was very predictable; a theme which was linked, for instance, to the vertical occupational segregation which existed in banks. As discussed in chapter 6, banks themselves benefitted in a number of ways from this labour supply pattern, which they, through policies like the marriage bar, the marriage dowry system, and differential wage systems, actively stimulated. In the last 10 years, there are indications that bank women's labour supply



has changed in accordance with their own attitude change. In addition, in the development of an equal opportunities policy, both Dutchbank and Britbank have given voice to their 'theoretical' willingness to facilitate a change in the labour supply of their female staff. For instance, by helping to break down the barriers which have historically been reasons for women to stop work.

After a short outline of the continuity in gender relations in banks during the 1970s, I shall first of all discuss various facets of the equal opportunities policies currently in operation in both Britbank and Dutchbank. Secondly, I shall, through a discussion of the attitudes voiced by my informants, indicate change and continuity in attitudes amongst bank employees. Two areas of attitudes were explored in my discussion with bank employees. On the one hand, I explored attitudes around 'career-mindedness'. On the other hand, I explored notions of change in the combination of home and work lives.

### **Continuity during the 1970s**

None of my informants, whether male or female, who started their working life in the '60s and '70s, complained that it had been difficult to get a job with the bank. There were plenty of jobs going. Carl, who started work with Britbank in 1970, commented that the bank always seemed to be taking on new staff. For him to get a post in the bank it was just a question of applying for the job, going for the interview, and starting.

Interesting is that he was accepted after having completed his 'o'-levels, as was Nancy, who started in 1969 (though she had complemented her secondary education with a one-year diploma course for secretaries and typists). Dutchbank also recruited youngsters with an equivalent type of education; MULO, and later MAVO, was sufficient. Certainly for Dutch banks, this meant a lowering of the 'standard' for entry compared to the 1940s and 50s. In a way, this reflected the changes which were occurring in the banking sector. As suggested in section 6.5, retail banking created more routine-type work; and routine type jobs were becoming comparatively more numerous within banks. The new technology discussed above, was being developed and took the volume out of some of this work. But overall, the work load in banks only increased. For this sort of work, banks did not need to recruit 'brighter'

youngsters. 'O'-levels were sufficient and, as was the case for Carl, this educational level did not prevent some youngsters from pushing into the higher regions of the job hierarchy. In addition, with the labour market being rather tight, banks had to lower their standards to recruit the number of staff they needed.

The youngsters who did progress into the occupational hierarchy, like Carl, were still mainly male youngsters. During the 70s, there was no change in the vertical occupational segregation so characteristic of banking clerical work; women employees remained employees to fill the lower level jobs in the banks. One notable exception to this amongst my informants; Mies, who now is a Dutchbank manager, stands out not because her work history is typical, but because it is rather unique. The continuity in this aspect of gender relations is highlighted by Sandra's work history. She worked in Britbank on a full-time basis between 1963 and 1979, when she left to have her daughter - a rather long stretch of continuous full-time work compared to many other female bank staff. This continuity in her employment might have been a reason for progression in the bank. In fact, she did progress as the years went by, certainly when compared to the other female staff. From junior clerk in 1963, she went on to do the ledger and telling work in another branch in 1967. Here she stayed for 10 years and gradually she became the senior clerkess in the branch. Thereafter, she became supervisor in a suboffice which had no resident manager.

So yes, she did progress over the years - reaching grade 4 (which is equivalent to grade 6 now) during the 1970s - but this progress was about

*"...as much as was considered likely, shall we say, ehmm.. for the expectancy for girls in the bank then..." (interview Sandra)*

In 1979, being supervisor was about as high as you could get as a woman. The only posts above that in a branch were those of accountant and branch manager, and she only knew of 2 women at the time who were accountants. In the meantime, her husband (who also worked in Britbank, and had started in the same years as Sandra) had progressed one step further than she had - he was accountant in 1979. But then, he had studied for his bank exams, whereas she



had not. From her comments, the dual working of expectancy and ambition (also discussed in relation to the 1950s), and the possible change therein now, comes to the fore. In those years,

*"..there was no real expectancy for girls to do bank exams, whereas now its much more considered that if you want to attain a reasonable position in the bank, to do the exams would certainly be ... helpful" (interview Sandra)*

But when asked whether she had wanted to do the exams, she said that no, she had decided against doing them at the time, and that was it.

Sandra, then, did not think of her work as a career. Again the link between attitude, ambition and opportunity is evident. Sandra did not think of her work as a career, but then, the women in her age-group did not expect a lot and were quite happy with the work they did. She agrees, though, that if her attitude had been different, or if she had been a single girl looking for opportunities, she would have been very frustrated. For she knew that

*"over the time that I worked in the bank, women were still .. sort of lesser mortals, shall we say, than men. The bank had been for such a long time a man's job really ... There was this accepted fact, shall we say, that ehmmm men would probably progress better than women. That was kind of .. just seemed to be the norm." (interview Sandra)*

Sandra agreed with Mies (from Dutchbank), that if a woman wanted to progress like a man, you had to stand out from the rest (men and women). Mies acknowledged that she had put three times more effort into her work than others did. But her account also shows that she worked quite consciously towards her goal, always having to take her own initiative in everything. For women like Sandra and Mies, the options in a woman's life were rather clear. You either choose for a career or for a husband and family. Mies choose for the former, and never married; Sandra choose for the latter, and did not look upon her work as career.

Sandra called herself old-fashioned in the sense that she knew that when she and her husband had children, she would stay at home and look after them. After all, the reason why she had

stayed on in her job for so long was that she and her husband had decided to wait with getting children. Even so,

*"..then it was quite acceptable for women to go out to work, and then, when they decided to start a family, to stay at home and look after the family" (interview Sandra)*

But like Noreen (in Crompton, 1989), Sandra did not stay at home for long, returning on a part-time basis in 1982. However, when Noreen returned to her bank work in 1960, this can not have been very common for British bank women, and certainly was unheard of in the Netherlands. By the 1970s, it became more common for female bank staff who had left, to return to the bank [7.32]. In this respect, then, the 1970s need to be seen as a continuum in the changing nature of women's labour supply.

### **Changes during the 1980s?**

As I indicated above, many British and Dutch banks currently work on equal opportunities (EO). This, however, is something peculiar to the 1980s and 1990s. This timing is evident in both Britbank and Dutchbank. In Britbank, equal opportunities first became a part of the work of the head of industrial relations in 1985, after the merger. In formulating an equal opportunities policy statement, he set up an equal opportunities committee within the organisation, including various senior personnel staff, a member of BIFU and a representative from RREAS (Race Relations Employment Advisory Service). This statement has been included in the staff manual, to which all staff have access. Subsequently, the post of equal opportunities advisor was established (my informant was the second person in this post). She was able to indicate numerous aspects of their current policy which indicate that the bank's attention to EO matters has already brought about some important changes [7.33]. The job of my informant was an advisory position, however. She advised on EO matters, whilst the initiative for change lay firmly with the various divisions in the bank. According to her, the bank's fusion in the mid 1980s had not significantly influenced (neither in a positive, nor in a negative way) the subsequent development of their EO policy.



Dutchbank's current emancipation policy was preceded by a so-called women's policy (in the mid-eighties). It, in turn, was preceded by a number of years in which the position of women in the bank was internally discussed (1979-1986). According to an EO spokesperson of the bank, it was really with the emancipation policy that the various EO ideas have become consolidated in actual policies. The 'women's policy' had more the character of an intention declaration, according to her. She further argued that the bank's fusion at the end of the '80s did have a marked effect on this development, because its fusion partner had a rather well developed EO policy. According to her, Dutchbank now has the most 'progressive' EO policies compared to other Dutch banks. It is also since 1989 that the bank has an actual *emancipatiebeleidsmedewerker* (EO policy coordinator).

There is, of course, much more to be said about both the history of these developments, and the various themes addressed in the two banks under the name of EO matters. I am, however, going to limit my account here by touching on two issues, in which Britbank and Dutchbank will be compared. These are (1) part-time working as an aspect of EO policy and (2) what action the two banks have taken to facilitate the combination of domestic care tasks and employment in the bank. Both the creation of part-time working opportunities and facilitating the combination of home and work life may be regarded as ways in which banks influence continuity in women's employment. A third theme which would be relevant here, but which is not pursued here, is to see how each bank aims to tackle the existing vertical occupational segregation amongst its staff. This is on the basis that the creation of 'better' or 'egalitarian' progression opportunities for female bank staff who were working with a 'career-minded' attitude, might influence their supply decision.

It would seem that in Dutchbank, the extension of part-time working opportunities has been more associated with equal opportunities, than is the case for Britbank. As we have seen, there has been an increase in part-time work places in both banks. The figures presented indicated, though, that part-time employment grew in the early eighties in the latter, whilst in the former there was a growth in part-time work places during the eighties, with the exception of the first years. The evidence presented here gives some support to the idea that part-time working in

Britbank has been more directed by the bank's needs in relation to the recessionary years (in line with Humphries and Rubery's claim about a similar trend in the aggregate economy), than to a rising demand by bank women for part-time work. In Dutchbank, the opposite seems true.

Already in a Nota (1978) on the position of women in Dutchbank, the point was made that by extending the number of part-time work places, Dutchbank would provide an increased opportunity for its married female staff to combine work with domestic responsibilities. But articles in the bank's *sociale jaarverslagen* of the early eighties would suggest that the bank was not inclined to agree with this. Even though <sup>its</sup> ~~it's~~ *ondernemingsraad* (works council) undertook a study on the use of part-time working, and the bank agreed that there was an increasing demand for part-time working on behalf of its staff, the bank itself repeatedly emphasized the extra costs attached to part-time work places. And as the figures showed, part-time employment remained stable as a ratio of the bank's staff. By 1983, however, pressure grew on the bank to give way, as part-time employment was also being introduced (on a national level) as a means for 'reallocating available employment'. In 1984, the level of part-time work was above the 1980 level for the first time, and since then, the opportunities for part-time working have greatly enhanced. So unlike Britbank, there was no increase in part-time working in Dutchbank during the recessionary years of the early eighties, the main reason being that the bank regarded part-time work as expensive. It is clear that since 1984, Dutchbank has thought about part-time working very much in terms of an effort to reduce turnover amongst experienced female staff. This is, for instance, clear from a statement in its current EO policy declaration.

*"Deeltijdarbeid heeft tot doel tegemoet te komen aan de wensen van medewerkers (mannen en vrouwen) die minder dan fulltime willen werken." (EO paragraph Dutchbank, section 6.8.1)*

*("Part-time employment has the aim to meet the wishes of employees (male or female) who want to work less than full-time.")*



The second EO aspect which I wanted to comment on is the issue what both banks have done in order to facilitate the combination of domestic responsibilities and employment. Interestingly, the options available in Britbank and Dutchbank are different, reflecting in a way the aggregate trends I discussed in the first part of chapter 7 in relation to childcare facilities. Britbank offered its employees (both male and female; though in practice, Britbank's EO advisor explained, only women have made use of this facility so far) the so-called career break. The career break may be regarded as a formalization of a pattern which was already evident in previous years; of women returning to the bank after a number of years' absence (in a way, it can be regarded as one aspect of the wider development towards formalization). What the career break offered was a period of unpaid leave (at a maximum of 5 years), after which women would be able to return to a job at the same grade level they had left (but without the guarantee that they would return to the same job). Before returning, they would, for a while, work on a part-time basis to gain familiarity with the work again.

The career break was praised as a worthy feature of Britbank's policy by their equal opportunities advisor [7.34]. In principle it does offer Britbank's women staff extra leeway in their decision taking when their domestic situation changes. One of my informants, Harriet, had made use of this 'facility' in the years prior to the interview. However, she had returned to the bank on a full-time basis fairly quickly, after a short spell of working part-time. In her account, Harriet did not express a discontent with the career break scheme itself, but she did wonder whether the bank, having introduced the scheme, was able to honour the policy towards its employees.

*"I think the bank made a mistake. Because they've introduced it (the career break), but they can't implement it now. ..There's been so many people have tried to get back part-time, on a part-time career break, and there's no jobs for them, and they've had to go on full-time career breaks, or come back full-time... I know of three other people that have tried to get back part-time and there isn't any jobs for them..." (interview Harriet)*

So only she and one other colleague had managed to work part-time for a while. But working part-time had not been a good experience either. In first instance, there was a problem in that the grading system changed when she was away, so that when she returned, she was placed in, what she regarded as, a lower grade. This issue was settled through the union. Harriet herself interpreted this experience as an example of management trying to get away with something because she was *"only working part-time"*. In addition, she argued that all her colleagues went on a team leaders' course, when she was working part-time. She also should have done this course, but she was never asked. Lastly, she felt less respect from the younger members of staff when she worked part-time, something which has changed since she works full-time again.

Dutchbank's EO policy contained a number of 'leaves'; maternity leave; parent leave; care leave; and unpaid leave. The latter was an offer for unpaid leave of a maximum of one year, with regulations similar to Britbank's career break with the exception that it was for one year only. In addition to this leave, Dutchbank now also has a *kinderopvang* (childcare) policy. This aims to make it possible for employees to use existing 'outside' childcare facilities, or where this was necessary, to set up such facilities with other businesses or institutions. The costs for these childcare places were to be shared by the parents and the bank. It would appear, then, that Dutchbank was one step up from Britbank, who did not have anything on childcare (a situation which reflects developments on the aggregate societal level). The consequences of this for Britbank women were expressed by Harriet. Harriet and her husband now use a private childcare facility for part of the week, whilst her husband's mother looked after her daughter the other part of the week. Harriet, however, thought it would have been ideal for her, if Britbank offered something. But she also realized that the changed situation in the bank over the last number of years would make that very unlikely.

*"I mean, now that when you're on a - maternity leave or that.., I think because of them wanting rid of all these people, they're hoping you don't come back. But ehmm.. you know, a few years ago, they were desperate for you to come back." (interview Harriet)*



Harriet here reflects on how a turn-around in a business' fortunes changes their possible stance on 'luxury' facilities, such as childcare facilities. At the end of the '80s, Britain was buzzing with rumours that businesses would now start to finance work place nurseries. In practice, however, few businesses did so. And now that the economic tide has turned again, there is even less chance that businesses are willing to shoulder such costs. This picture may be linked up with Britbank's career break scheme. Though Harriet did not express this in her own words, it may be possible that Britbank is presently making the return to work difficult for women on maternity leave and career breaks on purpose, as a means to make job cuts. In reality, though, Dutchbank's *kinderopvang* policy was not without its problems either. For instance, an *ondernemingsraad* representative told me that the budget the bank had allocated for childcare in 1992, had already run out in February, leaving employees who wanted to make use of the policy for the first time, to find alternative means.

Having discussed these various EO aspects, let us now turn to the issue of attitudes. A change in attitudes is evident in my discussions with current bank employees; especially those who started their working lives in the bank over the last 10 years. But also in the accounts of older bank employees (who still work in the bank, or those who retired and/or worked in a bank during the 50s and 60s) does the contrast between now and then come to the fore, even though not all of them agreed that the changes they saw were for the better. There were also clear shifts in the way bank employees thought about the organisation of home and work. Whereas during the 1950s it had been an almost unquestioned fact that a woman would stop work when she married. In the eighties, stopping work on marriage was unheard off, and many bank women voiced the wish to combine work with childcare. The traditional pattern of a woman looking after home and children was not automatically accepted as the way informants organized, or would wish to organize their homes. In this way, then, the influence of second wave feminism was evident in the language of my informants.

I recognize, though, that the issue of attitude change is problematic. Though my sample was not a representative one, those interviewees who started their families during the 70s and early eighties clearly followed the 'traditional' pattern in which the wife took on the main

responsibility for looking after home, children and husband. Many of my informants who were in relationships during the 80s, had not yet started families. So what these informants thought and told me about might not reflect the choices they would actually make when confronted with the need. But it was clear by the way that some went into issues like the combination of childcare and work, that they had, in fact, thought deeply about the possibilities and constraints that they faced. It is in their stories that the contemporary dilemmas faced by (mainly) bank women are reflected.

According to Sandra (who's remarks about the '70s continuity in attitudes were discussed above), at the end of the '70s there was a gradual, but noticeable process of attitude change in the women who were then entering bank work. Whereas she and women of her age-group had accepted the gendered 'status quo' in the bank, the girls who were coming into the bank then were not so ready to do the menial tasks, according to her, and expected more of their work.

*"I don't necessarily think it was down to something that occurred in the bank. It was more just the type of people that came in. Their expectancy was different. Their attitude to the job was different ... It was something the banks had to adjust to."*  
(interview Sandra)

And according to Harriet (Britbank), the bank's attitude had changed. For when she entered the bank in 1982, the bank was clearly male orientated. This was evident, for example, in the fact that the men were encouraged to do their bank exams, *"whereas if you .. were a female and didn't want to do your bank exams, nobody batted an eyelid"* (interview Harriet). Just as had been the case in the past (chapter 6), the bank exams seemed to function as a pivot for gender distinction. And in her account, and those of others, the fact that the bank has changed its stance of bank exams recently, is interpreted as a change of attitude on the part of the bank.

*"I suppose the bank's attitude has changed, which I suppose does make me feel, well there is a chance I will get on. ...Whereas before, I would have thought, well I haven't done my bank exams, so I was stuck at this grade for the rest of my life, so, as far as*



*I'm concerned, I'm just going to go to my work and go home, sort of thing..."*  
(interview Harriet)

Again in her account, the relationship between women's ambition and the bank's expectancy is clear.

Whilst there was recognition amongst my informants that not all bank women who work in banks today are career minded, there was agreement that more women were career minded now than in the past. This assertion needs to be put into perspective. Only a very small number of the people I spoke to (whether men or women), said that they had thought of their bank work as a career from the start. Maybe the most predictable informants belonging to this group were those people who had entered the bank as management-trainees (and hence had a university education). The vast majority, however, said that their work had been like a job to them, sometimes for quite some years, before there was a 'turn-around' in their attitude. It is significant here to find how common this position was amongst my male informants. For Carl, for instance, his work at Britbank only became a career for him when he was sent to London, after 7 years' work with the bank. For some then, though not all, the 'turn-around' was linked to a change of job.

It is both interesting and important here to consider the way these informants interpreted 'career'. 'Career', after all, is a value-laden concept, and I asked my informants to explain what they meant by it. For some, a banking career was clearly linked to the steps of the work hierarchy. A clear example of this is the, almost automatic, aim to become a branch manager amongst Britbank's retired male employees and in some current male employees. So a career was something, in which you would take steps up the hierarchy. This was the case for Carl, who said

*"So I certainly am interested in banking at the moment. But not in the job I'm in at the present time - I mean, it's come to the stage where I want further progression in my career which would take me out into branch banking in a management role and that's where I see my career heading."* (interview Carl)

But for him there were also other aspects to career. For instance, when he had worked in London, a career with Britbank had entailed loyalty to his employer in the face of opportunities elsewhere. It furthermore involved taking on commitments, like buying his own home. For others, it involved starting a family, and becoming financially responsible for it. In contrast, some Dutch informants who appeared to be following a 'traditional' career, denied the importance of rising in the hierarchy in their discussion. In part, I think, this reflects the recent emphasis by Dutchbank on a wider notion of career, including vertical as well as horizontal shifts. Hence Peter asserted that he would be quite happy to make a horizontal shift in his next move.

Coming back to our discussion above, the point I am making here is that many new male and new female bank recruits were, in a manner of speaking, 'career-neutral' when they entered the bank. And that at some point in their future working lives, a notion whether they were or were not following a career - and what that entailed - was constructed as part of their work experience. And put most strongly by Edward (who worked in one of Britbank's departments), this meant that there were both men and women in the bank now, who did not regard their work as a career. But my informants had quite a clear view of which women were not career minded. According to Edward, in Britbank there were still women who saw their working lives as 'temporary'.

*"..there are a lot of women who, as I say, it's a job, they're just waiting until they get married, ... go away and have children and that. But a few of them come back, but I think it's just really to help with the family and like, money, I suppose a lot of them still do look at it that way.." (interview Edward)*

In Dutchbank, reference was made to the tiered occupational structure which operates now in identifying non-career women. So especially women who worked at the level of *lager kader* (lower level) were regarded as non-career women. Paula, who was accountant in one of Dutchbank's branches argued that many of the female employees who worked at the counter in



her branch did not show the interest or willingness to 'progress'. According to her, however, women who entered via the *middel kader* (middle level) are career minded. Linda, however, who has just started her 'career' entering at the middle level, thought that even amongst her female management-trainee colleagues she could see a different attitude towards work compared to the men.

So these examples show that there was quite a diversity of views about whether and to what extent there had been change in bank women's 'career-mindedness' or attitude towards their work. Most informants were quite positive that there had been change, though most also agreed that this did not include all bank women. Others were more careful in their assertions, emphasizing the continuing existence of gender difference in this respect. As this issue is tied up with wider issues (e.g. whether such changes had come about with changes in the ease with which childcare and work could be combined; and the relationship between attitude change and wider changes in the employment organisation of the banks), I shall elaborate further on this below.

The third theme on which I wanted to reflect here is the character and extent of change in the relationship between the public sphere of bank employment, and the private or domestic sphere of the informants. Talking to bank employees at different stages in their family life cycle, the variety in patterns was quite remarkable. The presence or absence of children in their life-cycle was decisive in influencing the outcome of some of these variations; something which is not surprising.

But there was some indication that patterns were somewhat different during the 1980s (and 1990s; as the interviews were done in 1992/1993, and the informants were commenting on the choices and dilemmas faced by them then), than they were during the 1970s. That is, the informants who had started a family during the 1970s had, without exception, followed the traditional pattern in which the wife (in this case, all informants were married when they had children) would stay at home, and look after the child(ren). Most of these wives/women did go back to the labour market, like Sandra (discussed above), and then often in order to work on a part-time basis. Others have remained at home, like the wife of Robert. Two of my woman

informants (Paula and Nancy) had intended to have children, but had remained childless. Both of them had continued to work in the bank, both of them on a full-time basis. Even so, they both acknowledged that it had been their intention to stop work when they had tried for a baby during the '70s. During the 1980s, then, the 'returner'-pattern (a pattern called *herintreden* in the Netherlands) was most common amongst women with children.

That the 1980s did see some change in this respect may be illustrated with some examples. Paula (who works in Dutchbank), who did not have children during the '70s, continued to speculate that if she had started a family more recently, she would have taken a different choice from the one she intended to take during the '70s. Now, she said, she would probably want to work a 3 to 4 day week. In saying this, Paula reflected on the opportunities which had opened up for female bank employees, as well as on the consequences which accompany these choices. During the '80s - as was pointed out above - working part-time had become an opportunity for increasing numbers of bank women who wanted this. More so in Dutch banks, possibly, than in British banks. For Dutch women, the choice of part-time working has been virtually the only way in which employment has been combined with domestic responsibilities, particularly when domestic responsibilities increase as children make their entry. Unlike their British counterparts, there has been little 'tradition' in the Netherlands where grandmothers, other family, or close neighbours provide the child care needed for women to go out to work (de Bruijn, 1989: 246). Amongst my Dutch informants, there was not one who made use of (or had made use of) this form of child care. Yet even though, as I argued in section 7.2, publicly funded child care facilities have only recently become more widely available, my informants' stories included the opportunities which this had opened up. Paula's hypothetical choice was based on the availability of child care facilities. It reflected a choice followed by some other Dutchbank women; like Yvonne, who, upon the recent birth of her baby, has chosen for a combination of childcare and part-time working.

Paula, however, was clear about the consequences which would accompany her choice. Being an accountant, she said, would cease to be possible and she would have to make a few steps downwards. Yvonne, who made the same combination choice, has continued her work as a secretary. The choice to switch to part-time work, it seems, is more easily achieved by bank



employees in lower graded jobs, and becomes increasingly difficult for women, the higher up the occupational echelon one works. Within that, though, there do seem to be variations. Linda who is branch manager of an *aangevoegd kantoor* (satellite branch, part of the larger economically independent unit), for instance, indicated that the bank at the moment does not allow a branch manager to work less than a full-time week; even a 4 day week is out of the question. Even so, she thought that elsewhere in the organisation, there would be opportunities for her to work less, at her level, if she wanted this.

Having recently entered the bank, via a management traineeship, Linda's account is a telling example of the choices and dilemmas faced by those women who have recently entered the bank at the middle range (*middenkader*), and who are seen by many as the future 'high-flyers' in banks. Her account shows, that even at this higher level of employment, and despite the currently prevailing equality discourses within Dutch (and British) banks, patterns of gender differencing may be at work here which may prevent these women from 'achieving'. Linda forms part of the small group (13) of management trainees recruited by Dutchbank in 1989. In her year, the intake was 50/50 men/women, and the bank advertised the posts being available to a variety of academic disciplines.

Linda and her husband, like many other couples of their age, have more or less decided that they do want children in the near future. Currently, they were discussing the implications children would have on their working lives. Linda thinks that children should not influence two working lives, and expressed the wish to take on the organizing of tasks around child care, even though her husband has offered to shorten his working week to 4 days. Interestingly, none of my informants actually had, or expressed the wish to have a man in the household taking the main responsibility for the tasks involved around child care. As mentioned above, Linda would not be able to combine part-time working with her current job, so if she wanted to shorten her working week, she would have to find another job at her level in the organisation where part-time working would be possible.

Here, one dilemma she faces was expressed. On the one hand, she did not know whether she would wholeheartedly be able to leave her child, full-time, with a child minder. On the other hand, she did not really want to work less than a 5 day week. This is because she wants to go

against the 'grain' of reverting to part-time working; a pattern which is now so common amongst women employees. Behind her reasoning resides a wish to set an example; that a full-time career and children are a possible combination for women nowadays. She also expresses the mixed messages which part-time employment carry in its wake. If in the post-war years gender itself; being a woman, was the negation of following a banking career, in the contemporary period part-time working is. In the bank, Linda argues, to follow a career is not to work part-time.

*"Want carrière maken is gewoon 5 dagen werken, 6, 7, maar werken, en niet eh... daar wat van afknibbelen en 4 dagen gaan werken, om vervolgens 3 dagen voor je kind te kunnen zorgen. Dat is geen carrière maken meer." (interview Linda)*

*("Because to make a career is to work 5 days, 6, 7, and work, and not eh... nibble away from that and to work 4 days, so that you can then spend 3 days to look after your children. That is not to make a career for oneself.")*

Linda feels that the group of management trainees she belongs to have an example to set. After all, Dutchbank had shown it was willing to change the gender ratio in the higher echelons by taking on a 50-50% mix of men and women in her group. Other Dutch banks had not, so far, done this. But even in her group, she commented, the vigour with which the women were pursuing a career was slackening. According to Linda, the decision to have children, and the timing of this, was often no coincidence, but was related to 'how well things went at work' for women employees.

*"Ik denk als het wat minder op je werk gaat, dat je dat al snel als een soort van uitvlucht neemt om eh... daarmee (met kinderen krijgen) aan te geven dat het gerechtvaardigt is dat je wat minder gaat werken." (interview Linda)*

*("I think that when things don't go very well at work, that you quickly get that <sup>having</sup> (getting children) is used as an excuse eh... that you say that by <sup>having</sup> (getting children) you have the right to start to work a bit less.")*



This connection, she argued, was now noticeable amongst the women in her management trainee group. Even at her level, then, was a woman's pregnancy still translated into a justification to work less. Men, since they could not be pregnant, didn't have that choice. If men

*"...zeggen dat ze minder willen gaan werken worden ze ook voor minder aangezien, want die hebben geen aanleiding om minder te gaan werken. Want die kunnen ook met kinderen 5 dagen per week blijven werken. Dat is de algemene gedachte." (interview Linda)*

*("say that they want to work less, than they are also seen as less, because they have no reason to work less. Because they can, also with children, work for 5 days. That is the general feeling.")*

Explanations of the relationship between the public sphere of employment and the private sphere of domesticity have often concentrated on the influence which domestic responsibilities have on the labour supply offered by women. Walby (1986) has argued, in contrast, that the employment experiences of women may influence their decision taking regarding the private sphere of the home. The boring and often routine types of work which women are concentrated in, she argues, often make the choice for some kind of domestic life more appealing. The account of Linda would suggest that even women in work of more income, interest and/or responsibility are subject to this tendency.

### **Contemporary restructuring and change in gendered employment relations in banks**

In the preceding account (section 7.3), I have discussed how two banks; Dutchbank and Britbank, have reacted to a changing economic and technological climate in the contemporary period. The picture which I have sketched here has been one of both similarities and differences in the response of the two banks. I want to come back to a number of the points

brought up here, in order to explore whether and how they might be related to change in the gendered employment relations in banks, some aspects of which were discussed above.

One of the main - and important - differences in response was the emphasis on 'continuity of employment of existing staff'. As discussed, Dutchbank has followed quite a determined policy of stabilizing its employee numbers over the 1980s. This policy and general economic uncertainty have been some reasons why turnover amongst Dutchbank employees has declined. Tijdens (1991) has pointed out that banks like Dutchbank are suffering from an ageing of their personnel. Even so, Dutchbank has, in various other policies introduced during this decade, shown its willingness to work with its existing staff, even given the fact that another important emphasis during the '80s has been the need for employees with different attributes than before. Britbank's reaction in this respect has been quite different. It would appear that through a combination of factors; fusion during the mid-eighties; economic boom in the latter half of the eighties; and possibly a degree of indecision on the part of personnel management, it has allowed its staff numbers to increase in the latter half of the eighties. Now, it is in a situation where it is cutting staff numbers, and the bank has created an atmosphere of uncertainty about job security. My discussions with Dutchbank and Britbank employees wholly supported the point made here; job security was mentioned at some point during our discussion by all my Britbank informants. Dutchbank employees did not mention this at all.

It is here that the first link may be made with gender relations in banks. Following the story of Harriet, I argued above that in the current context of job cuts, Britbank might be trying to reduce staff through its career break scheme, by making it difficult for Britbank women to make use of it. Whereas the career break is, in principle, a policy designed to hold onto female staff as their personal situation changes, it is not hard to see that in times when Britbank is not under pressure to keep existing staff (as they were at the end of the '80s, when the scheme was introduced), they will not put the same effort into trying to make the scheme work. Harriet's experience was only one example which supports this hypotheses. Further research would be needed to find out how other Britbank women have fared in this respect, to see how representative Harriet's experience is.



What both Dutchbank and Britbank informants agreed on was that promotion opportunities in general had declined in recent years. The reasons they brought up as the why this was so were varied. Peter, for instance, reflected that Dutchbank's recent fusion had limited promotion opportunities. Another point made by him was that cost savings in head-office had meant that some staff had turned to the regional offices and the branch-network to make promotion steps, and in effect, they were taking up promotion opportunities there. Other informants noted that turnover amongst the staff has slowed down, and that more people are now pursuing less promotion opportunities. Interesting in this respect is, whether informants had noted that women were now staying on longer, and that this was having an implication on their own chances for progression. The only informant who did make that connection in relation to her own experience was Harriet, who said after explaining that more women were now continuing their employment after 'starting a family'

*"...in here, the two people above me that are grade 6's are ... girls ... one of them is not married, one of them is married. But, I think, if the one that was married had a family, she would be back ... do you know what I mean? So, it's two women that - two that are stopping me getting further, sort of thing.." (interview Harriet)*

Whilst various informants also mentioned this aspect of change, the male employees who commented about more women staying on longer, did not express any explicit opposition to this (the question remains whether this was a genuine expression of their views).

If in the '70s and early '80s banks in both societies experienced a growth in managerial positions, in the last 10 years there has been a decline in such positions. One of the reasons behind this has been reorganization. According to Dutchbank employee Peter, the organisation has become flatter, and a number of managerial positions have simply disappeared. One example of this development forms the reorganization of the branch-network in both banks discussed here. In the recent past it was the case that all branches had their own managers and accountants. Now, with satellite banking, the responsibility of managers of the smaller branches has declined, and these positions are staffed by lower graded employees than before.

This point was succinctly made by Carl, who was himself aspiring to become a branch manager.

*"...every manager of every branch would have been one grade higher than I am now, but now, the majority of them will be a lower grade than I am now, so the opportunities are much much diminished." (interview Carl)*

In effect then, there has been a loss of branch managementships of the type which previously existed.

So my informants spoke of a flattening of the occupational structure and difficulty of finding promotion opportunities. How does this relate to women in the two banks who were seeking promotion? Here, coming back to Linda's discussion (see above) is instructive, as she discussed in some detail developments around her management-trainee group. As one of the regulations of the trainee-course was to change work every 2 years, these trainees were constantly confronted with finding new work in the bank, at their grade level. Linda admitted that she had heard that her colleagues were having a lot of difficulty in finding new work, simply because there were no available places. Linda herself still has a year to find something for herself, and she was interested to find a place in head-office, but at the time of interview, she said, there was a complete stop on entry into head-office. At the moment, she said, there is a real struggle for places amongst her colleagues, which she in turn linked to the changing commitment amongst the women trainees in her group (see above) towards their 'career'. So when asked whether this change in commitment was something which came from the women themselves or whether the bank had something to do with this, Linda said

*"nou kijk, het heeft .. het speelt gewoon mee. Het ligt in elkaar's verlengde. Wat ik net schetst, the problematiek rondom het vinden van een nieuwe baan, dat het niet meer zo soepel gaat, en dat je dus ook minder eenvoudig de baan krijgt die je graag ehh.. zou willen. Dat brengt met zich mee dat je al gauw zegt van ehh.. nou het gaat toch niet, ik*



*ben al 32, kinderen moeten er toch een keer komen, laat ik er nu maar mee beginnen, want op het werk gaat het ook niet meer zo prettig." (interview Linda)*

*("well look here, it plays a role. One is a continuation of the other. What I've just sketched, the problems around trying to find a new job, that everything does not go so easy anymore, and consequently that you don't as easily get the job that you ehh.. would like to do. That carries in its wake that you think to yourself, ehh.. well things don't go the way I want them to go, I am already 32, children have to come at some point, why not start with that now, because things don't go as well at work anyway.")*

So what Linda commented on here is a link between the changing opportunities for progression in Dutchbank, and a changing commitment by female 'career' staff in the management-trainee group. But she made some other comments, which are connected with a third aspect of contemporary change; the move towards multi-tiering, and its consequences for promotion.

When one talks about the move towards multi-tiering, there is a need to acknowledge a distinction between various facets of it. In the first place, multi-tiered recruitment has meant the recruitment of people into 'specific' jobs in banks, which lie <sup>side</sup> outwith the lengthy internal labour markets of banks. Examples of this form of multi-tiered recruitment form the recruitment of part-time female staff into 'dead-end' administration jobs (de Jong's (1985) so-called '*fuikfuncties*') during the '70s, when various banks introduced large scale administration offices and the recruitment of specialist computer staff and other 'specialists'. The second form of multi-tiered recruitment forms the recruitment of staff at different levels of the occupational hierarchy of the internal labour market proper. This form of multi-tiered recruitment has become common in banks in both Britain and the Netherlands since the '70s.

When we consider Dutchbank and Britbank, a further different aspect comes to the fore which carries significance for the argument here. In my discussion with Britbank staff and Britbank managers, it was clear that even though multi-tiered recruitment of the latter type had been in operation for some time, there was agreement that it was still possible to move from

the 'bottom to the top'. Dutchbank employees, on the other hand were quite clear about the fact that the traditional lengthy career ladder no longer existed. Tijdens (1989: 268) has pointed out that this is a general trend in Dutch banking. Multi-tiering has been taken a step further here than in Britbank, in the sense that there now exist a variety of tiers with their own 'internal' promotion, the only entry to which is the right 'external' qualifications.

Crompton has argued, in relation to British banking, that multi-tiered recruitment has increased the chances <sup>for</sup> of women to progress into managerial positions, because formal educational qualifications (which women can attain as easily as men) have now replaced the former traditionalist decision taking as the basis for entry into the higher occupational regions. And as the example of Britbank shows, there is also still the opportunity to push through to higher positions from within the bank. The latter, however, is not the case anymore for Dutchbank, and Britbank's manager gave the impression that Britbank might be heading in the same direction. It is important to think about the consequences of this for women. Tijdens outlines one of the consequences as follows.

*"Voor de vrouwelijke personeelsleden van de banken betekent deze trend, dat ze nog steeds niet in aanmerking komen voor doorstroming, hoewel ze steeds meer ervaringsjaren opbouwen. De vrouwelijke personeelsleden met jarenlange ervaring in de administratie of aan de balie van een kantoor kunnen niet meer doorstromen naar beheerdersfuncties" (Tijdens, 1989: 269)*

*("For the female employees of the banks this trend means that they are still not eligible to progress, even though they build up increasing years of experience. The female employees with years of experience in administration or counter work in a branch can not progress anymore to the managerial functions.")*

For the majority of women in Dutch banks (and British banks for that matter), there never was much chance for promotion in the past. Today, with the change to multi-tiering, the majority of women still have no chance for promotion.



But even so, the question remains whether the “*minority of men and women on career tracks*” will, in the future, be evenly divided, as Crompton has suggested (Crompton, 1989: 150)? For a discussion of this, I want to come back here to Dutchbank’s management traineeship. It was designed to train university recruits over a period of 8 years for a position in higher management. When this programme started in 1987, the bank accepted the demand by the *ondernemingsraad* that the recruits for this programme were to be 50% men and women, and consequently it could say with pride in 1991 that of the 106 trainees which had thus far entered the programme, 55 were men and 51 were women (Sociaal Jaarverslag 1991: 17). In this respect, Dutchbank’s decision was very much unique amongst the Dutch banks. The others did not have a 50-50 ratio policy. Of course, the reason that Dutchbank was able to follow its policy decision was the fact that it recruited (as discussed above) people from a variety of university disciplines. However, since then the bank has changed its trainee programme and also its recruitment stipulation. Now, only university graduates who have studied organizational economics are recruited. Hence, Linda speculated, it would be impossible for them to continue to recruit on the basis of a 50% gender ratio, by the simple fact that the gender ratio of organizational economics is male dominated. The point I am making is that with multi-tiering, progression in banks has become a different ball-game from what it used to be. The multitude of smallish career ladders which now exist, in fact, makes it possible for banks to externalize the ‘gender’ problem. Dutch banks form the example here, where the gender ratio of the future managerial staff becomes dependent on the gender ratio of the targeted university discipline.

In conclusion, it may be argued that multi-tiering has formalised the chances of women to occupy managerial positions. In reality, though, it is likely that the future ratio of women managerial staff is going to be dependent on the gender ratio of the ‘desired’ external qualifications banks demand. This, it seems to me, is already the case in Dutch banks. In future, this might be followed by British banks as well.

## 7.5 In summary

In this chapter, I have explored some arguments with which to address the issues of change and continuity in the gender composition of aggregate and banking work forces in the contemporary period - characterised by its economic uncertainty and recessionary years. In relation to the aggregate work forces of Britain and the Netherlands, this concerned the issue of the continuous increase in women's average employment participation over this period. In relation to the banking work forces, the gender composition of the Dutch banking sector also experienced a continuous change in favour of the women employees; in British banking, the picture was less clear; with a rise in the female ratio of bank staff during the first half of the 1970s, and stability thereafter. As part of this discussion, I have tried to tease out change and continuity with specific reference to the distinction between part-time and full-time work.

In considering the aggregate labour market first, the following points may be made. Humphries and Rubery have argued that over the period 1970-1986, the rise in British women's employment was solely a rise in part-time employment places. Between 1986 and 1990 (following *Eurostat* figures), full-time women's employment places were on the increase again. In comparison, the rise in part-time work places in the Netherlands was more significant than in Britain, especially in the last 5 years of the research period. In contrast to the British experience, full-time employment places for Dutch women rose over the whole period under review. Taken together, these features indicate that the rise in Dutch women's employment participation was more significant than it was for British women.

The second part of the discussion was one which explored explanations for these comparative differences. But it has to be borne in mind that this has been at best a partial discussion (any comprehensive discussion would justify a full research programme in its own right). Thus, I have here drawn comparisons on a number of topics from available secondary materials.

The first of these concerned the issue of political change and a comparison of political systems in the two societies. In both societies, I argued, there is evidence of a shift towards new conservative politics, but this shift has been more fundamental in Britain's political life.



This must be related to historically specific, cultural differences between the two societies, including the different political systems which operate at state level. In both societies, then, the 1980s have seen cuts in government expenditure, which have impacted on women's employment opportunities in a number of ways. In Britain, in addition, there have been distinct government efforts to shift <sup>its</sup> ~~it's~~ economy towards a low waged one; creating more low-waged jobs in which especially women have found employment. Such a move towards a low waged economy has been absent in the Netherlands, but here, more part-time work places were created through the government's 'redistribution of available employment' endeavours. In both societies, then, there is evidence of influence at state level in the creation of more part-time work places.

Humphries and Rubery have argued that during the 1980s, part-time employment places have been created through the demand (employer) side of the supply/demand relationship in labour markets. With reference to the extensive increase in Dutch women's part-time employment, one wonders about the accuracy of this statement for the Dutch situation, even during the early '80s deep recessionary years? This requires looking at changes in women's employment supply decisions. It has been the central concern in section 7.2. But again, by investigating the implications of second wave feminism on state provision of child care directed towards facilitating the combination of employment and childcare for (mainly) women, I have highlighted only one aspect of influences on women's supply decisions.

In both societies, second wave feminism has had childcare on its list of priorities for action. But over the last two decades, there has been little change in the situation in both societies, that state funded childcare was hard to find. With the exception, that is, of the fact that there has been a start in the public funding of childcare places for the under-fives in the Netherlands at the end of the 80s. In Britain, private means of childcare (especially child minders) have seen an increase.

In my comparison of the contemporary historical trajectories of these slow changes, I have indicated three facets. Firstly, there is indication that collaborations between different groups within the Dutch women's movement have been common, whilst Lovenduski & Randall point out that differences in the British women's movement have led to differences over campaigning

priorities. This has had a direct influence on the campaigns around childcare. Even so, British feminists have had a harder task in affecting national politics. Because of the different political systems in the two societies, Dutch feminists were able to impact national politics through the opening up of channels which remained absent in Britain. British feminists (maybe as a consequence of this) have directed more energy towards influencing local (and often left-wing) politics. This has meant, though, that their success has been dependent on the influence of local governments. This, we know, has seen a decline over the last decade.

Lastly, the idea of new social services drawing on public resources has become completely unacceptable in British society, something which is somewhat different in the Netherlands. This has meant that since the early 80s recession, the British government (and <sup>British people</sup> ~~Brits~~ thinking along similar lines) has argued that any provision for facilitating the combination of employment and childcare is to be privately resourced. And there has been no change in this view more recently. In effect, there has been some increase in privately funded facilities. These, however, favour those in the higher income groups of British society. The apparent contradiction, that such measures discriminate against the less well off - who draw on significant public resources to maintain a life without remunerated work (e.g. lone ~~and single~~ parents), does not appear to have influenced national decision taking.

The consequences of this account for women's employment supply decisions in the two societies have been predictable. In both societies, women's decision taking has been restricted, partly explaining the significant rises in part-time employment. Though I have not explored this matter in any great detail here, Dutch sources stress the significance of the rise in women's labour supply over the last 20 years.

Exploring the context around the gender composition of banking work forces has been relatively straightforward. More tricky is to link this to the changes and continuities indicated in the employment figures of the banking sector, which were summarized in section 7.3 under the heading *trends in banking employment: 1970-1990*. In discussing the context of banking employment in the last 20 years, I have concentrated (as I did in the discussion of the context



around the aggregate work forces) on social/economic factors and on the implications of second wave feminism on banks and their staff.

In discussing the social/economic changes with which the banking sectors of both societies have been confronted in the contemporary period, it has been possible to look in more detail at economic and market induced changes. Certain aspects of these changes; e.g. the drive of new technology; the increasing uncertainty of the financial market; the internationalization of the finance market; are aspects which have also affected other industrial and service sectors recently. The banking sectors in the Netherlands and Britain have reacted to these changes in their specific ways and in their own time. Dutchbank, for instance, started a programme of stabilizing employment levels (the *volumebeleid*) at the beginning of the 1980s; a programme which was continued throughout that decade. This policy carried in its wake other employment related policies which, as I suggested, show to a certain degree the bank's willingness to hold onto its existing staff. Dutchbank has shown this same willingness, I believe, to its female staff, particularly at the end of the research period, when <sup>its</sup> EO policy incorporated a number of options to facilitate changes in the combination of domestic responsibilities and employment, faced by its employees. Two of these options reflect changes in the aggregate society. These are the rise of part-time working in the bank, and the now (limited) availability of child care facilities.

The response (in terms of employment policy) of Britbank to the changing economic circumstances has been somewhat different. The stability in its employment levels in the early eighties were followed by years of employment expansion in the late eighties. Since the turn of the decade, the emphasis has been on staff reductions. So whilst at the end of the eighties employees still experienced employment security in the bank, this has now changed radically. As reflected in the response of my informants, this can only entail that Britbank is not (currently) committed to holding onto existing staff, and women staff will be no exception in this respect. Nevertheless, one might think that the bank's established EO policy - which, like that of Dutchbank, contains aspects to reduce the turnover of women staff - will prevent gender <sup>from being</sup> ~~to be~~ an aspect of staff reductions in this respect. Also Britbank's EO policies reflected aggregate trends. Firstly, in that it did not contain a commitment to help with the costs of child



care facilities. Britbank had not committed itself to the setting up of work place nurseries at the end of the eighties, either.

In section 7.4, I also explored whether and in what ways second wave feminism has impacted on bank sector staff. I did this by comparing and contrasting the stories of my informants in relation to (1) their attitude towards work and (2) the way in which they discussed the link between their home life and their work life. In considering both these themes, the past could be contrasted with the present, and changes could be indicated (though I stressed that my informants' sample was not representative, I do think their stories reflected certain aspects which may be more general amongst bank employees). According to my informants, then, there had been a change in women's attitude towards their bank work over time. More women were now more career minded than in the past, though a number of informants argued that you could find differences amongst bank women in this respect. But particularly in the link between home and employment, change over time has been evident. Even within the contemporary period, change was evident. During the '70s, bank women (or the wives of bank men) would still leave their employment upon the birth of a child. Many of them would return to bank work at a later date (and amongst those part-time working was common), though some never returned to the labour market. During the '80s, some informants still followed this pattern, but others now no longer consider 'getting<sup>having</sup> children' as a reason to stop work. Amongst them, there are some who now combine looking after their children/home with part-time employment; others have returned (after maternity leave or career break) on a full-time basis.

What this indicates is that an increasing number of bank women look upon their work as a permanent occupation. This change is reflected in the increase in the average years women work in a bank (and a decline in the turn-over ratio amongst women staff). This may be related to the gender composition of bank staff. In the past (1950s and 1960s), as indicated by former Britbank manager Mr T, when turn-over amongst women staff had been stipulated by their marriage or their pregnancy, the bank could more or less influence the gender composition of their staff by deciding on the gender composition of recruitment. In the current context, this is no longer possible in the same way. For one, because recruitment has itself become rather



limited over recent years. In addition, because of the changed attitude amongst bank women towards their employment.

This does not mean, however, that gender inequalities no longer characterise employment relations in banks. Indeed, as some of the examples which have been brought up here suggest, bank employment has undergone significant changes over the last decade. Notably, recent developments have meant that bank employees now face a more competitive environment. Their employment has also lost some of its 'old' certainties. For Britbank employees this included uncertainty about their job security. For male employees in both Britbank and Dutchbank this includes the traditional 'certainty' of moving up into the job hierarchy. I have here suggested a number of ways in which these changes also have an influence on gender relations within banks. The first of these relates to Britbank. It is plausible that their indicated wish to cut staff numbers may have consequences for their equal opportunities policies, and the vigour with which these policies are pursued and/or implemented. Secondly, the increased competition for promotion places means that it is not as easy as it used to be to progress in banks. This affects both male and female staff. In relation to this, I presented evidence which suggests that 'career' women in banks may be more discouraged by the increased levels of competition than men. Lastly, the continuing development of multi-tiering has changed the basis for progression. As I suggested above, this may mean that the future pursuit of 'equality' in the gender composition of managerial personnel may be more complex than is thus far acknowledged

## **Notes to chapter 7**

- 7.1 Over the last 15 years, a diversity of views have been brought forward which represent attempts to make sense of the economic/political change over the post-war years. Though the accounts are numerous, the work of Piore and Sabel (1984), and Sabel (1982, 1984) on the one hand, and Aglietta (1979, 1984) and Lipietz (1987, 1992) on the other, are portrayed as 'alternative' analysis of contemporary change (e.g. Wood, 1989).

- 7.2 Others include: organised capitalism versus disorganised capitalism (Lash and Urry (1987); modernity versus postmodernity; and industrial versus post-industrial.
- 7.3 One prominent example here refers back to the two 'alternative' accounts mentioned in note 7.1 above. Whilst the Piore and Sabel thesis clearly argues for a 'betterment' in the quality of work life (implicit in their notion of functional flexibility), for Aglietta economic restructuring leads to a tightening up of managerial control over workers, and hence a decline in the quality of work.
- 7.4 Atkinson's notion of the 'flexible firm' (which concerns specifically the British economy), was put forward in various articles. Amongst others, in *Personnel Management*.
- 7.5 I would further agree with the adversaries that part-time work is not a 'new' form of employment relations characteristic of the recessionary years, but was also used during the full employment post-war years, as evidenced in chapter 6 (Pollert, 1988; Hakim, 1987; and MacInnes, 1988).
- 7.6 The Dutch, British and Eurostat figures presented in table 7.1 are not comparable. All three statistical sources have specific ways of calculating total work force figures and part-time figures. This is especially important for the Dutch figures between 1971 and 1983. Amongst part-time workers, only those are included with a working week of less than 25 hours. In effect, some of the Dutch change in 'full-time' work may actually reflect a change in work where the working week is between 39 and 25 hours. The part-time figures provided by the CBS source *Social Year of the Netherlands* thereafter (1980-1990) are not comparable with the earlier figures as the definition of part-time work has changed to include only those working less than 20 hours per week. Eurostat's calculation of part-time figures is made on the following guidelines: (1) "*the distinction between full-time and part-time work is generally made on the basis of a spontaneous answer given by the interviewee*" and (2) in the case of the Netherlands those included in part-time figures are self-employed or family workers if they work less than 35 hours a week; employees if contracted to work less than 31 hours a week or if they work between 31 and 34 hours a week and this is usually considered as less than the hours



normally worked for the type of work involved (Eurostat, 1985: 45). I have brought these figures together in table 7.1. as a means of showing trends only.

7.7 I am referring here to table 5.1 (Humphries & Rubery, 1988: 90), also printed as table 4.1 in Rubery & Tarling (1988: 101).

7.8 A series of figures similar to table 5.1 in Humphries and Rubery for British full-time and part-time working trends are presented in table 7.A for the Netherlands. However, as the Dutch CBS (*Centraal Bureau voor de Statistiek*) has (for the years 1971-1983) included as part-time workers only those whose working week is less than 25 hours, these figures are not comparable to those provided by Humphries & Rubery. Though they do indicate trends, these may be misleading (see note 7.6).

**Table 7.A** Trends in full-time and part-time employment in the Netherlands between 1971 and 1983

year	Men	Women	F/M%	women part-time	women full-time	women p-t%
1971	=100	=100	25.7	=100	=100	18.2
1975	100.5	111.1	27.7	168.3	98.3	27.6
1976	100.9	113.3	28.6	175.8	99.4	28.3
1977	101.3	116.9	28.6	183.3	102.1	28.6
1978	101.9	120.0	29.2	190.7	105.5	28.7
1979	102.0	124.5	29.7	199.6	107.5	29.2
1980	103.3	135.0	31.2	226.4	112.8	30.6
1981	104.6	143.9	32.3	254.2	119.3	32.2
1982	105.7	152.8	33.4	282.8	123.8	33.8
1983	106.8	161.8	34.5	311.9	128.4	35.1

*Source: CBS Statistical Year of the Netherlands (1978, 1983)*

- 7.9 I am justifying this lack on the basis that this section is based on an interpretation of existing accounts. A detailed comparative analysis of economic change, for example, of the kind provided by Lane on British, German and French contemporary economic change, does not exist for the Netherlands. In section 7.2 of this chapter, contemporary economic change in the banking sector will be covered.
- 7.10 The *CDA* or *Christen-Democratisch Appel* is the contemporary Dutch party in which the older confessional parties came together. The *VVD* stands for *Volkspartij voor de Vrijheid en Democratie* (people's party for freedom and democratie) and is the Dutch liberal party.
- 7.11 Between 1977 and 1981, unemployment rises from 200.000 to 400.000 (de Jong & Sjerps, 1987: 147)
- 7.12 The 'redistribution' idea, as has been pointed out in Dutch commentaries, originated in the Dutch women's movement (end 70s, beginning of the 1980s) as a measure to enable the 'redistribution' of tasks in and outside the domestic sphere. Bakker (1988: 38) mentions that a similar idea has been put forward by the Swedish women's movement. Interestingly, this measure was adopted by the Dutch government, not as a means to bring greater gender 'equality', but as a means to deal with rising unemployment. Examples of the 'redistribution of employment' policy are: (1) labour-time shortening: this was achieved by either shortening the working week, or by introducing 'extra' days off: the so-called *ATV* (*Arbeids-Tijd-Verkorting* or labour-time-shortening) days. (2) the *VUT* (*Vervroegd Uittreden* or early retirement) regulation; which offered older employees the possibility of early retirement. (3) Part-time employment was considered a third way in which to redistribute employment.

In a critical commentary on the effects of this policy, Morée points out that this policy certainly did not lead to the creation of new employment places. Instead, "*de stapsgewijze arbeidstijdverkorting heeft onder het toezicht oog van de vakbeweging in het gunstigste geval tot behoud van bestaande arbeidsplaatsen beleid...*" (Morée, 1989: 79) ("*the step-by-step labour-time shortening has, under the watchful eye of the labour movement, in the best instance resulted in the maintenance of existing labour*



*places,..").* As a consequence, the mid-1980s saw a worsening of labour relations. As the 'redistribution' policies did not appear to work, the Dutch labour movement became frustrated at what appeared to be the non-existence of a direct unemployment policy on the part of the Dutch government. As an additional issue, one may wonder whether the 'hidden' agenda of these measures was to provide industry with a means to cut employment costs (i.e. similar to the more explicit move in Britain towards a low-wage economy).

7.13 Included were *"gezinshulp, bejaardenhulp, maatschappelijk werk en onderwijs...."* (Morée, 1989: 80) (*"familycare, care of the elderly, social work and education...."*).

7.14 Van Arnhem provides us with a good example of this attempt by the Lubbers government to transfer certain social care tasks back to 'the family'. In 1983, the government held a meeting in which the ministers could respond to the *Discussienota inzake emancipatiebelied op het terrein van arbeid en inkomen* (Discussion paper on emancipation policy in the terrain of work and income). Van Arnhem interprets from the leaked minutes the words of minister De Ruiter of Defence.

*"De vraag nu is: wat ziet de minister dan wel graag? Het antwoord daarop luidt: vrouwen moeten haar oude moeder en vader verzorgen, op school bijspringen en allerlei klusjes in de buurt of wijk doen. Zo zei De Ruiter het natuurlijk niet letterlijk, hij zei het zó: 'er (bestaat) ook voldoende niet betaalde zinvolle arbeid. Juist in de huidige economische situatie is dit laatste van belang. Het idee dat betaalde arbeid het hoogste goed zou zijn, moet worden gerelativeerd."* (van Arnhem, 1985: 92)

*("The question is now: what does the minister like to happen? The answer to that is: women have to care for their old mother and father, help at school and do all sorts of jobs in the neighbourhood. Of course, these are not the literal words of the minister, he said it like this: 'there (exist) also enough non-paid and worthy work. Exactly in the current economic situation is the latter of importance. The idea that paid work is the ultimate end must be put into perspective.'")*

7.15 This section has benefitted greatly from Morée's (1992) comprehensive discussion on the recent history of the 'integration' of 2nd wave feminism into Dutch state policy (1992).

- 7.16 De Jong & Sjerps name several of these groups. In the area of social and economic issues the following groups were set up. (1) *het Comité Waakzame Vrouwen in de Gezinszorg* (the Committee Watchful Women in Familycare); (2) *Aktiecomités Vrouwen in de Bijstand* (Action Committees Women on Social Security). These later formed a national body *Landelijk Steunpunt Vrouwen in de Bijstand*; (3) women whose income was paid through the laws covering ill health formed the *Landelijk Netwerk Vrouwen in de WAO/AAW*. In politics, (1) *het Kamerbreed Vrouwenoverleg* (1981); (2) *het Politiek Vrouwenoverleg*; (3) *het Samenwerkingsverband De Populier* (1982/3), were set up (de Jong & Sjerps: 1987: 149-150).
- 7.17 The *Breed Platform's* activities involved employment policy and incomes policy, with in latter years an emphasis on the individualization of the incomes (and tax) policies.
- 7.18 This is best translated as: *'Better keep out the women now, or sooner than later you'll have to learn domestic work yourself'*.
- 7.19 In the following account, I am much indebted to the recent and comprehensive work done by Lovenduski & Randall (1993) on the relationship between the British women's movement and childcare campaigns during the 1970-1990 period.
- 7.20 The TUC, for instance, produced a *Charter for the under Fives* in 1978 (Lovenduski: 1986: 115).
- 7.21 One paid worker thought that the campaign's priority lay in *"developing awareness in government and unions through such means as conducting research, consultancy work, publicizing research finds, and holding conferences. The other saw her job more in terms of supports for existing local campaigns."* (Lovenduski & Randall, 1993: 290).
- 7.22 With this campaign, Jenny Williams wanted to draw attention to (1) the dire childcare provisions in Britain, compared to other OECD countries, described in Bronwen Cohen's report *Caring for Children*, and (2) the recommendations made in this report, written for the *Child Care Network* of the EC.
- 7.23 The figure for 1988 represented here gives the impression of a slight decline over the eighties. The Department of Employment figures for later years show a rise in the female



ratio again. In fact their figures indicate that in 1990, the female ratio amongst bank staff was 62%.

7.24 The more detailed figures are represented in table 7.B. To make the account in section 7.3 easier to follow, I have relegated table 7.B to the notes pages. The employment

**Table 7.B Employment mutations in Dutchbank and Britbank: 1970-1990**

year	total	Dutchbank		part-time
		male	female	
1970	= 100	= 100	= 100	= 100
1971	106.4	105.0	109.2	105.4
1976	135.6	132.4	142.2	385.5
1981	175.2	165.8	194.3	446.2
1986	173.7	161.6	198.4	797.8
1989	171.2	156.7	200.7	748.9

  

year	total	Britbank	
		male	female
1970	= 100	= 100	= 100
1971	99.2	99.2	95.3
1976	114.1	96.6	130.9
1981	123.3	108.7	137.3
1985	121.3	108.7	133.4

*Calculated from Dutchbank's Sociale Jaarverslagen 1970-1989 and The Committee of Scottish Clearing Bankers' Quarterly Labour Statistics 1970-1985*

statistics of both banks are broken by fusions. For Britbank this makes figures before and after 1985 not comparable. For Dutchbank the breakpoint happens in 1990. Hence in table 7.B., Dutchbank's figures stop at the year 1989, whilst Britbank's figures are cut off after 1985. Table 7.5 is equally affected by this.

7.25 The rise in part-time working in Dutchbank increased as follows: 1970 - 3.2%; 1975 - 9.4%; 1980 - 9.0%; 1985 - 14.1%; 1989 - 14.2%. For the ratio of female employee working on a part-time basis, figures are only available from 1980 onwards. These are presented in table 7.C below, followed by the ratio of part-time working amongst Britbank's female staff.

**Table 7.C**      The ratio of women working part-time in Dutchbank and Britbank

year	Dutchbank	Britbank
1980	23.1	8.1
1981	--	
1982	21.8	
1983	22.1	
1984	31.3	18.6
1985	34.3	14.8
1986	35.5	14.7
1987	35.5	14.3
1988	34.0	14.3
1989	33.9	14.5

*Sources: Dutchbank's Sociale Jaarverslagen 1980-1989: Britbank's own figures. The Britbank figures for 1980 and 1984 come from MacInnes (1985:25)*

7.26 After the fusions of the early 1960s, in which some of the largest Dutch banks come together to form larger units, the second half of the 60s sees some banks absorbed by larger ones. In 1968, for example, the *Hollandsche Bank Unie* is absorbed by the *ABN*



and the *Nederlandsche Overzee Bank* becomes part of the *bank Mees & Hope*. During the early 70s, the cooperative banks fuse together to form the *RABO Bank* and in 1976, the *bank Mees & Hope* is absorbed by the *ABN* (Wierema, 1979: 34). From thereon, the largest banks in the Netherlands include the *ABN*, the *AMRO*, the *NMB*, the *RABO Bank* and the *Rijkspostspaarbank/Post Cheque Giro Dienst*. There are also a number of *Bondsspaarbanken*, which operate independently from one another. More recently, the trend in fusions have seen a new influx. In the Netherlands, this is seen as related to the increasing importance of the international market. Hence in 1989, the *ABN* and the *AMRO* fuse to form the *ABN/AMRO Bank*. During the second half of the 80s, the still nationalized *Rijkspostspaarbank/PCGD* is privatized and from thereon is called the *Postbank*. This opens the way for further fusion. In addition, in 1989 the *NMB* fuses with the *Postbank*, forming the *NMB-Postbank*. Later, in 1992, there is another fusion with the insurance company *Nationale Nederlanden*, which results in the formation of the *ING* (*Internationale Nederlandsche Groep*).

7.27 It will be remembered from the previous chapter, that financial transactions between individuals and/or businesses in the Netherlands mostly involved the giro system, in contrast to Britain, where cheque writing was more common. The *Bankgirocentrale* was set up to deal with giro transactions of clients between the different banks. This meant that the *Bankgirocentrale* became the competitor of the *Post Cheque Giro Dienst*, which was in public ownership.

7.28 The profit level of 1981 is 19% below that of 1980 (Sociaal Jaarverslag, 1981: 2).

7.29 The following quote is a good example of this:

*"Het werk verandert, de medewerkers veranderen mee. De trefwoorden voor de komende jaren: aanpassingsvermogen, bereidheid tot verandering en flexibiliteit"* (Sociaal Jaarverslag, 1987: 3).

*("the work changes, and the employee changes with it. The catchwords of the coming years are: adaptability, willingness to change and flexibility")*.

7.30 *LIOS* stands for *loopbaanontwikkelings-informatiesysteem* or career development-information system.

- 7.31 This does not mean, however, that other Dutch banks are following in Dutchbank's footsteps. Neither does the current policy mean the future will not see job cuts in Dutchbank. Certainly, recent newspaper articles are recording job cuts. For instance in the *BankGiroCentrale*, where it is expected that around 330 people out of 930 will lose their work due to reorganizations (see for example *Algemeen Dagblad*, Monday 25th May, 1992). The leader of the trade union *Dienstenbond FNV*; D. Hamaker, further argued that employment in the banking sector will in the near future be characterized by job cuts, due to the developing computerization. The only reason, so he argued, why job cuts have not been so severe up until now in the Dutch banking sector is because the recent fusions require the banks to divert a lot of their attention to the organisation which accompanies the transformation of two institutions into one. (*Algemeen Dagblad*, 'Automatisering kost banen', Monday 25th May 1992).
- 7.32 Amongst the Britbank informants alone, Sandra has been with the bank for 30 years, and had a break of 3 years; returning to Britbank on a part-time basis (though in a variety of work). June has been with Britbank for 22 years, with a break of 10, and Janice has been with the bank for 25 years, with a break of 8 years. Interesting is that both Nancy (who has worked in Britbank for the last 23 years), and Paula (who has worked in Dutchbank since 1963) had no children and also did not have breaks.
- 7.33 Many aspects were brought up. Here are some of them. a) they've continued to integrate all work done in the bank into one evaluation scheme; b) they've made moves to make part-timers eligible to the same 'perks' as full-time members of staff; e.g. being able to take out a special mortgage, and eligibility to join the pension scheme; c) they were reviewing the rights of staff working less than 14 hours to be included in the pension scheme; d) they were reviewing whether the period women are away on maternity leave should be included as pensionable time; e) they have EO training for personnel staff and training department staff; they have 'positive action' training, and were thinking about setting up single gender training; f) they were involved with the Race Relations Council; were a member of the Employers' Forum for Disability and they have joined Opportunity 2000.



7.34 Even so, no figures were provided which would indicate the degree with which Britbank women took advantage of the break (but then, I did not ask for them either).

## CHAPTER 8

### Conclusion

In this comparative investigation of the gender composition of work forces, and the changes and continuities therein in the recent history of women's economic activity in the Netherlands and Britain, I have directed my attention to those themes and time-periods, which have been indicated as - in some way - significant to the issues at hand. In delineating these themes, I have paid attention to both Dutch and British accounts; particularly those informed by a gender relations perspective. As a consequence, the marriage bar (or marriage bars as I have preferred to refer to these phenomena<sup>a</sup> of women's employment history) featured as a central theme. In addition, the Second World War period, the post-war years, and the contemporary period all featured as central time-periods in the investigation.

Moreover, in the chapters covering these specific time-periods, two separate, though related perspectives on the gender composition of work forces was presented. One involved the aggregate or total work forces of the two societies under investigation. Here, aggregate trends and changes in the gender composition of work forces were considered, and the differences found between the two societies were investigated. These accounts relied on a comparative analysis of relevant secondary sources derived from both societies. In contrast to this macro approach, a more middle-range, case-study investigation of the banking sector was presented. Here too, the gender composition of bank staff and changes therein, were the main themes which shaped the course of the investigations. The investigations were informed by archival materials and accounts from bank employees.

In my concluding discussion, I want to bring a number of points together which have been made during the course of my discussion. Firstly, I want to reflect again on the way the organisation of Dutch society has historically been different from, and still is different from British society. Each empirical chapter has, in some way, addressed issues around the culturally specific 'nature' of those social relations within each society related to women's



economic activity. I want to bring these together here. In a similar effort, I want to come back to the peculiarity of banking employment in the two societies. At various time-periods, this case-study has shown, have the operations of banks in both societies been influenced by the demands of the aggregate economy. But it is only by acknowledging the interrelation between this and the peculiar employment organisation within banks, that comparative differences in the gender composition changes and continuities over time may be understood. To conclude, I shall return to the contemporary time-period, and the controversy with which this discussion started.

### **Cultural specificity and the gender composition of aggregate work forces**

In chapters 4 to 7, the cultural specificity of the two societies under investigation always cropped up as an important aspect underlying the differences found. Here, evidence of this related to the war and post-war years will be brought together. Crudely, the major cultural difference between the two societies in this period may be characterized as follows. Whilst divisions in social relations in British society were mainly class based, in the Netherlands such divisions were mainly stipulated by the existence of the Catholic, Protestant and Socialist 'pillars'. In the latter, class division were evident, but often these were not as important as relations determined within the 'pillars', and between them. Within the Catholic pillar, for instance, one could find Catholic trade unions and employers' federations, both incorporating a Catholic line of thinking. Catholic trade unions, therefore, often took a different position on 'labour' issues than the Socialist unions.

Of interest here is that these cultural differences did, in fact, incorporate rather similar 'traditional' gender relations. These were under investigation in chapters 4, 5 and 6. In short, these 'traditional' gender relations stipulated gender roles in the private/domestic sphere of the home and the public sphere of employment. In both societies, there were strong tendencies to think of a woman's place as the home, resulting, for instance, in such phenomena as marriage bars. Marriage bars were, taking into account the variations found, institutionalized evidence for the presence of this kind of patriarchal thinking in each society.

Given this similarity, the cultural particularity which characterized social relations in the two societies was the source for much variation. Especially in relation to the presence; timing of the presence; and implementation of marriage bars, this was the case. This variation is already noticeable in the secondary accounts which comment about marriage bars in each society. These have basically emphasized different points. In Britain, commentaries have pointed to the fact that marriage bars appear to have been forgotten as phenomena of women's employment (Walby, 1990a; Glucksmann 1990: 300; Roberts 1988: 73). They have argued that this neglected feature of gendered employment relations is in need of further analysis. In the Netherlands, almost the opposite is the case. Here, there are quite a number of accounts which trace the variations in time and implementation found in the presence of the bar in State employment (Posthumus-van der Groot 1977; Schoot Uiterkamp 1978; Blok 1978/1989; and de Bruijn 1989). About other types of work, there is less systematic material available.

This emphasis, then, points to one major difference. This is that in the Netherlands, the State has historically played an important role in the establishment of marriage bars and in their abolition. This, as is pointed out by Schoot Uiterkamp, for instance, crossed the boundaries of the types of employment which were regulated directly by the State. The State was seen to set the example for other employers in this respect. In contrast, in Britain, State influence and/or interference in marriage bars has virtually been absent. More importantly, in reasoning why State influence on marriage bars was so significant in the Netherlands, there is a need to recognize, as I explained in section 4.3, the importance of the pillarized nature of the organisation of social relations in Dutch society at the time. Looking upon the State as a process in which the interests of various agents and groups give rise to specific policies and decisions, the influence of the confessionals at specific historical periods (e.g. during the 1930s, when unemployment was very high) is evident. It was their moral vision on women's employment - which objected specifically to the employment of married women outside the home - which in many cases was decisive in the introduction of bars, in their implementation - and during the 1950s - in their abolition.

Whereas in the Netherlands, the confessionals were the driving force of a 'conservative' ideology around specifically married women's employment, in Britain a similar ideology was



espoused to by certain sections of the middle classes. It is interesting in this respect that Lewis (1984) has linked marriage bars with middle class occupations and familial ideology, in an effort to explain the increased presence of marriage bars in Britain in the inter-war years. This position, I pointed out in chapter 4, does not sufficiently pay attention to the fact that not all, but only certain types of middle class occupations were subject to a marriage bar. Moreover, in order to explain the timing at which such bars were abolished in British middle class occupations; like teaching, the Civil service and banking employment, there is a need to pay attention to the peculiarity of these sectors of work. What my discussion has shown here is not the negation that class played an important role. Rather it has indicated that an acknowledgment of variations in the degree to which Britain's middle classes held these ideological views is important in understanding the variations found in the presence of marriage bars in middle class types of occupations. Within this context, it is maybe not surprising to find that marriage bars have lasted longer in British banks than most other middle class <sup>occupations</sup>.

These same issues return in chapter 6, now in relation to the challenges posed on this familial ideology by an economy seeking 'new' labour supplies. The post-war years in both Britain and the Netherlands may be characterized as a period which sees a gradual decline in the importance of the familial ideology just described. One <sup>e</sup>vidence for this is the increased importance of liberal discourses. These discourses favoured individual freedom and were opposed to the power employers and the State could wield in deciding whether married women were allowed to work or not. The decline in the dominant familial ideology is, without doubt, accompanied by an unprecedented tightness of the labour market. Of significance here is the difference in the timing at which the 'traditional' familial ideology became challenged in the two societies.

In Britain, the Second World War posed a challenge to this kind of attitude towards employed married women prevailing in the preceding years exactly because the demand on labour resources has been so pressing. The years following on from the Second World War were years of full employment. This did not allow a relapse to pre-war attitudes. Indeed, the

British government to a certain degree tried to stimulate a change in attitudes in this respect, though it is clear from their 'advice' (e.g. in the Economic Survey of 1947: Cmd 7047), that they had no wish to influence changes in the domestic division of labour. So the post-war state of the labour market was decisive in pushing for a change in attitudes towards the employment of certain groups of women. Even so, change was gradual. I agree here with Wilson (1981) that this familial ideology remained more salient in middle class than in working class circles in the post-war years. Such a statement is justified<sup>d</sup> in the sense that marriage bars which had been present in industry in the inter-war period, had mostly disappeared after the war. A typical example here is Peek Frean; the biscuit factory. The exceptions here form certain geographical areas; like South Wales and Northern Ireland, where jobs have historically been in short supply, and where marriage bars were present into the 1960s. In more middle class types of work; e.g. banking and insurance, the bars lasted longest.

In the Netherlands, the situation was rather different. Here, the war years had not posed a challenge to pre-war attitudes towards the work, outside the home, of married women, even though the marriage bar in State employment was relaxed as male employees were called to Germany. In the post-war years, as I indicated in chapter 6, evidence suggests that there were a variety of labour resources available. Only during the 1950s, when a labour shortage became pressing, did a similar gradual decline in the 'traditional' familial ideology take place. Here, however, the decline does not have class connotations but returns us to confessional ideology. In the Netherlands, Mrs. Tendeloo; a Dutch labour MP, pressed for the abolition of the marriage bar on State employees from the end of the Second World War onwards. One could argue, therefore, that some change towards more liberal thinking was evident in the late '40s and early '50s. However, as discussed in Dutch sources, within the Catholic pillar, change was slow. Only during the '50s did issues like married women's employment become debatable at all in these circles.

This investigation on the gender composition of work forces has consciously been a discussion with analysis of gender relations in employment, and relating to it, gender relations in the



private/domestic sphere. This relation has been particularly significant in the historical time-period considered here, in the sense that the prevailing patriarchal gender relations at the time, as embodied in such phenomena as marriage bars, assigned gender to place; women to the domestic sphere of the home, and men to both. These relations, then, often took forms of exclusion. In Walby's theoretical framework, these<sup>5</sup> relations have been conceptualized as forming part of the historically specific 'private' form of patriarchy, as opposed to the more contemporary forms of 'public' patriarchy.

I want now to return briefly to Walby's analysis. Interestingly, her account is a recent, and only, attempt to address comparative variations in the form which patriarchal gender relations have historically taken in industrialized societies. This makes it interesting to relate some aspects of my analysis here to her theoretical framework. All industrialized societies, she argues, have gone through a historical period characterized by a private form of patriarchy. Over time, this form has changed: now these societies feature a public form of patriarchy. Within the latter, variations are apparent. A three-fold distinction is made by Walby, based on whether the State or the market has been decisive in "*bringing women into the public sphere*" (Walby, 1990a: 95). The variations in the public form of patriarchy, Walby argues, are stipulated by the "*introduction of the level of the State as a new element*" (1990a: 95). What Walby then provides, is an account of the comparative differences in 'public' patriarchal relations, in which East European societies are contrasted with West European societies, and in turn with the United States. What we get is an emphasis on these differences, and an implied uniformity in the public form which patriarchy takes in West European societies. As I commented in chapter 2, Western Europe is said to have a "*mixed state/market*" form of public patriarchy.

In relating some of these themes brought up above to Walby's comparative framework, I want to draw out a number of points. First of all, though my discussion here has concentrated on the issues of change and continuity in relation to the gender composition of aggregate work forces, this thesis spans the period in which one could argue, using Walby's terminology, there has been a shift from a private form to a public form of patriarchal gender relations in

the two societies investigated. More specifically, chapter 4 and 6 looked in some detail at, what Walby calls, "*the second moment*" in the shift from private to public patriarchy in which women have gained "*effective access to paid employment*" (1990a: 96). Walby's account, if anything, implies the similarity of 'private' patriarchal gender relations in industrialized societies. This point is, to a certain degree, supported by my discussion here, as it indicated the remarkable similarity in the patriarchal gender relations in the Netherlands and Britain in the historical period considered here.

However, I further indicated that underlying this similarity were some important cultural differences. Walby's account implies that the State only becomes important as a differentiating factor in patriarchal relations in the contemporary period. Given my analysis of the comparative differences in the occurrence of the marriage bar in the Netherlands, this does not seem accurate. Indeed, it could be argued that the state/market dimension needs to be included in distinguishing private forms of patriarchy. As shown in chapter 4, the Dutch State has been rather influential in enforcing patriarchal gender relations which assigned women to the private/domestic sphere. In contrast, in Britain, this was rather different. Here patriarchal relations operated through the sphere of employment (market?) and/or the private/domestic sphere. The role of the British State in British marriage bars has been minimal.

Moreover, in understanding why this is so, the cultural specific manifestations in the two societies are important. Dutch 'pillarization' entailed a strengthening of confessional interests at State level during the first half of the 20th century. Through its power on State level, Dutch confessionals were relatively successful in enforcing its ideological thinking, including its distinct thinking on women and work outside the home, to a significant degree, on Dutch society at large. Maybe in this respect, the outcome of a 'private' form of patriarchy should also be seen as a manifestation of the

*"difference in state policy, which itself is an outcome of various struggles between opposing forces on both gender and class issues." (1990a: 95)*



The exception being that in the Netherlands class issues intermediated with religious/cultural manifestations. The latter were, if anything, more significant than the former.

### **The peculiarity of banking employment and the gender composition of banking work forces**

In discussing the gender composition - and changes and continuities therein - of banking work forces, there have been a number of occasions when the cultural specificity characterizing the aggregate societies have impacted on the banking sector. On the other hand, an important point this case-study has shown, I believe, is the peculiarity of banking employment, and the implications of this for the way gender has impacted on the employment relations, and vice versa, in banks.

One important period in recent history; the Second World War years, shows the way in which banks (and other private firms) can become subject to emergencies arising beyond the boundaries of their private concerns. The different experiences of the war in the two societies show the degree to which British banks had to change their traditional employment set-up in order to continue to provide its services during the war. My informants have argued that it was uncommon to find female staff employed in the clerical work of Britbank before the war. This was one reason why the Second World War was such an 'eye opener' for my British informants, as in the time of a few years, women took over most of the (mainly routine) clerical jobs in British banks. The Second World War was thus a stimulant in the feminization of clerical bank work in Britain.

The war-time emergency operations continued to be talked about in a 'temporary' discourse; once the war was over, 'everything' could return to 'normal'. But everything did not return to 'normal'. In fact, the post-war years were the period in which permanent changes were forged in banking employment in both societies. In explaining the different ratios of change in the gender composition of bank staff in the two societies in this period, reference needs to be made to the different aggregate pressures at work on banking employers. Whereas British banks suffered from a labour shortage equaling the persistence of this shortage in the

aggregate economy, Dutch banks did not face a similar problem; reflecting a 'better' aggregate Dutch labour market overall.

This, however, is only part of the story. Equally important in explaining the extensive clerical feminization in British banks during the period, is the presence of internal labour problems; problems which were certainly not as pressing in Dutch banks, but which were a direct result of the peculiar organisation of employment in banks. Before the Second World War, both British and Dutch banks offered their male clerical workers a career in the bank within the context of a job for life. After the war, all British banks complained about the so-called age-bulge problem, which constituted the over-representation of male employees at the age where bank employees could normally expect promotion. But promotion places were not available. This caused a number of problems for British banks; e.g. the presence of disgruntled older male employees, and a higher than normal turnover amongst youngsters (partly caused by the bad prospects in banks, and also partly caused by the tight labour market), which had to be solved. I have argued here that the solution found by British banks was the solution which caused the least amount of distress to the already precarious relations between bank employers and their male employees. In fact, the solution sought aimed to restore the 'old' certainties of the male career path. By employing female clerical workers - though on a different basis from male clerical workers - the male career path could be improved.

In relation to this, the persistence of the marriage bar in banking employment in the two societies was again reflected upon. In the Netherlands, the persistence of the marriage bar in Dutch banks into the '60s neatly fitted in with the aggregate ideological thinking of the time. Dutch banks did not have to find 'special' reasons explaining the marriage bar. It would, in fact, have been frowned upon if Dutch banks had deviated from this phenomenon of the confessional inspired ideological climate which existed in the Netherlands. In Britain, the persistence of marriage bars into the 1950s in various banks contrasted with its abolition in other sectors of - also middle class types of - work during the 1940s. This persistence may be explained by drawing on a number of interrelating factors. Maybe most importantly, the operation of a marriage bar helped in the construction of female clerical work as 'temporary', and hence reinforced the idea of the 'permanent' male career. In holding on to their prerogative



to decide on the length of women's employment with the bank, bank employers drew on the residue of the 'traditional' familial ideology still evident, particularly in the middle class sensibility of employees in banks.

It is on this basis that I have argued here that the history of patriarchal gender relations in banks have seen a shift, in the first instance, from an exclusionary strategy; involving the exclusion of women from clerical bank work, to a partial inclusionary strategy; involving the partial inclusion of women, on the basis that only single women were allowed (or were welcome) to work in banks. In addition, as I argued in chapter 3, and showed in chapter 6, these patriarchal employment relations can not be understood in terms of an organised manifestation of male interests in trade unions. Rather, in the banking sector male interests manifested themselves between male managers and other male employees. This example; of clerical feminization in banks, shows the importance of the interrelation between gender and class issues in explaining change in such particular employment histories. The alliance between male interests reinforced both a middle class male career, and the man as head of the middle class family, with his wife as his dependent.

In both societies, then, banks developed a peculiar gendered employment set-up in the post-war years - of young women staff working in a job and male staff working in a career - the salience of which has been commented on in Britain by Crompton (1989), MacInnes (1986, 1988) and Heritage (1983) and in the Netherlands by Wierema (1979). By the 1960s, however, various aspects of this gendered set-up were relaxed. A continued tight aggregate labour market eventually also required banks to look for 'alternative' labour supply sources. Marriage bars disappeared, and gradually the 'profitable' aspects of employing married women, or of providing part-time employment, became emphasized. Overt gender differences in wages also disappeared. I have suggested that this change has signalled a second shift in patriarchal employment relations in banks; from partial inclusion to formal inclusion. Gender ceased to be a basis for the formal exclusion of women, though of course, in real terms, this has not meant the end to gender differences in employment.

### **The contemporary period**

In the contemporary period - discussed in chapter 7 - it is clear that the significance of the cultural specific formations, which characterized the two societies in the post-war years, has declined. On the one hand, the salience of the pillarized organisation of Dutch society has declined significantly, though it would be rash to say that aspects of it have disappeared altogether. Equally, it would be wrong to argue that social divisions based on class differences have disappeared in Britain. More accurate, probably, is to argue that the character of these divisions has changed somewhat over time. These changes have been heralded, in both societies, by 'modernizing' discourses. Second wave feminism(s), I would argue, forms one example of such discourses. I have speculated in chapter 7, that 'modernizing' discourses addressing the "*gender order*" (Connell 1987) have impacted more in the Netherlands in the last 20 years than in Britain.

There can be no doubt that in order to understand the changes and continuities in the gender composition of the aggregate work forces in the last 20 years, and some of the features - like part-time employment - which have accompanied this, one needs to recognize the legacy of the 'traditional' patriarchal gender relations which characterized the past. Moreover, there is a need to acknowledge the continued presence of such discourses even today. In illustrating the first point, this discussion has shown that the similarity in 'traditional' discourses in the two societies has meant that similar solutions were found to the contradictions which arose, between these 'traditional' discourses and the demands of the economies in both societies. The legacy is evident, thus, in the existence of a relatively large degree of part-time working amongst economically active women. In Britain, the use of part-time employment had been pioneered in the Second World War, and had expanded significantly amongst female workers in the post-war years. In the Netherlands, part-time working was experimented with for the first time during the '60s, and this form of employment expanded rapidly during the '70s and '80s. Equally, the presence of childcare facilities for young children, directed at facilitating the employment of their mothers, was as good as absent in both societies.

In order to understand the persistence of part-time working (and the significant increase in part-time working in the Netherlands) and the relatively slow increase in the provision of child



care facilities, it is necessary to acknowledge the persistence of a 'traditional' patriarchal discourse in the last 20 years. For instance, whilst feminist modernizing forces during the '70s were able to get a more widespread agreement in the Netherlands that women (even women with children) had a right to work, this agreement did not extend to include the provision of childcare facilities.

According to commentators like Morée (1992), the reason behind this was that 'male breadwinner - female dependent' thinking remained prominent in these years, even in the Dutch labour party and Dutch trade unions. The other apt example of how 'traditional' gender discourses recurred is evident in both societies during the early 1980s depression. Both societies experienced a 'return' of arguments inspired by this same ideology during the 1930s depression. For example in the attack on dual income families. Even though the impact of these arguments may have been small, the '80s recession does hold back the kind of changes feminists have been arguing for since the 1970s.

Given the continuities in 'traditional' discourses, it is further important to take account of some cultural peculiarities, in order to pinpoint the varying successes which modernizing feminist discourse have had in the two societies over the last 20 years. One important peculiarity, which I have touched on in chapter 7, is the different State systems in the two societies; consensus politics in the Netherlands and a two-party system in Britain. In my discussion, this difference was related to the two issues of part-time work and child care facilities. On the one hand, State action has facilitated the rise in part-time employment in both societies, but in different ways. On the other hand, the different State systems have entailed a difference in the success with which second wave feminism has impacted on a national level.

Though one of Thatcherism's main aims has been to draw back the influence of the State from the economy, it would be wrong to argue that this has meant a decline in interference into the economy. Following its new conservative ideas, the British State has undoubtedly been actively involved in the creation of a low waged economy. Employers have enjoyed more 'freedom' in creating low wage jobs, and consequently, part-time employment has been on the increase in Britain, even during the severe recession of the early eighties. Dutch politics in the



last 20 years has not emphasized non-interference in this manner. Indeed, new conservatism did not 'direct' Dutch politics to the same degree here. So whilst there are several indications that the Dutch State has encouraged the creation of part-time employment over the last 20 years, the reasons behind these have been different from those at work in Britain. During the '70s, as Morée (1992) has argued, the Dutch State was involved in setting up a system of subsidy provision to encourage private sector employers to create part-time work, though it is argued that these early efforts were more effective in creating part-time posts in the public sector. The reasoning behind this government action was to provide the possibility for Dutch mothers to go out to work. A similar stimulation of part-time employment during the '80s was part of a policy package, the argued aim of which was the reduction of unemployment.

Furthermore, the discussion in chapter 7 has shown that the peculiarity of the State systems, and related to it, the different ways in which new conservatism was adopted by the ruling governments during the 1980s, have influenced the relative impact of second wave feminism in relation to the establishment of childcare facilities directed at the working mother. Dutch consensus politics has been relatively open to the influence of feminism, and Dutch feminists have targeted national politics. This meant that in 1982, parliament passed an act calling the government up to start with the provision of publicly funded childcare, though evidence suggests that the government only answered this request in the latter half of the eighties.

British feminism has not targeted national politics in the same way, the reason being that the two-party system of government is also a fairly closed system. Instead, British feminism has targeted local government, the implications of which have been that feminists' success in getting publicly funded childcare has varied, and this success has furthermore been dependent on the whims of national government. Moreover, successive British governments have been averse to spending public money on childcare, and in as much as they have made concessions to the demand for childcare in the late '80s, this has constituted efforts to develop privately funded sources. This last point, coming back to Walby's state/market form of public patriarchy, would suggest that in the last 15 years, Britain has relied more on the market as a means to make the combination of employment and children possible for British women. In the Netherlands, the State has been mobilized into financing these services.



We may here, shortly, come back to the contradiction which I mentioned in the introduction. This was, you'll remember, the curious mixing of the image of Dutch 'progressiveness' with women's emancipation which in turn clashed with the relatively low Dutch average participation rate of women. This contrasted with British 'conservativeness'; a 'low' women's emancipation and a high average rate of women's economic activity. Looking back to the themes and issues brought up in this Thesis, I would like to make a few comments here. Firstly, the research has shown that 'history' in part explains the currently comparatively low average participation rate for Dutch women (and the comparatively high rate for British women). Secondly, the 'progressive' image many Dutch people no doubt have of themselves, and which they purvey to the outside world, is part and parcel of their own peculiar history, and the meanings which have subsequently been given to this. In this respect, social change in the post-war period has been a juxtaposition of the 'traditional' confessional with the 'modern' secular. The modernizing discourses which became so loud during the '60s and '70s, were voices against the traditional 'pillorized' Dutch order. In Britain, this was rather different. Even so, change does not happen overnight. And certainly in relation to the gender composition of the Dutch aggregate work force, I have indicated how 'traditional' voices remained in evidence, and probably slowed down a process of change, which has in any case been rather quick.

In the banking sector in the respective societies, the influences bringing about change in the aggregate society are also evident. I have here discussed the pressures of economic and technological change on the banking sector; and the influence of second wave feminism on banks and their staff, in order to provide a context for a discussion on change and continuity in relation to the gender composition of bank staff. In banks in both societies, there has been significant growth in part-time working. But the extent of part-time working is more significant <sup>for</sup> ~~under~~ Dutchbank women than Britbank women. I have here suggested that in Dutchbank, this growth has been more an answer to the employee demand for it than was, perhaps, the case in Britbank. In this respect, the growth of part-time working in banks very much reflects this trend on an aggregate level. Equally, the stance in banks in the two societies



on childcare provisions reflects the aggregate picture. Dutchbank now allocates some funds to help employees in the costs of 'alternative' sources of childcare. Britbank does not have this.

Reflecting on influences on the gender composition of bank staff in the contemporary period has involved a number of different questions and issues than was the case for the war and post-war years. In the earlier research period the attention was directed towards comparing and contrasting the increased employment of women in clerical bank work. In the contemporary period, at issue has been the influences on the change and continuity in the gender composition of bank staff. The contemporary period contrasts with the post-war years. Whilst the latter were characterized more by the continuity in the operations within banks, the former are characterized by the significant changes which have taken place (and which are still taking place) in the banking sectors of the two societies. These changes may be brought together under the concept 'restructuring', and have included such change as concentration; the introduction of new technology; the perception of a more competitive (and international) market, etc.. It is these changes and the influence of second wave feminism which I have here considered in relation to the labour supply and demand of female bank staff.

I have argued here that part of the influence of second wave feminism has been that bank women have changed their own attitude towards their work. More bank women now consider their own employment in a more permanent manner. The time when bank managers could predictably influence the gender composition of their staff (on the certainty that there was a predictable turn-over amongst women staff) has now gone. Banks have paid lip-service to the changed labour supply of their female staff by accompanying these changes with policies to facilitate the labour supply of women.

However, as these policies have developed during the 1980s, banks have also indicated the need to change the 'old' conditions and understandings around the employment they offer. In both Britbank and Dutchbank, employees have been called upon to become more flexible, more market orientated, and to take responsible for their own productivity. As I have indicated in chapter 7, however, the reaction of Dutchbank in terms of their employment policies has been different from Britbank. In the former, there has been a determined and - possibly also - a more systematic approach to changing employee policies. In my account, I



have indicated two major differences in the way in which the two banks have reacted in terms of their employment organization.

One major difference which I have indicated here is the different attitude in the two banks regarding job security. Whilst Dutchbank has - up until now - worked within the context of holding onto existing staff, Britbank has heralded job cuts (in accordance with many other British banks), a policy from which they have not retracted subsequently [8.1]. The other difference relates to the degree to which multi-tiering has affected the possibilities of promotion for bank employees. Though I have not been in a position to elaborate comprehensively on these two developments in the context of this research, I have indicated some likely consequences of these developments on the gender composition of bank staff in the future.

### **Notes to chapter 8**

- 8.1 The announcement of job cuts in the early 1990s has been well documented in the British media. And as I neared the end of writing this thesis up, banks were again in the news. This time because of particularly high profit rates. Barclays, for instance, made the headlines in August 1994, announcing half yearly profits of £1036 million. Nevertheless, the bank has pointed out that these profits will not see a turn-around in the number of jobs they had planned to shed.

## APPENDIX

**Table A.1** Overview of the interviews held in the banking sector

Type	Britain			The Netherlands		
	M	F	T	M	F	T
Employer	1	2	3	4	3	6
EO-ideas		1	1		2	2
Employee (now)	7	8	15	7	8	15
Employee (former)	5	3	8	8	7	15



**Table A.2** List of interviewed former or retired bank employees: British banks

Name	when worked	last position	reason for leaving
Britain: men			
1. Mr. T	1941-1985	General Manager HO	retirement
2. Mr. Z	1947-1985	General Manager Region	retirement
3. Mr. H	1940-1982	Branch Manager	retirement
4. Mr. G	1950-1990	Branch Manager	retirement
5. Mr. Q	1936-1980s	General Manager Region	retirement
Britain: women			
6. Mrs. B	1969-1992	Manager HO	early retirement
7. Mrs. H	1948-1959	Typist	marriage (bar)
8. Mrs. C	1941-1945	Clerkess	other work

**Table A.3** List of interviewed former or retired bank employees: Dutch banks

Name	when worked	last position	reason for leaving
<b>The Netherlands: men</b>			
1. Mr. R	1946-1988	General Manager Region	retirement
2. Mr. I	1951-1990	Branch Manager	retirement
3. Mr. B	1945-1988	Branch Manager	retirement
4. Mr. F	1941-1947	Clerk	other work
5. Mr. A	1937-1961	Manager HO	other work
6. Mr. S	1939-1962	Branch Manager	other
7. Mr. L	1959-1979	Accountant	other work
8. Mr. D	1959-1965	Lawyer	other work
<b>The Netherlands: women</b>			
9. Mrs. V	1953-1960	Clerkess	marriage (bar)
10. Mrs. F	1943-1951	Clerkess	marriage (bar)
11. Mrs. J	1949-1953	Clerkess	other work
12. Mrs. R	1963-1970	Clerkess	pregnancy
13. Mrs. J	1969-1973	Insurance	pregnancy
14. Mrs. K	1960-1992	Accountant	early retirement
15. Mrs. T	1947-1957	Clerkess	1- marriage (bar) 2- pregnancy



## Addenda

(1) Page 70, table 4.1. Please note that, in this table, the age-groups for the Netherlands and Britain differ. For the Dutch figures, the age-group is 15 and over. For Britain, the age-group is 15-59. The lower figures for Dutch married women's economic activity, therefore, are partly due to this age-group difference, which affects the denominator.

(2) Page 317, table 7.3. The % change in this table is the difference between the first and last year in the series (i.e. 1973 and 1988 for the Netherlands, and 1971 and 1988 for Britain), expressed as a percentage of the first year in the series (i.e. 1973 for the Netherlands and 1971 for Britain).

(3) In my discussion of the historical context around the development of Dutch women's economic activity, two terms; *pillarization* and *confessionals*, recur. These terms first appear in chapter 4, and they are related. *Pillarization* (*pillar*; *pillarized*) is the English translation which I have used for the Dutch term *verzuiling* (*zuil*; *verzuild*). In the dictionary Van Dale, handwoordenboek Nederlands-Engels, *verzuiling* is translated as “± *denominationalism* ⇒ *sectarianism*, *compartmentalization* (along socio-political lines) ... ‘*pillarization*’”. *Zuil* is translated as “0.1 [*pilaar*] *pillar* ... 0.2 [*groepering*] *sociopolitical group/block* ... ♦ 1.3 *de zuilen van de staatsmacht* .. *foundations on which the power of the state is based* ...”. The terms *confessionals* and *confessional* are the translations I have used for the Dutch terms *confessionelen* and *confessioneel*. In the Van Dale, handwoordenboek Nederlands-Engels, *confessionelen* is translated as “(supporters of the) *religious parties*”. *Confessioneel* is translated as “0.1 [*overeenkomstig een geloofsbelijdenis*] *confessional* ⇒ [*ihb. mbt. onderwijs*] *denominational* ... 0.3 [*pol.*] *confessional* ⇒ *religious, denominational* ♦ 1.3 *de confessionele partijen* .. *the religious parties*”. In this thesis, by *confessionals* I mean those who ‘belong’ to particular religious groups. In the context of the Netherlands at the time, these included catholic and various protestant groups.

During the beginning of the 20th century, the Netherlands sees the socially specific formation of a ‘*verzuild*’ (pillarized) sociality, which gives the socio/political organisation of Dutch society its unique character. Stuurman (1981, 1988) has argued that the

formation of a pillarized social order was driven by the emancipation of the catholics. During the early 20th century, the catholics established a foothold in "*alle lagen en instituties van de samenleving*" ("*all layers and institutions of society*"), and the institutionalisation of the other two pillars; the protestant and the socialist pillars, needs to be seen, in part, as a result of the catholic expansion drive (de Bruijn, 1989: 119).

De Bruijn uses in her discussion (1989: 118/119) a description of Dutch pillarization by Bax, E. H. (1988), *Modernization and cleavage in Dutch society. A study of long term economic and social change*, Groningen: Universiteitsdrukkerij Groningen (see also note 4.20 on page 126). Pillarization is described by Bax as

*"een subsysteem in de samenleving dat politieke macht, sociale organisatie en individueel gedrag verbindt en dat, zowel in concurrentie als in samenwerking met andere sociale en politieke groepen, is gericht op doelstellingen die worden geïnspireerd door een gemeenschappelijke ideologie die door de leden van de zuil wordt gedeeld voor wie de zuil de voornaamste bron van sociale identificatie is." (1988: 25) (translation: "a subsystem in society which links political power, social organisation and individual behaviour, and which, in competition as well as co-operation with other social and political groups, is directed by aims which are inspired by the communal ideology which is shared by the members of the pillar, and for whom the pillar forms the most important source of social identification.")*

In effect, then, pillarization meant that the catholics as well as the protestant and socialist sections of the population took on politically and culturally distinct identities, which pervaded all aspects of life. The catholic pillar, for instance, consisted in catholic political parties, catholic schools, two catholic universities, catholic trade unions and employers' federations and a number of other specifically catholic groups and organisations. One consequence of Dutch pillarization, outlined by de Bruijn, is that the pillarized order in Dutch society overshadows other social oppositions; like those between labour and capital; liberal and conservative; and between the sexes (de Bruijn, 1989: 119)

In the history of political power relations in the Netherlands, pillarization takes an important place. Before the turn of the century, the liberals had a strong influence on policy making. In the first decades of the 20th century, the political influence of the



confessional parties; which included a catholic political party (the RKVP which, in the post World War II period, becomes the KVP; see page vi for an explanation of these abbreviations) and protestant/christian parties (the ARP and CHU), increased. I argue in chapter 4 that the national political influence of various pillars is evident, for instance, in the success of the catholic pillar to push through policies on the employment of women.

In the post World War II period, the pillarized sociality returns. On a political level, the catholics (KVP) form a coalition with the socialists (PVDA), and this government decides on post-war policy until 1958. Hence, catholic influence on a national political level is maintained within the framework of this pillarized reality. Nevertheless, the prominence of this pillarized reality starts to decline from the 1950s onwards.

For further reading on Dutch pillarization see

- (1) Bax, E. H. (1988), *Modernization and cleavage in Dutch society. A study of long term economic and social change*, Groningen: Universiteitsdrukkerij Groningen.
- (2) Stuurman, S. (1983), *Verzuiling, kapitalisme en patriarchaat. Aspecten van de ontwikkeling van de moderne staat in Nederland*, Nijmegen: SUN (diss)
- (3) Lijphart, A. (1968), *Verzuiling, pacificatie en kentering in the Nederlandse politiek*, Amsterdam

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