

Swedish Longitudinal Study Final National Report

– Annex 2

Gunilla Rapp & Elisabeth Sundin

SERVEMPLOI

Innovations in Information Society Sectors

– Implications for Women's Work, Expertise and Opportunities
in European Workplaces

Project SOE1-CT98–119

ARBETSLIVSRAPPORT NR 2002:13

ISSN 1401-2928 <http://www.niwl.se/>

Department for Labour Market and Work Organisation
Head of Department: Lars Magnusson



Arbetslivsinstitutet
National Institute for Working Life

The SERVEMPLOI Project

This Europe-wide, three-year study of women's employment and career prospects in the Information Society was finalised in December 2001. SERVEMPLOI (Innovations in Information Society Sectors – Implications for Women's Work, Expertise, and Opportunities in European Workplaces) got financial support from the Targeted Socio-Economic Research Programme of DGXII of the European Commission¹.

The project ran from January 1999 to December 2001 and included eight European countries – Denmark, France, Germany, Ireland, Italy, Spain, Sweden, and the UK². The reports were organised around seven thematic chapters – *Thematic Reports* – which contained syntheses material from all of the eight countries involved in the study, based upon – *National Reports* – generated by each national team.

The focus was on women's employment in two service sectors – *Retailing and Retail Financial Services*. The retail and financial services sectors have a particular significance for the European economy and for women's employment and is therefore expected to be critical to the 'Information Society'. They are both sectors which use and transform data, information and knowledge in order to sell their products and services. They are also currently radically reorganising their operations and their use of personnel in pursuit of those operations. These two sectors are also important employers of women. In both, women represent the vast majority of employees, particularly in the lower echelons of organisational hierarchies.

The SERVEMPLOI objectives

- To examine the patterns and dynamics of innovation operating in two sectors of the Information Society: retailing and retail financial services
- To investigate the significance of these innovations as part of the emerging European Knowledge Economy, specifically for the work done and knowledge content in the work of female employees in these sectors
- To assess the opportunities for these employees, to develop and utilise expertise in their work in the context of these patterns of innovation
- To assess their consequent 'employability' and opportunities for personal development, within firms and beyond them

¹ Go to www.tcd.ie/ERC/SERVEMPLOI for a full description of the SERVEMPLOI Project.

² The SERVEMPLOI Research Team is listed in Enclosure 1.

- To compare and contrast patterns of change and experience across countries (member states)

The detailed objectives

- To examine the key innovations implemented in eight countries in the retailing and financial service sectors.
- To conduct case studies of retailing and financial service firms, examining the work performed, the expertise deployed, and the personal development prospects enjoyed by female non-managerial employees.
- To carry out a longitudinal study of selected women moving within firms, between firms, into or out of employment, or becoming self-employed.

SERVEMPLOI research questions

The central concerns of this project were with the implications of current technical and organisational innovations for the expertise and personal development prospects of female employees in the two selected service sectors – Retailing and Retail Financial Services, and thus for *women’s prospects for development in the so-called ‘Information Society’*.

The conceptual approach was inter-disciplinary, but drew strongly upon a number of related frameworks in sociology, economics, organisational studies, innovation studies, and women’s studies. The project utilised the related concepts of the ‘Information Society’ and the ‘Knowledge Economy’, both of which have been developed and used to explain contemporary technological changes and their associated patterns of social and workplace organisation. In particular, these conceptual frameworks are often used in a prescriptive and optimistic way to identify changes, which are held to be desirable for European organisations, individuals and societies. This project drew upon these concepts, but subjected them to critical scrutiny in terms of their ability to reveal the potential unevenness of information and knowledge utilisation, specifically in relation to *the work of women in non-managerial positions*.

The SERVEMPLOI project was particularly concerned with issues of work organisation and potential routinisation, with use of skills and potential deskilling, and with the general systematisation of information-handling work. The more recent concept of labour ‘flexibility’³ was also central to this project. The project

³ Work time regimes are constituted according to the degree of flexibility in work hours and relative gender equity in work schedules and economic roles. Specifically, working time flexibility has come to be identified with a gendered division of work time between short and long hours. Part-time employment is feminised; that is, the part-time work force is predominantly female and part-time jobs are concentrated in female-dominated industries, especially in the service sector. Part-time employment can be seen as a voluntarily chosen option for women but also as a constrained choice that reflects and frequently reinforces women’s unequal access to resources and power. (Figart and Mutari, 2000)

drew upon concepts developed in feminist studies of work and technological change. A central conceptual tool was that of ‘gender systems’ which operate in different organisational settings and which serve to allocate men and women to particular functions and organisational niches.

General research issues

- What key technological and organisational developments are taking place in information handling service sector organisations in European countries?
- What are their implications for the employment and work of women in these sectors and occupations?
- Is the exercise of knowledge and expertise the province of female employees in these areas?
- What career development benefits and employability improvements, if any, does such work confer?
- What action, if any, is needed to ensure improvements in access by women employees to ‘knowledge work’ in emerging ‘Information Society’ and to improve organisational competitiveness?

Specific research questions about – innovations and employment, work process, skills and knowledge, training, careers and personal development, country differences.

Areas of policy concern

In terms of employment and equal opportunities policy, the SERVEMPLOI project was concerned with identifying ways of improving women’s expertise development and deployment, and thus with improving their employability.

In terms of firm competitiveness, the SERVEMPLOI project was concerned with identifying ways in which firms can maximise the potential of their employees and improve their competitive edge by increasing the expertise, which their employees can deploy in the provision of their service.

Methodology

Three principal research methods – deskwork studies, case studies and longitudinal studies – were used in the study. These different approaches complemented one another and allowed the researchers to engage in macro- and micro- level analyses.⁴

⁴ Go to www.tcd.ie/ERC/SERVEMPLOI for a full description of the SERVEMPLOI method.

Deskwork studies

Each national research team assessed the findings of existing research on the dynamics of service sector – technological change, work organisation and employment – in its country. It also drew out the implications of existing research findings for the hypotheses and conduct of this project in the specialised thematic area for which it had responsibility and in relation to the two chosen fieldwork sectors – retailing and retail financial services.

A literature review, the National Reports and Thematic Reports addressed a total of seven research themes:

The Retail Sector
The Retail Financial Services Sector
Restructuring
Technological Innovation
Employment and Employment Relations
Skills, Knowledge Development, and Training
Gender and Equal Opportunities.

Case studies

The objectives of the *case studies* were to examine the innovation dynamics in particular sectorial settings and to examine the implications for the detail of women's work and expertise use. The case studies were chosen according to criteria including size of organisation, ownership, location, unionisation arrangements and management practices in order to achieve as varied a selection of firms as possible. They were chosen on the basis of contacts already established; in some cases Eurofiet and its affiliates played a key role in augmenting contacts between research teams and potential case study organisations. Two case studies were conducted in each sector in each country – a total of 32 case studies.

A series of different sources was used in the case studies. Some of the research topics were covered by just one source; some or all covered others. The sources were – Observations, Management material, Employees interviews, Management interviews and Trade Union Representative interview.

Issues for observation – The main activities carried out within the workplace and how these activities configured into jobs and in what ways it was gendered. To what extent women and men worked in different areas. The work cycles and how long they varied, if people could move around the workplace.

Management material – General information from company reports and companies' web site gave some information for the restructuring theme.

Management interviews – The manager for the particular place was interviewed. So in a bank branch it was the branch manager, in a supermarket it was the store manager. Also *Technical Manager and Trade Union / Employee Representative interviews* were carried through.

Employee interviews – A minimum number of 12 ‘ordinary employees’ was estimated to be enough. The aim was try to get a range of different experiences. Both women and men were interviewed but since the research topic was women the most important issue was to cover the divergent experiences amongst the women. The women were of different ages and family situation (with and without children) and in main jobs in the workplace. In this category also supervisors as opposed to managers were interviewed. *The topics* were – personal background, work history, entry to this job, and nature of employment, supervision and management. For the women only – the physical environment, introductory training, further training, skills and knowledge, career progression, industrial relations, equal opportunities.

The four Swedish case studies were made in different ways and are introduced in the *Final National Report, Sweden, Case Studies – Annex 1*. The case study (1) on *The Bank* was done in one regional office with some information also from smaller branch offices administratively connected to the regional office. Ph.D. Lena Pettersson has done this study, which also will be used for other separate research reports. The basis of the case study (2), *The Clothing Retailer* was several studies made by students. In this company a new organisation – with ‘Responsibility Groups’ instead of Assistant Managers – was under implementation, a change vividly discussed by everyone working in the shops. Something that has influenced how the case is presented. The sections about the Responsibility Groups are taken from many different stores – the rest from one. Case study (3) on *The Supermarket* was made by two different groups of student writing reports in ethnography and business administration. Elisabeth Sundin has also been there on several occasions. There are more studies done by students on other supermarkets as comparison, although this material was not included in this report. Kristin Braag and Helene Elvstrand made the last case study (4) on *The Telephone Bank*. The material originates from their master theses.

The Longitudinal study

A series of Qualitative Panel Studies of female employees was carried out, a total of 42 women, following them through the duration of the project⁵. The interviews enabled us to step-by-step build up a picture of the employment trajectories of the informants. The panel studies were designed, *firstly*, to show the extent, to which women in our selected areas of work were able to develop transferable, substantive skills, which might improve their employability and allow them to move within and between firms. *Second*, they were designed to show the extent to which the firms themselves recognised new skills, which women are evolving in the course of their work providing them with appropriate career paths and making the best use of the expertise available to them. A *third*, subordinate purpose of the

⁵ A list of the seven Swedish informants is attached in Enclosure 2.

panel studies was to provide additional information about other firms in the two sectors, and thus to widen our sources of data.

The Swedish qualitative panel studies of seven female employees are reported in the *Final National Report, Sweden, Longitudinal Studies – Annex 2*. After the first interview repeat interviews were conducted throughout most of the duration of the project⁶. The first three interviews were themed. The Panel Study Women number 1–4 – *Lena, Kajsa, Birgitta and Kristina* – were all working in the Retail sector. As one of the women seemingly became long-term sick just after the first interview, we chose to interview yet another women in the same store. Panel Study Women 5–7 – *Linda, Lisbeth and Karin* – represent the Retail Financial Services.

The Thematic Reports

In these reports the empirical data from the SERVEMPLOI fieldwork of case studies and longitudinal studies were analysed. The theoretical discussions and conclusions were done in the seven Thematic Reports – each country was responsible for one of them. The theme for the Swedish Final Thematic Report was Equal Opportunities.

Dissemination and feedback as part of the project methodology

Several feedback and dissemination events were conducted during course of the project. Each national research team arranged two Employment Round Tables in their respective countries, where informants exchanged experiences and discussed possibilities for women's employment, training and career development. A meeting of panel study informants from the retail sector was held over a weekend, hosted by the Swedish research team and the Commercial Employee's Union of Sweden. The research teams had feedback sessions of their case study companies and a final Dialogue Workshop was held in Brussels at the end of the project, involving employers', trade union representatives, national- and EU level policy makers and practitioner agencies.

⁶ The Interview Schedules are attached in Enclosure 3.

Where to find the SERVEMPLOI reports

On the SERVEMPLOI home page – <http://www.tcd.ie/ERC/Servemploi> – further information is available about:

- The SERVEMPLOI Final Report to the Commission
- Thematic Reports covering seven thematic issues – Financial Services, Retail, Restructuring, Technological Innovations, Employment and Employment Relations, Training and Skills Formation and Equal Opportunities. Each research team was responsible for one theme.
- Objectives, Research Design and Partners

The Swedish reports are published in 'Arbetslivsrapporter' at the website of the National Institute for Working Life, <http://www2.niwl.se/forlag/ar/ar.asp>.

- Final National Report, Sweden, Case Studies – Annex 1
- Final National Report, Sweden, Longitudinal Studies – Annex 2
- Final Thematic Report, Sweden, on Equal Opportunities

A paper copy of the three reports and also of the SERVEMPLOI Final Report can also be ordered from:

*National Institute for Working Life (Arbetslivsinstitutet),
Laxholmen, SE-602 21 NORRKÖPING, Sweden, Fax (+46) 11 21 89 20*

The Research Team is listed in Enclosure 1. A list of the Swedish informants and the research questionnaires for the interviews are attached in Enclosure 2 and 3.

Table of Contents

RETAIL

PANEL STUDY WOMAN:

LENA – SWEDISH SHOP, WATCHES & REPAIRS.....	1
KAJSA – SWEDISH GROCERY RETAILER 1.....	9
BIRGITTA – SWEDISH GROCERY RETAILER 1.....	16
KRISTINA – SWEDISH GROCERY RETAILER 2.....	21

RETAIL FINANCIAL SERVICES

PANEL STUDY WOMEN:

LINDA – SWEDISH INSURANCE BROKER FRANCHISEE.....	27
LISBETH – SWEDISH POSTEN.....	35
KARIN – SWEDISH BANK.....	42
REFERENCES.....	50

ENCLOSURES

- 1 THE SERVEMPLOI RESEARCH TEAM
- 2 QUALITATIVE PANEL STUDIES: THE SWEDISH INFORMANTS
- 3 QUALITATIVE PANEL STUDIES: INTERVIEW SCHEDULES

Panel Study Woman:

LENA – Swedish Shop, Watches & Repairs

Bibliographic details: age, marital status, number and ages of kids, other dependants.

This woman was born in 1944 and is married to an engineer. They have two daughters, born 1970 and 1973. Both of them have been studying languages at the university and are now teachers at the college and university. She has no grandchildren. Lena has an old mother living thirty minutes away in a small village outside the town. The mother is not economically dependent but of course emotionally. Lena and her husband are taking care of the house where her mother lived before she moved to a resident for elderly persons.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

No.

What sector and company does each women work in?

Lena is working in the retail sector and so she has all her grown up life. She is now working in a family firm selling and repairing clocks, watches and glasses. Three brothers own the business and they are associated to a well-known organisation of independent clock and watch-sellers. They have two shops and one repair shop, all three located in the town centre.

Lena calls herself shop assistant. She has been with the firm for ten years and before that she was selling children's clothes.

From her description, what is the sexual division of labour in the workplace?

Eighteen people are working in the firm with the women in majority. Two of the three male owners are active – one in the repair shop and one in the other store. The third one is just retired. In the shop where Lena works they were at the first interview five persons:

- Lena who is working full time and
- two female opticians working part-time,
- one male watchmaker working full time and
- also the manager working full time with no sector specific education or experience.

The last mentioned is just below thirty years old and has been with the firm for a rather short time. He is the manager of the shop and she explains his position with his all-round knowledge. He is in the shop (which is not that appropriate for a man) and he knows watches, clocks and glasses. He can even do some small repairs on the spot, thereby taking away small works from the repair shop. Lena means, after some thoughts, that all five of them do that kind of job. As can be understood Lena and the manager are the only ones without any sector specific education working in the shop.

The man having the title manager is the one with the lowest competence: few years in the sector and the firm (he has been shop assistant in another sector before) and no education in clocks, watches and glasses. This fact had been discussed when he was appointed Manager (the time to manage is real tiny, he does not even do the schedule for the shop). Why was not someone with sector specific knowledge appointed? Lena comments on that:

Many of us thought about it. We discussed it. But in a private firm like this ... Well really I don't know. But he's a nice guy and a good guy. The real reason is that it's a guy. That's it. ... – – – ... I mean shop manager and shop manager ... we are helping each other a great deal but there has to be someone called shop manager. (Lena, Swedish Shop, Watches & Repairs)

Lena was not asked if she wanted to be shop manager and if so she should have said no. The manager has however ambitions. In the evenings he is studying marketing.

In the other store there are three more women working as shop assistants, also they without sector specific training. As will be shown below they are despite that doing a lot of other work tasks.

At our last meeting Lena told about changes. She is just now working part-time because of her operation (more about that below). The male watchmaker in her shop has left after being on sick leave exhausted of too much work and incompetent management. The accusation caused turbulence and some changes which are presented below. A new watchmaker, also a man, has arrived after him. In the other shop one of the female opticians has also left and started to work for a local bank (!). It is hard to find a new optician and the daughter of one of the owners had to fill in.

What are her current working hours and working conditions including the physical working environment?

The size of the firm is an important working condition, which influences all the conditions under every headline. Also the working hours are an important aspect of her working conditions. Lena works full time; she did not do that when her children were small. The working hours are increasingly inconvenient, she thinks. The opening hours are later and later

When we open it's almost lunch. No one goes shopping before lunch any more.
(Lena, Swedish Shop, Watches & Repairs)

and she has to work many Saturdays. There is a market pressure to have later closing times in the evenings and even on Sundays. In the local paper it is complained that the shops in the city centre are closing too early and thus making the customers go to out-of-centre-markets.

Lena is monthly paid. The employer wants her however to work on full time but be paid by the hour which she refuses. She thinks this is a way to reduce her working hours. Full-time employees are a tradition in this special firm but elsewhere in retailing not very common any more. She is the last one who got full time employment with monthly pay.

They want also us, who have our monthly salary – that we shall go back to hourly wages, of course. (Lena, Swedish Shop, Watches & Repairs)

An ordinary working day gives her 7,67 hours. The rest is used before Christmas. Now, when on part-time sick leave, she works four hours a day leaving nothing for the Christmas period. The employer complains and so do some of her work-mates. She is however supported by her union. All her work-mates are also members of the union.

The part of the physical environment that bothers Lena is the small space and the few possibilities to be out of sight. There is nowhere to go and hide. Sometimes she has to change batteries etc. in front of the customers, which she finds inconvenient. There are few moments she can sit down during a day. They have no regular coffee breaks but lunch-hour. They try to have a cup of coffee when there are no customers but often she has to leave her cup half-full. There are chairs behind the stage but very few moments she really can sit down and when she sits working, for example changing a battery, the position gives little rest.

I mean you are never in any relaxed sitting position ... you sit like this with the head down fixing. I mean you rest your back but you don't sit normal, you don't. It's stressful and there is very little space. I mean it's a small and old shop and every space is for the shop premises and not for the space behind where we are sitting. We are sitting four persons sometimes in I don't know how many square meters, but it isn't many. Enormously crowded it is. (Lena, Swedish Shop, Watches & Repairs)

For safety and service reasons they are always two in the shop.

You can't be alone because we aren't allowed to leave the shop. Almost with every customer there is something to do. If they have a watch the band or the battery are to be changed. If they have a pair of glasses, the glasses, the side pieces or at the nose are to be screwed in. Yes, but that we don't do in the shop but where we are sitting. (Lena, Swedish Shop, Watches & Repairs)

But it's hard; you need rather lots of tools for everything. I mean to have someone hanging over you when working with small, small screws. It's good to be able to step aside and do the job in piece and quite. (Lena, Swedish Shop, Watches & Repairs)

Lena is a person that likes order and dislikes to be interrupted, not having the possibility to clean up and take everything away after a demonstration and before starting another.

It's a hard work mentally in some way – when I think that now I'm going to do this but you can never finish a thing. ... So you begin and thinking that – hoping that someone else will take the customer now that I have begun, when they see that I have taken out this case with expensive stuff – and then no one comes, it's frustrating. (Lena, Swedish Shop, Watches & Repairs)

Lena often feels that she lacks information, especially now when she is on part-time sick leave. She knows that everyone feel the same way. Management has been lacking and so has information. After the incident with the watchmaker leaving, things have changed to the better. Now they are gathered ninety minutes every week in regular meetings to be informed. Mainly the information concerns the competition on the market and how they are doing.

Describe her work and the responsibilities she has.

Lena is demonstrating clocks, watches and glasses. Making small repairs. Changing glass on clocks and watches, batteries etc. She sells and takes care of insurances following sales. Almost every customer means some extra work – not just selling. She likes that, although it can be very challenging.

The size of the firm means that no day is the same as any other. The work is demand driven so to say. When there are a lot of customers you cannot help them at once but have to ask them to come back next day. In the meantime you try to fix what they wanted.

Describe the technology she has been working with or on.

There is technology both when it comes to the products, the repair work and the selling process. This was something that frightened Lena when she started working in the shop. She describes herself as a person with no knowledge of technical things.

I'm not a very technical person and have never done anything like that – and to land there with glasses and watches, I who almost can't change a fuse at home. It was tough to begin with. It was really tough. ... I remember he [the shop owner] asked – Do you know how to sew?, he said and I thought – Not much! – Yes, I said, I can. I can sew but I'm not sewing any clothes. – Yes, it's all right, he said; then you'll fix this also. (Lena, Swedish Shop, Watches & Repairs)

They have computerised cash registers in the shop but not very advanced. It is not possible, as an example, to compare last year's sale to the result of this year.

They still register 'customers eyes' by hand with pen and paper but this should soon be changed. This was said during the first interview but at our last meeting nothing had happened. They can get the program from the chain they are connected to – but to really use it – everything that now is on paper has to be put into

the new register. This is a lot of work and no one has any spare time. A young man was hired during the summer to do it, but he left for something more attractive, so it is still the same. It is frustrating "You have to keep up with things" is the mantra repeated over and over again both in this shop and everywhere else.

We are working on it and will have everything computerised, but it's on the way. Neither the optic is computerised, you know. (Lena, Swedish Shop, Watches & Repairs)

Lena and everyone else know how to manage the computerised work. She does not have to ask for help. They use the same system as everyone else associated to the organisation of independent clock and watch-sellers.

Lena thinks that the present way of handling the credit cards and paying cards are much better than it used to be. Earlier they had to call up and ask for information about the customer. Now they just have to control the identification card. The owners, who are a little bit old fashioned, tried to resist and worked in the old way as long as they could. The owner used to say: "If you pay in cash I will reduce the price a little."

What training has she received for her job including technology training?

The possibilities to training are very few and are mainly on the job training. Lena thinks that she and everyone else get too little training. The cash register has been introduced by "one of the boys interested in computers" and some training were given during some evenings. But somehow it was always too quick.

There are always to short of time and you have to stay an evening or so. It is a little bit hard with insurance and claims adjustments. (Lena, Swedish Shop, Watches & Repairs)

To be more comfortable with the computer she sits at home and works with the families own computer.

No it isn't that easy really, we haven't got any special training. Sometimes it may be a little sulky if you put questions. ... It's a program. I mean it isn't that difficult, that is if you have done something like this. I have typed next to nothing and only that is a little awkward – so I sat at the computer. We have a computer at home and I sit – to at least gain a little finger technique. (Lena, Swedish Shop, Watches & Repairs)

Lena knew nothing about the products when she came to the firm. She is surprised that so few customers ever ask technical types of questions. Girls ask more, Lena says, and explains that with their lack of knowledge concerning technology. The young manager usually handles the questions asked by young men. They are asking for technical details – and he likes that. More ordinary customers with ordinary questions Lena takes as well.

They know roughly what they want and the directions for use are very good. I know all the ordinary things like alarm functions, timetabling etc. If you know that, you can take care of most clocks and watches. (Lena, Swedish Shop, Watches & Repairs)

Most of it Lena has learnt through listening to her colleagues and by bringing clocks home and practising at nights.

It was very hard. Sometimes I felt like having a nervous breakdown. (Lena, Swedish Shop, Watches & Repairs)

The only formal education she has been given was a weekend course in glasses and optics. It was good but it came too soon after the employment. At that time she did not realise the problems. She asked to go, the employer agreed and paid for the course. There are no further training programs – she is expected to manage.

In some way you should be able to handle it, it shall come just like that, but you don't learn to handle computers and stuff in ten minutes and over someone's shoulder. You have to stand there and plod through and do it again. Of course it's a perfect way to learn but it's tough. (Lena, Swedish Shop, Watches & Repairs)

Some suppliers of the products give instruction and education when new products are introduced. This is often given during evenings and she is always taking part in these arrangements. New products are constantly introduced and often new tools with them. Normally it is not hard to find out how to handle them.

The circumstances concerning education and training are different in small and big firms.

In a small firm you are supposed to know – just like that! But it's impossible, so you do mistakes. Doing mistakes is a good way to learn but I don't like it. It's embarrassing in front of the customers sometimes. (Lena, Swedish Shop, Watches & Repairs)

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

As mentioned above Lena learns constantly new things. Now she has to handle the computer for different services. In many respects she thinks this is a much better way of working. Before the computerised time everything was so slow, for instance she had to call the insurance company to get and give information.

If someone came on a Saturday and reported the loss of a watch we could not register it as no one was working at the insurance company. Now everything is handled promptly. (Lena, Swedish Shop, Watches & Repairs)

During all the ten years she has had to learn new products and the technology behind it. The new watches contain much technique and in the beginning of her employment she had not heard of digital watches at all. She has learned to handle a lot of small tools when selling and making small repairs on the products.

Does she feel she receives any recognition and/or reward of the use of those skills?

The firm is old and has many old customers, who have to be treated with care. Her ability to do that was one of the reasons for the employer to hire her. In that way

she feels that her social skills are rewarded. She also feels that her way of looking at the society fits in. As an example she mentions that she does not want to sell digital watches as a first watch to the children, because then the children should not be able to understand the time.

We try to sell analogue watches to them as the first watch, so that they really learn the watch. (Lena, Swedish Shop, Watches & Repairs)

When she was hired she was very honest about being a technical fool and not at all interested in technology. She still remembers that one of the owners said:

It is all right – it might even be a positive thing. The most important thing is the way you handle the customers and that you are willing to learn. To know too much can even be a disadvantage. He told me about his brother, the watchmaker, who never sold a single watch. He started to describe them in detail making all the customers afraid and leaving without buying. (Lena, Swedish Shop, Watches & Repairs)

Although it is a small firm she never feels controlled. She is trusted to make decisions concerning customers, etc. and does not have to ask for everything.

Under this headline can be mentioned that the firm has no bonus-system at all for good work, high turnover, etc. She thinks it is a pity as they have this almost everywhere else and it may bring oneself to do a better job. On the other hand – the system they use may create a more relaxed atmosphere and, indirectly, a better working environment.

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

The most dramatic change for Lena during the panel study is her operation of a big toe and the sick leave both before and after the operation. Before that she had not been away for many days during her forty years in working life (neither has her husband been at home one single day). She was at home when her children were born, but if they were sick when she worked her mother or a woman working for the community (as part of the community system for child-care) came home and looked after them.

Lena thinks her toe-problems are caused by her work – standing and walking all days long. Not a single doctor will confirm this and thus they are not allowing her any compensation. She has had three operations for the toe problem. Between her second and third operation she worked part-time, 50 per cent, as she still does now. She has to take medicine for the pain every day. Special shoes are made for her, which probably will make everything better. The shoes are very expensive but she just has to pay SEK 600 (around 60 Euro) a year.

Although Lena now is working part-time she has the same tasks as before when working full time.

I have worked there for so many years. I have my tasks to handle. I'm responsible for them and I must do it when I'm back. It's really no one helping me. I must do the same tasks in the shorter time. Actually this is tougher. ... The customers are

fewer in four hours, but the rest, which you can't see behind the curtains. There everyone has something and it will after all be exactly the same because no one says to me – Now you are working part-time, so now you should do only half of what you used to do – instead it's just as much. So you rush and bustle about more. (Lena, Swedish Shop, Watches & Repairs)

What are her feelings about her own employment trajectory?

Lena hopes to be able to work again. She does not want to stay at home although her doctor has offered her a 100 per cent sick leave. She likes her work and wants to stay for the years to come until her retirement. She is also thinking about her pension.

More and a summery

Lena seems to be very typical for her age and her class. She grew up in a small place where no one went to college. To start working after seven years at school was what you were supposed to do, and so she did. She liked it. It gave her money of her own. Now she thinks it should have been nice to have an education, just like her daughters, but at the time the easiest way was to start working.

When her girls were young she worked different kinds of part-time – at first just extra in the evenings when her husband was at home and later also during days when her mother cared for the girls. Slowly she increased her working hours and got a place in the community day care system but in a private home just opposite the street where the family lived.

She is a member of the union. She thinks they all are. At some time they had a club at the firm but not now. No one was interested enough. Now when she has health problems she is regularly in contact with the union asking for advice etc.

Panel Study Woman:

KAJSA – Swedish Grocery Retailer 1

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Kajsa is of Finnish origin like many of the inhabitants living in this small Swedish industrial town with its roots in the 15th century. Kajsa is 30 years old. In the beginning of our study she lived alone with her seven-year-old daughter in a three room flat in a house owned by the community. She had good contact with her daughter's father. He lived near by and helped sometimes with the daughter for example picking her up at the day care centre when Kajsa worked late. Her parents were also of great help to her. The fact that her mother had been unemployed for some time had been rather good for Kajsa. There is no economic dependency between her and her parents.

At the end of our study in March 2001 Kajsa has however drastically changed her living conditions. She and her former husband have moved to a town in northern Sweden to begin a new life. Kajsa resigned from her work and was unemployed for a couple of weeks before she found a new job at a call centre. This change of work will be described under the headline – Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

Kajsa being a single mother is of course a most important fact for the largest part of our study, which will be illustrated later. She does not want to work full time, as she wants to spend time with her daughter. She has been using the community's day-care service all the years. The daughter is now in school and goes after school to the community's care for schoolchildren. Kajsa is very satisfied with that.

What sector and company does each women work in?

Kajsa is working in the retail sector for food and other everyday commodities. The shop she works in belongs to a chain called ICA. Every town, also very small ones, has its ICA shops.

ICA is the Nordic region's largest grocery retail group with 4 600 stores in Norway, Sweden and the Baltic countries. Together with Statoil (50/50 split), ICA also owns and runs 1500 petrol stations and the associated traffic stores in Sweden, Norway and Denmark.

In Sweden, the stores are owned and run by individual ICA retailers, who adapt their stores in line with local market conditions, and who also, through the ICA organisation, have access to those economies of scale that an integrated grocery retail business can offer. ICA's vision is to become northern Europe's leading retailer primarily focused on food. The business concept is 'to the customer's best choice for food and related products, by offering value-for-money and service with care in locally adapted stores'. (<http://www.ica.se>)

Kajsa's ICA shop is located in the middle of a small town and so are the industries. Kajsa is living on bicycle distance. The main competitors of the store are located outside town and even in the bigger nearby towns. Many people work in Kajsa's town but live somewhere else thus making their purchases at home and not where they are working.

Most of them commute. If it's the husband commuting and the women doing the shopping, but she isn't here, is she? (Kajsa, Swedish Retail Grocery 1)

The owner is also working in the shop. He is around 40 years old and a man. All this is very typical. The shopkeeper owns part of the shop and national ICA the rest.

During the study some changes have taken place. The competition has become even stronger than before. The main competitor has increased its opening hours forcing the shop to do something. A reorganisation and rebuilding of the space and a reduction of the area are planned. Some people have left, for example one of the three men, and not been replaced by someone else. The shop is open fifty hours a week and it is closed on Sundays, which in Sweden is rather unusual.

From her description, what is the sexual division of labour in the workplace?

This shop has about twenty employees. At our first meeting three of them were men. One man had just left for an ICA shop of his own in another part of Sweden.

A striking difference irritating this ambitious person is that not only men, but all the men are looked upon as a shop-owner-to-be. They are always given full-time work and possibilities to learn all parts of the work and after some time they leave for their own shop. Women are never looked upon in that way.

I think it's like this. A man – he can work all the way. We women have children. That is the difference. (Kajsa, Swedish Grocery Retailer 1)

The sexual division of the labour in the shop goes along different lines. The first line concerns time/working hours. All the three men work full time but just two

women out of seventeen. One of the women is the only administrator of the company. She works all the time behind stage. The second full time woman is over sixty with a few years left to retirement. She is eager to earn as much as possible before it is too late.

Another sexual division concerns work tasks although the gender label is not that common and not particularly strong in this shop. As a proof can be mentioned that the owner, a man, also works at the check out counter when some of the ordinary staff is away for a coffee break, which is rather uncommon. The butcher is a woman – also rather unconventional. Some women hired as cashiers refuse to do any other job.

It's the cashiers who have permanent employment. Perhaps they don't lift their asses picking down shopping baskets so that they are at hand. Just think of that, it belongs to the cashier duties but there are some people, who don't. (Kajsa, Swedish Grocery Retailer 1)

At one of meetings Kajsa had been asked if she was willing to learn and go to the internal ICA education. The person asking was the full time female administrator so the question was not considered to be that serious. And in any way Kajsa put it down.

My daughter is still so young. She is more important for me than anything else. (Kajsa, Swedish Grocery Retailer 1)

There is also a difference in the way women and men work, which has to be translated into a division of labour – men cannot clean and they do not see when something is missing.

They're so dammed lousy doing the cleaning, always we have to do it, I think. (Kajsa, Swedish Grocery Retailer 1)

What are her current working hours and working conditions including the physical working environment?

Kajsa started her carrier in this shop after being a junior worker for some weeks when she still were at school. She liked it and they liked her – and that is how it is. She likes the work as she meets a lot of people. It is an important working condition to her. The same can be said on the diversity of work tasks. See below.

Kajsa works thirty hours a week. She does not want more on a regular base but she often agrees when asked to do more hours in the shop. She needs the money.

Alix [women, administrator] pressures me to stick up for myself, so that they back a girl this time, that they don't employ a new guy and back him. And of course I would like to do it but in reality I don't want to devote a full time on it. I think my 30 hours a week is good because then I have time for my daughter and she is important for me so far, as she is so young. Full time should mean 8-7 *every day* and when I come home it's time to go to bed. Now we can go to the swimming baths, the theatre and movies and such things. I think it's important for her. ... A guy, a father, can work as much overtime as he likes, but there is something within us. I can't for the sake of Jessica, for the child. (Kajsa, Swedish Grocery Retailer 1)

There are sometimes tensions between the employees and also between the employees and the owner. On the whole, however, she thinks it is a very nice job and very nice work mates. She likes that it is so small. They know each other, can make jokes and be together also after work.

Most of all Kajsa likes "to be on the floor" to be all over and fix things. To sit in the checkout desk is boring and also heavy.

It is unbelievable how much you fix every day. Sometimes they take up ten kilos of potatoes, a lot of beer etc. (Kajsa, Swedish Grocery Retailer 1)

In this occupational group the women have to do many repetitive movements with the arms for instance when working at the cash registers and the meat-cutting machine. Many of the older women are in constant pain but Kajsa does not feel anything yet. The owner is always hesitating to make investments and Kajsa is complaining about old and uncomfortable chairs at the checkout counters but nothing is happening.

Describe her work and the responsibilities she has.

As mentioned above Kajsa sits part time at the checkout counter. Bread is her special area of responsibility meaning that she orders, controls, unpacks, fills the shelves, returns the bread to suppliers, etc. Everyone has an area of responsibility except the women recruited just to be in the checkout. Kajsa also knows how to cut up meat, to make 'sandwich cakes' and she does not hesitate for anything. She can even do the very heavy work tasks like home-delivery, but refuses since she was denied the extra pay she asked for to do it.

I said once that I would like to have three crowns more by the hour than I have now, because I think I'm doing so much. But it was nothing to discuss, it wasn't that we should discuss, he said. So it's probably therefore I don't want to do these home deliveries. I think it's heavy, it's big and it demands a great deal of work, stressful, driving all over the town and the countryside. No, I don't do it. (Kajsa, Swedish Grocery Retailer 1)

Kajsa is sometimes responsible for the opening and closing of the shop. She thinks she is valuable to the firm and that she should be paid for it.

If I hadn't been there, cutting the meat, the customers couldn't buy. ... --- ... The Saturdays I'm working for instance, I'm on the floor and I'm everywhere. You have the responsibility to open and close, I'm taking care of the dairy products, filling up the shelves, the pools coupons, filling in for the cashiers and cutting meat. Then I think I'm entitled to a few more crowns because he has great use for me and I can circulate just everywhere. (Kajsa, Swedish Grocery Retailer 1)

Kajsa is not particularly pleased to work at the cash-point, she much rather would like to work on the floor. When the owner is on vacation or somewhere else Kajsa is responsible for some of his tasks. This is an opportunity for her to escape the cash-points and to have a whole day work on the floor.

In the retail business, you meet so much people. It's great fun. No day is the same. If it weren't for that – I use to say that it's 40 years left to my retirement – work as a

cashier, never in my life, but now I have some days when I'm working on the floor all the day. Thanks to that I can stand it. It's fun. (Kajsa, Swedish Grocery Retailer1)

Describe the technology she has been working with or on.

The checkout counters are computerised. She works there and even knows how to correct prices if something is wrong; to do that she has to go backstage. To order the bread she uses a special ordering stick, which after the registration of notes is connected to the central ICA computer. She also knows how to handle the different cards used by the customers.

She can use the tools in the meat and delicatessen counter – knives but also machines. A new machine was bought between our last talks. She has not learned to handle the machine yet and she does not plan to do it, as it is good for the wrong things. It is a malinvestment.

What training has she received for her job including technology training?

Kajsa's college education is towards retailing. After that formal training has been rare. When the new computerised checkout counters were introduced they all went to half-a-day training. The managers got longer training but cashiers just had to work with it. Other news like coupons and different kind of lotteries they have to handle without any formal training. Suppliers and producers often inform about their new products – sometimes in the shop and sometimes somewhere else. The butchering Kajsa has learnt by looking. Information and training in action to be taken at fire or accidents have been given to them.

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

During her eleven years in the shop she has learnt a lot. Except what is clear from above we also want to pass on Kajsa's own discussions on the interest in food that is stimulated by the work mates, the suppliers and even the customers. It has given her a kind of expert skill.

Sometimes I ask the customer – What are you going to serve to this salmon? They tell and so I can tell someone else [a customer] the next time. They trust me as I work at the delicatessen and they know me after all these years. Before Christmas they ask me to choose the ham for them [every Swedish household has a ham for Christmas Eve] – Yes, I say – and can take the most fatty one and they still think I made a good choice and are satisfied.

Kajsa wants more formal courses but always feel some resistance from management.

Does she feel she receives any recognition and/or reward of the use of those skills?

Kajsa gets recognition both from work mates, from management and from customers but she is not paid for it. It makes her cross and after the summer 2000 she said that she is not going to do the home delivery service any more.

As he doesn't pay me for it he can do it himself. (Kajsa, Swedish Grocery Retailer 1)

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

As long as Kajsa worked in the grocery store not many changes seemed to take place when it came to her working conditions. The most important changes and decisions for the store were probably the opening of very big low-price stores in the nearest big town and the opening of another low price store in their neighbourhood.

In the part below Kajsa's new living circumstances are described.

Kajsa and her former husband moved, in the spring 2001 just at the end of our study, to northern Sweden. Almost immediately she got a new job at a call centre with 150–170 employees in her new hometown.

Kajsa belongs to a group of twenty persons, six men and fourteen women. They are all working as 'informants of Sweden' for the Swedish Travel & Tourism Council, which is a national authority, responsible for the promotion of Sweden as a travel destination for business as well as leisure. They are answering enquires and providing the travellers with practical information on all aspects of travel to and around Sweden. Kajsa, who has Finnish-born parents and speaks the language fluently, takes the calls from Finland, Denmark and Norway.

The customers call, fax, mail or write letters to us ordering pamphlets about Sweden, about camping, about the sights of the country and so on. They also ask about villages, towns, hotels, museums, zoological parks, about canoeing and much more. (Kajsa, Swedish Grocery Retailer 1)

For this group the opening hours are on workdays between 8–8 and Saturdays between 8–2. They do not work on Sundays and most of them are working part-time. This EU-project is running until March 2003 and during this period Kajsa is employed. The expectations are that it will become profitable. At the grocery shop she worked 75 per cent of full time but now she has increased her working hours. The salary however is lower than before. The computer and intranet are her main working tools.

More work at the computer as I have the computer and Intranet as working tools. (Kajsa, Swedish Grocery Retailer 1)

At the starting point of the employment she had an eight-week long introduction training. In September she will attend a two-days training at a winter resort where she will learn how to sell Sweden also to winter tourists.

When asked about the differences in her both jobs, she answered that she rather saw the customers eye to eye instead of just a meeting through the headset. At the call centre Kajsa also had to watch the time she spent on each customer.

I don't really like to meet my customer through the ear, I would much rather see them eye to eye. I think you can give them more service then. It's like this that I'm sitting stuck all days before my computer with a headset so it's a very sedentary work. When I worked in ICA you were in constant motion, could be more in touch with the customers helping them with different things and maybe chatting for a while. Now I've a certain time to watch for each call and I must check how many is queuing up because I'm not allowed to let them queue too long. (Kajsa, Swedish Grocery Retailer 1)

What are her feelings about her own employment trajectory?

At our first meeting Kajsa told us her dream about a store of her own 'and that it should be a nice and clean one' but seemed to hesitate to talk about it later. Maybe the fact that she actually had been asked, and put it down, explained that. She could no longer blame someone else. At our first interviews when the competition in the area increased she only hoped that the store would survive, as she thought it was hard for her to move somewhere else. She had support from her parents and she did not want to separate her daughter from the father.

But as said above she has recently changed her living and working conditions and moved on. Her present work is interesting but Kajsa is not sure, at the moment, what it will mean for her future carrier possibilities. She likes the work in a store and was offered a short temporary employment but without promises of further work and she therefore turned down the offer.

It's a fun and instructive work where none of the days are the same and I have learnt and will learn so much about Sweden. I must say that I was so lucky succeeding in getting this work. Nice work mates, as I also had at the shop. You can visit our home page, which is www.visit-sweden.com. Visit also www.swetourism.se and www.drssverige.se. (Kajsa, Swedish Grocery Retailer 1)

I don't know if this is something for me but just now I'm happy and are learning a lot of Sweden. I look at the advertisements for jobs in a store but yet I haven't applied for any. They called from Konsum and wanted me for a month as a holiday stand-in but I didn't dare to take it. They offered me two months but I said no as they couldn't guarantee any more work for the autumn. (Kajsa, Swedish Grocery Retailer)

Panel Study Woman:

BIRGITTA – Swedish Grocery Retailer 1

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Birgitta was born 1941 and is 59 years and is living in the same Swedish industrial town as our informant Kajsa. When she was a child the family lived far away in the wood and they did not even have electricity. They had a radio with battery that had to be recharged. It was her father who made use of it when he listened to the news.

But as I said, we didn't have electricity, it's therefore I have a paraffin lamp hanging there, because I think it's so nice sometimes. I light it now and then and sit enjoying the smell. (Birgitta, Swedish Grocery Retailer 1)

Today she is living in a terrace house together with her husband, who takes a keen interest in motorcycles. Together they are riding a motorcycle with a sidecar. They have two daughters and two grandchildren.

Birgitta has a seven-year elementary school and has always worked in the retail business. In 1980 she took a leave for a year and trained to become an assistant nurse but afterwards 'it came to nothing' and she went back to her old employer.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

No.

What sector and company does each women work in?

Birgitta works in a retail business for food and other daily commodities. She works in the same store as described in the part about the panel study women Kajsa. In addition can be said that this shopkeeper owns nine per cent of his store and the chain ICA owns the remaining 91 per cent. During the years the managers of the shop have changed but they have always been men and the new managers always brought new ideas.

We changed nine managers in three years but it is always we, who have to adapt. (Birgitta, Swedish Grocery Retailer 1)

From her description, what is the sexual division of labour in the workplace?

The sexual division of labour is also described in the part about the panel study women Kajsa. Birgitta made the point that men have certain tasks in the retail business, they seldom work in the cash counters and they have full time.

If it comes a guy – I mean we have lots of girls on part-time – then he hires a guy and he gets full time without discussion and also a lot of overtime. I mean Johan can work 190 hours a month and he does. I mean, it's 160 hours you should work and there's nobody who even asks the girls if they want another hour, if they can lock up etc. No, it has to be a guy, just as if they are higher valued in some strange way. (Birgitta, Swedish Grocery Retailer 1)

The opening hours are long and inconvenient, late in the evenings and also on Saturdays. Women often choose to work part-time. The question is if it is voluntary.

But I don't know if they choose it voluntarily. Many times, sometimes it's as if there are only a restricted number of hours for women. For the men there's always full time. (Birgitta, Swedish Grocery Retailer 1)

Birgitta has worked in the delicatessen counter for many years and she is surprised that many customers, if they want to ask something, often approach a man for help.

I'm in the delicatessen and I know meat and I know the job. Yes, and this Saturday there's a customer walking around there at the delicatessen and we said, Agnes and I – What does he want do you think, what is it? And he went away and came back with Johan and Johan says – Do you have smoked pork? Instead of asking us, standing there in the delicatessen, directly, it was Johan who should fetch it. That sort of things they do. It isn't unusual. ... If it's some sort of more authority behind it or what ever, I don't know. (Birgitta, Swedish Grocery Retailer 1)

What are her current working hours and working conditions including the physical working environment?

Birgitta worked full time until 1962 when the first child came. After that she has always worked part time, mostly 30 hours. Just before she was put on the sick list in the summer 1999 she worked 37 hours a week. The shop closes at seven in the evenings, at two on Saturdays and on Sundays it is closed.

To work in a self-service store is many times hard labour. One tough job is to put all in-coming goods on the shelves. Birgitta worked many years in the cash-point and received neck and shoulder injuries, which is very typical for this type of work. The injury was classified as an industrial injury and she received a single payment. As she had these problems with neck and shoulders she started to work in the delicatessen counter instead, where other strains were present. There she had to stand all her working shift, go back and forth on a hard floor. She had many heavy containers to lift and wash, and to work with a cutting machine with many repetitive movements with the arm.

It's a tough job and it's so very obvious when you get a little injury, there is never time for it to heal, if I say, knees and such things. The next day you also have to walk as much as the day before. (Birgitta, Swedish Grocery Retailer 1)

Birgitta has a weight problem. She has worked with food all her life and it is easily done to sample food and candies now and then during the day. The temptation is there all the time.

The Commercial Employees' Union (Handelsanställdas förbund) is working hard to achieve agreements on employment conditions such as job rotation and working hours. Birgitta thinks job rotation is necessary to avoid the injuries.

I believe in job rotation, that it's necessary. You get worn out by sitting on one spot. (Birgitta, Swedish Grocery Retailer 1)

Everyone in the shop is member of the union. Earlier they had a local branch of the union at the store and Birgitta was their chairwomen. At the end she grew tired of it. Nobody wanted to step into her shoes and consequently the local branch was closed.

Describe her work and the responsibilities she has.

When we started our interviews Birgitta worked in the delicatessen counter. For this work it is important to have a thorough knowledge about the food and the side dishes and to be able to give the customer advice. In the delicatessen counter they prepare for instance two different sorts of potato salads and other kinds of salads, pickled herring, and also against orders sandwiches and other dishes. In August is the season for crawfish and they used to cook about 300 kilos in a large electric pot. It is understandable that they had many heavy containers to wash up. There was a dishwasher in the store, but as they were dissatisfied with its performance it was sold and now they wash by hand. There is always much cleaning to be done.

Much to clean up all the time. To keep tidy, to look after and keep in order. Yes, it's very much making the dishes, much to clean and much to wash. Here we have the public health committee chasing us with a blowlamp. (Birgitta, Swedish Grocery Retailer 1)

Birgitta also orders all the goods to the delicatessen and fixes the new prices in the computer. In between all her responsibilities she must serve the customers, which of course is her most important task.

Describe the technology she has been working with or on.

Birgitta knows how to handle the computerised checkout counters but her main work is in the delicatessen counter. All incoming goods have to be registered in the computer. This is a task for the men in the store, but Birgitta has her own computer at the delicatessen, where she puts in all her goods and its prices. When she orders to her counter, she writes lists of the goods wanted. In her computer she can also design all the posters for special offers and she knows how to handle

the new scales with labels. Also the cutting machine is used continuously throughout the day.

What training has she received for her job including technology training?

Birgitta has worked in the retail business for a long time. Along the work she has taken in constant changes in technology and new ideas, new types of food etc. She has not had any formal training but sometimes they get product information from suppliers. When new technology was introduced in form of new cash registers, the women had half-a-day course while the men received a weekly training. The ICA chain also has management training for the employees but in Birgitta's store only men have attended this training.

There is something within ICA, which is named management training – BLU – and as far as I know, I have never seen any girl attending this training. ... I mean there are so many girls with good prospects as well, you can think, but it has never been any question about that. (Birgitta, Swedish Grocery Retailer 1)

In the delicatessen counter she has learnt to cut up the meat by looking and learning, and she is passing on her knowledge to new employees.

You come to the delicatessen and work together and then I'm teaching her certain things. You must learn how to handle the cutting machine, how you do, how to answer a customer and how you don't and so on. (Birgitta, Swedish Grocery Retailer)

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

The retail business has undergone many changes during the years and Birgitta has, so to say, been exposed to a life long learning. She has adapted to new technology and she has seen many shop managers come and go. She, as well as the other employees, is on excellent footing with their present manager. They are not afraid to speak out their opinions at the weekly information meetings. At the same time she is very aware of the prospects of the store, that the margins are small and that the competition is tough. Birgitta has been active within the union. It is probably thanks to her that women in the store are fully conscious of the differences between women and men when it comes to the working conditions, for example the relatively few opportunities for further training and the high proportion of part-time jobs for the women.

Does she feel she receives any recognition and/or reward of the use of those skills?

Most women in retail are employed with low wages and although Birgitta has been a union-representative her wages are as stipulated, she has no extra payment for her wide knowledge.

I have difficulties in saying that I'm good at this. I suppose it's typical female or is it an age question? (Birgitta, Swedish Grocery Retailer 1)

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

All this standing and walking around in the delicatessen counter has made it necessary for her to have an operation of her knee and she is therefore since our first interview still on sick-leave. She is waiting for an operation but first she must lose twenty kilos and this is not easy. To change her life style she has joined a group of ten women, a dietician lending them advice and assistance. Moreover Birgitta has a problem with a ‘frozen shoulder’, which can be very painful. The cutting machine is probably the cause. It has recently been decided that she will be granted a temporary disability pension for two years.

What are her feelings about her own employment trajectory?

Birgitta’s immediate prospects are a temporary disability pension for two years. If the shoulder heals and the knee operation is successful she can return to her job in two years time at the earliest. If she is able to go back to her work, she estimates twenty hours a week as a suitable working time and a partial pension for the remaining hours of her ordinary working time. The doctor advises her to work in the checkpoints in the future and that is what she wants as well. She is however unsure if it is possible for her to go back to work.

This is a prospect facing many women in retail as their work are monotonous to a greater extent than men’s, which means that more women than men suffer from work injuries. Such jobs provide relatively few opportunities for further training and development. Such are the working conditions for many women in retail. (<http://www.handels.se/>)

It is different for the men Birgitta says. The company has given Johan (26 years) an education in management. When he is finished she thinks he will go looking for an ICA-store of his own.

I used to say to him – When are you going to find your own ICA-store? – No, I’m not going to have one, he says. But I think he will. (Birgitta, Swedish Grocery Retailer 1)

Panel Study Woman:

KRISTINA – Swedish Grocery Retailer 2

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Kristina was born in 1954 and is 45 years old. She is divorced and has three children, 16, 20 and 25 years old. The sixteen-year old son lives at home. She lives in a new relationship and they have a terrace house together in a little village just outside the town. The bus-ride to work takes her about 15 minutes.

Kristina has a nine-year compulsory school and one year vocational school. Her first job was as a cleaner at the local hospital and after the first child she was a nurse's assistant until she had her next child. She stayed at home for five years and after that she worked part-time at a little grocery in her village for a couple of years. 1989 she started her present work.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

No.

What sector and company does each women work in?

Kristina works in the retail sector for food and other related products within the ICA chain. The store is a supermarket and they are mainly serving the people living in the housing area. The store has competitive prices and thus they do not have a manual delicatessen counter. They have seventeen employees in different age groups and an additionally few on a temporary basis.

It's mixed, there are younger as well, we have one girl, she is 24 or something and there is those who are older also, above 50, one is 60, but most of us are in my age, somewhat younger. (Kristina, Swedish Grocery Retailer 2)

All employees have worked there for a long time. Kristina was employed in 1989 and has been there for ten years.

There are those who have been there for 30 years, so I'm not the worst. It's such a place you come to and you feel happy and you stay in some strange way. Nobody only stays for a couple of years and then quits; all have been here for a long time. ... It's a steady/faithful lot. (Kristina, Swedish Grocery Retailer 2)

The store has had the same owner since 1989 and before that he was an employee in the store himself. The manager works mostly with the administrative tasks but

when necessary he helps out with the goods. His wife is working part-time in the store but never in the office.

From her description, what is the sexual division of labour in the workplace?

There are about twenty persons working in the store. Five are men. One of them is the owner, and of the others one is in charge of the Butchers, one of the Colonial products, one of the Cold store and Frozen products and one is doing a little of everything. One of the women is in charge of Fruit and Green. In the cash-points there are only women working. Kristina does not think that the men like this type of job very much.

No, they can't stand it, to sit down there. They must do it sometimes. They think it's a punishment. (Kristina, Swedish Grocery Retailer 2)

The women in the cash-points replace each other at breaks; thus the men do not have to work there very often.

Yes and also – they don't sit there so often and then they think it's a little hard when sitting there. – Because we, we know everything, and they – it can be a long period in between they are there. Perhaps they forget and they aren't as experienced either. (Kristina, Swedish Grocery Retailer 2)

All the men, one woman in the cash-points and two women in the butchers are working full time. The remaining twelve women, the temporary staff included, are working part-time. Kristina considers her working hours to be enough. She wants to be at home when her sixteen-year-old son comes home from school. She values her time at home and she does not think any woman in the store, old and young, would want more time.

Yes, and I don't think there's anyone who wants more than they have. Most of them have children and family. I myself would absolutely not like to have more. (Kristina, Swedish Grocery Retailer 2)

It is another matter with the men, she thinks, they can more easily cut themselves off from the home responsibilities.

It's this with the home. No, but I don't think guys think like that, they are on the job when they are on the job. I don't know, I imagine it's a little like that. They're away from morning to evening. (Kristina, Swedish Grocery Retailer 2)

Only those who have full time are monthly paid. Although the women working part-time have a permanent employment, they are paid by the hour. These terms are common in the sector. Consequently Kristina has to work to receive payment for holidays.

It's only the full-time employed who have a monthly salary, we, the others, get paid for the time we are there. ... It depends, when the holidays are, sometimes we lose. If it's Christmas and New Year for instance, these holidays, and if you don't work, you don't get paid for it. It's only those who are monthly paid that are paid for holidays. It's like that. (Kristina, Swedish Grocery Retailer 2)

The store does not have an equality policy and she does not know if there is one in the ICA organisation.

Yes perhaps they have, but we don't have any. (Kristina, Swedish Grocery Retailer)

What are her current working hours and working conditions including the physical working environment?

Kristina works about 75 per cent of full time. She always works half the day, never from morning to evening. The working hours are either from 8–2 or from 2–7 or 8. In total she works about 120 hours a month. She works every other Saturday from half past seven to one and every fourth Sunday from eleven. Kristina works about six hours a day and all she has is a coffee break of 15 minutes. Those working full time and are monthly paid has two coffee breaks of 15 minutes and one hour lunch. Kristina does not get paid for her coffee break in contrast to the monthly paid.

When we have coffee break a quarter, we deduct it. We, working part-time, only have a quarter a day but it's enough. ... You're not on the job to drink coffee. (Kristina, Swedish Grocery Retailer 2)

The store does not have a time clock any longer as it broke down some time ago.

So now we are so up to date that we are writing our hours on a piece of paper. ... We write down our hours at home ourselves and then we give the note to the manager in the beginning of the month. So it's our own responsibility and if a mistake occurs it's our own mistake. As a matter of fact it has been better, every pay-check has been correct since we started, before there was often something wrong. (Kristina, Swedish Grocery Retailer 2)

The cash-point areas are noisy. It peeps and rattles all the time during the working day.

Yes, it's also very intensive, you get tired in the head. I never listen to the radio at home for example. No, never, I enjoy the silence. It's such rattle and this peeping, and it's people and they are talking, and it's like that all the time. (Kristina, Swedish Grocery Retailer 2)

As to Kristina the chairs in the cash-points are not in a particularly good condition, the lighting however is nothing to complain about.

Mostly I sit like this. I don't know how to sit; I'm sitting on the edge. ... I don't think anyone sits comfortable on those chairs. (Kristina, Swedish Grocery Retailer 2)

To avoid the common injuries the cashiers can have massage and this is a very appreciated privilege. For the protection of the employees, working late and closing the store in the evenings, a security guard meets them when leaving the store.

It's nice really, even if you have to keep waiting for them and think – Oh, why don't we go out ourselves? – It's kind of nice to have them there. Some have dogs and so. ... It's a security. (Kristina, Swedish Grocery Retailer 2)

The employees receive very little information about the financial position of the store or other questions. The manager puts up some graphs on the notice board but there are no discussions about the results.

I don't know, but it should have been possible to have some [financial and other information about the store] during all these years, an evening or something. (Kristina, Swedish Grocery Retailer 2)

Perhaps the reason for this omission is that the shop runs smoothly. The staff is experienced and has all been there for a long time. The store is reasonably profitable, the competition is there, but it is not that evident. The staff does not seem to have any immediate worry about the jobs, which was obvious for our other two panel study women Kajsa and Birgitta.

Everyone except for a couple of employees is a member of the union.

Describe her work and the responsibilities she has.

The store has four cash-points and Kristina works in one of them. They are not practising job rotation. Only on delivery days, Tuesdays and Fridays, the cashiers assist in placing the goods on the shelves. When she leaves her place in the cash-point, she must either have someone to replace her or have some work near the cash-points.

Then you must be replaced somehow; you just can't go when you want. I remain where I'm sitting.

Kristina's work consists of checking the cash, changing money in the post or the bank, and constantly to be present at the cash-point to serve the customers.

If I start at eight, I start with counting the cash and filling up the cash and ordering, write a note how much cash I need from the Post. Then it starts. If you start at two, you have to sit down in the cash-point at once, if there aren't incoming goods to work with or you don't have to replace anyone. In the evenings you put things away and you have the return system for the daily papers, Expressen and so. You have to call a speech answer [talsvar] and enter how much you have sold and how much to be returned, tie up in bundles and get it ready. (Kristina, Swedish Grocery Retailer 2)

The cashiers handle many charge cards and also ICA bonus and charge cards. ICA offers a higher interest than the banks on their charge cards and this is of course in favour of the customers. In some way the cash-points are beginning to function a little like a bank instead of all closed down bank branches or out of order cash dispensers.

Describe the technology she has been working with or on.

The cash-points are computerised. On a course she has learned how to enter and change prices but she has never done it in practice. It is a task for the men in the store. Kristina cannot leave her place to do it and therefore it is impossible for her to keep up her new knowledge.

Yes I don't know, I suppose a couple from the cash-points had to go, but we have no possibility and time to enter prices for goods and so. It goes on without stopping and you almost can't have a break. (Kristina, Swedish Grocery Retailer 2)

They have new and better scales in the cash-points, so they do not have to lift the goods.

What training has she received for her job including technology training?

Kristina has not got any formal training during the years. As introduction to her work she watched how an experienced employee worked and then she had to train herself. Neither does she receive any product information from the suppliers; this information seems to be reserved for those in charge of the different departments, persons who mostly are men.

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

Sometimes Kristina helps out with incoming goods but mostly she is working in the cash-point. This is her range of knowledge. They do not practice job rotation in the store. On a course she acquired some knowledge about the new computers but she has had no possibility to maintain it.

The work is running smoothly, so everyone knows, everyone does her work. ... No, everybody feels responsible and everybody is working ... but everyone has also worked a long time, has long experience. (Kristina, Swedish Grocery Retailer 2)

Does she feel she receives any recognition and/or reward of the use of those skills?

All employees have a six per cent discount on their purchases in the store. Otherwise there is no reward system. The Christmas gifts are normally very modest but this year all female employees were given a weekend at a health centre, owned by a beer supplier. The men received a gift in cash.

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

Since the first interview there has not been any changes in Kristina's position and neither are there any changes to talk about in the store.

What are her feelings about her own employment trajectory?

Kristina is very satisfied with her present work at the cash-point. She would, for instance, not like to work in the butchers department.

No, I've been sometimes in the butchers, it was fun then, but it isn't fun to cut meat all day long either. (Kristina, Swedish Grocery Retailer 2)

She is not striving for a manager position, nor with a considerable wage-increase would she consider to manage the Fruit and Green department.

Fruit and Green I don't like to work with – ugh! Sticky, gooey and heavy! No I think it's nice as it is. I'm going to work without a lot of trouble and I know what I'm doing. (Kristina, Swedish Grocery Retailer 2)

She is not interested in having her own ICA store. In her opinion the small stores are closing down and all stores seem to be large today.

If you're going to run such one, it surely needs a lot of energy, money and everything. (Kristina, Swedish Grocery Retailer 2)

She also thinks that it was more common earlier for the young men to have their own store, but as far as she knows this is not the case any more, anyhow not to the same extent.

Panel Study Woman:

LINDA – Swedish Insurance Broker Franchisee

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Linda was born 1973. She is living together with a man. He was one of the three persons starting the firm she now is working in. They are hiring a house outside the town where she works. They go by car to work. She has no children but has a sister and parents living in the same town.

Linda went to technical college. She worked for some years in the building sector, in her fathers firm. It went bankrupt and after that she has not had any typical technical jobs. She has worked part-time in a stable and as a croupier.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

The fact that she is living with one of the owners can, maybe, be classified as one such aspect. Lena finds it very important that they have a professional working relation and it is one of the reasons why she is an active member of the union.

What sector and company does each women work in?

Linda works in the financial service sector. The firm is an Insurance Broker. The actual firm is given the sole right to work in some parts of the country. They have and can open offices in other towns in their area. Another unit of the firm is running a telemarketing company. They are located in the same building. Linda works mainly with the broker part.

Both the franchiser and the franchisee are rather new and this is a fact that really influences both the firm and Linda. As Linda understands it, one of the starters, today her boyfriend, began working as with telemarketing on his own from his home.

To begin with he made the telephone calls himself. He had his own company then and called from a cellar-room, in his apartment and like that. Yes there are lots of people doing this and there are more companies in this town. There are many companies in this town doing such things. (Linda, Swedish Insurance Broker Franchisee)

It's about useful contacts, I think. It's such a trade. With the right contacts they got into touch with a guy in Stockholm, who was very active and go-ahead minded. He thought they were super guys – These guys I'm going to back up. They are still in touch with this guy, and he is still giving them a lot of help and pushing. He's like a

little business adviser for them, so to say, helping them forward, giving them possibilities, pushing and so on. (Linda, Swedish Insurance Broker Franchisee)

He expanded and hired people as well, but just people he knew. That is the way they do it also today. They want it in this way – that the company is like a family (Linda's expression).

It's important that everyone cares, cares for each other and helps each other.

Linda was employed in 1995. As the firm was successful they were offered to sell also insurances by one of their customers, a franchisor, so the owners have now two companies – the telemarketing company working for many customers, and the franchising unit with a few clients.

To begin with we worked only with one insurance company but then we changed to something called 'multi client representative'. Now we have three ... four ... five, four companies at least. Then we have some other small funds because it's so much new coming now, that you don't just work for companies but also for different funds. You can invest in funds, direct investments as they say. You are allowed to have a maximum of six companies behind, I think, when calling yourself 'multi client' representative. If you have more you are called broker and then you are open for all companies, so to say. (Linda, Swedish Insurance Broker Franchisee)

The company is growing but Linda also believes that the market for funds is expanding.

I think the market is growing, but I don't know. People are more open for this with funds. In general I think there seems to be a more open attitude. Before it was only a matter for the banks. Many begin to open up a little and start seeing other alternatives, which often can be profitable. (Linda, Swedish Insurance Broker Franchisee)

Linda is surprised that there is so much money to invest and that the market never seems to reach saturation point. She thinks however that it is more and more evident that the phone subscribers are sick and tired of the selling calls.

It's possible (to sell marks, tags and such things) It's a strange thing. I'm as surprised every time I think of it. Also this with investing money, that people do have so much money that it never stops, that the market hasn't hit the ceiling. It's the same when we are making reservations for appointments. But many are sick and tired of the branch now. You can tell more and more. I know myself how I react on phone if someone like that is calling. (Linda, Swedish Insurance Broker Franchisee)

At the end of our study, in the spring 2001, the company was sold to a Finnish/Danish company residing in a Swedish town. The company is quoted on stock exchange. It is still franchising and there are now twenty-two offices.

From her description, what is the sexual division of labour in the workplace?

The sexual division of labour is not obvious in the telemarketing part. The managers however are men. Around 30 persons, most of them young, are working in that part.

In the Telemarketing part they are two persons managing it, running it. About 25–30 persons have been working up there on and off on different duties and now during the summer, there are also a lot people with summer jobs. So now it's extra many,

Panel study woman LINDA

perhaps around 60 persons working off and on. (Linda, Swedish Insurance Broker Franchisee)

The labour turnover is high. Linda thinks that it is partly due to the very few possibilities to make a career and to the employees being very young and mostly working part-time. More than fifty people are going in and out, working on temporary basis.

The employees at the broker part are called advisers (although they are sellers). Two of them are women and eight are men. That is the usual picture.

It's rather equally divided, anyway in the Telemarketing Company. It's rather even between girls and guys. When it comes to the advisers on the other hand, it has been packed with guys before. Now we are in total ten persons working here, of which two are women and then myself. (Linda, Swedish Insurance Broker Franchisee)

It's mostly contacts. The people that own the company work much with contacts. Buddy, buddy – he seems sensible we can chat a little with him – and such things. In other words they handpick people they think are good. They would like to have more girls because they think they are good and it has been so many guys. (Linda, Swedish Insurance Broker Franchisee)

Linda means that most women cannot take the pressure of selling and keeping their budget. Everyone has to start as a telecommunicator for some months to know what the customers are like.

It must be tough. You have to sell much. You must have the courage to have visitors. Often they cannot handle the pressure. One girl, two girls have given up because of that and another was offered a better job. Those we have employed have begun that way so to say and our idea was to hire them as advisers. (Linda, Swedish Insurance Broker Franchisee)

Thinking more about it Linda means that maybe it is not sex but individual differences and mentions one very successful woman who left for another job.

Besides the advisers are the owners, three men, and Linda herself as assistant. Everyone is young. Linda began as an adviser but started working with administrative tasks, as she could not stand the selling part.

I remember my first call. The sweat was streaming. I did not like it. It is a hard job. Not many can do it for a long time. ... --- ... I'm not such a person who can exert pressure. I can show a product. I'm good at that, to show a good product. But when you see the customer hesitating and maybe thinking it a good product but not daring to go the whole way. Then you are supposed to say something, helping the customer in the right direction. You must be able to do that as a seller but I can't make it. I'm far too wimpish. I don't want to put on pressure. I want it to take the time it takes. I would feel such mental pressure. (Linda, Swedish Insurance Broker Franchisee)

Linda has so many other skills so the owners wanted to keep her. That was how her administrative career started.

What are her current working hours and working conditions including the physical working environment?

Linda works 38,5 hours a week, one and a half an hour less than full time and ordinary office hours although she has flexibility to start late or go early. No one is controlling her hours; it is a matter of trust.

When I was employed, the suggestion was these hours, and then it has only rolled by. I'm sure I could get 40 hours a week if I wanted to but I think it really suits me like this.

It feels like full time, it really does. On the other hand I have almost been paid as a full timer. I look upon it as a monthly salary. My exact hours ... it's more, or ... it's very open. There is no time clock but trust from both sides. They trust me and I trust them. They know that if I work one hour overtime, I'm going home an hour earlier another day. (Linda, Swedish Insurance Broker Franchisee)

At the second meeting she had changed her working schedule so she could have the Fridays free and work longer hours the rest of the week. She thinks it is good as many customers are coming in after their work. To change was her idea. She does not want full time, it is quite enough with these hours, she thinks.

For the people in the Telemarketing part however it is almost impossible to have a full time employment, as it is said to be a very strenuous occupation.

They cannot stand it. It's impossible; it's much too tough. In our company we have said that a four hours duty at one time is the maximum and then you shouldn't work more that day. But there are those who work ... we have day and night duty, so you can combine – work seven hours with some hours rest in between, so that you can go out and calm down a little. From the beginning we said four hours in a row, it's maximum otherwise you can't manage, in your head that is. (Linda, Swedish Insurance Broker Franchisee)

All the sellers are paid on a provision basis, which is not possible for her. As she handles the administration she knows what they get and makes sure that she is not disadvantaged. At our last meeting she had raised her salary and was very satisfied.

An important part of the working environment is the house where the firm is located. It is old and very beautiful and located at the town main square surrounded by restaurants, pubs, etc. Linda finds that very good. At our first meeting her place was at the entrance and she was sitting behind a desk. It is a beautiful room but everyone was going in and out, passing her. That was the main idea, so to say, but it gave her very little undisturbed time. At our last meeting however she had got a room of her own where she works when her administrative assistant is there.

We have hired one more receptionist who works part-time. She is working afternoons and sometimes mornings. ... Sometimes I switch the phone to my room because the mornings are often rather quiet. I don't have to welcome the customers, it's her job all that and to answer the phone, so I can work more in piece, very nice. So far I still have all my tasks, the difference is that I don't have to stress but are beginning to catch up. So now the idea is that I'm going to take over some work from the others. (Linda, Swedish Insurance Broker Franchisee)

Describe her work and the responsibilities she has.

Linda started to work as a seller too but, as mentioned above, was not at all good at it.

I couldn't put in the last argument to persuade them when I suspected that they couldn't afford it ... (Linda, Swedish Insurance Broker Franchisee)

She wanted to do something else and in that she was successful. Her work is to assist the sellers, but also to control them, and to handle the main part of the internal administration as well. Every working day consists of many small work tasks constantly interrupted by phone and people passing by.

Sometimes when I come home after work I can feel just exhausted and empty and can't understand what I've done. Nothing is done properly because I've been stressed and had a lot to do all the time. (Linda, Swedish Insurance Broker Franchisee)

It was impossible for her to plan a working day and make the plans come true but with the new assistant she thinks everything will get better.

Every morning she starts with the updating of some funds from the stock market. She takes part in the decisions on what to recommend. She prints out a list on all customers, which are expected to visit them during the day, and whom they are supposed to meet. And then it all starts. To compute what everyone shall be paid is one of her tasks, which is rather complicated as there are many different projects and some parts are on provision bases. No one except for Linda can manage it, and therefore she had to interrupt her vacations in July to do it.

Linda has full control of all her work tasks. She wrote them down and classified them when she was negotiating for higher salaries.

I have a lot to do; a lot of paper work. Many agreements must be controlled. Wages to be paid, a lot, it's hard. – I can't tell what I do all the time, but I feel the pressure. (Linda, Swedish Insurance Broker Franchisee)

As mentioned before she wanted help with the administrative work making it possible for her to concentrate on the more qualified part of the administration – not just answering the phone. At our last meeting she had got that help and was quite satisfied.

Describe the technology she has been working with or on.

Linda sits at the computer, and the phone (a kind of switchboard which she is handling), at the fax, at a stamp-machine with a TV-set with the actual list of stock exchange in front of her. A table with notes telling where the salespersons can be found is also located there. She works with Excel for schedules, time-tabling and accounting. She even has a typewriter for some forms.

The technology of the firm is not especially advanced. The sellers working in the Telemarketing business do not have any computers at their desks.

No we don't have any computers; it's very simple. We are working from lists we are getting from our clients, so it's a little different. We're somewhat primitive here, you can say. ... It's more that they haven't invested further. It's so many other things they want to develop first – establish good contacts, good customers ... and when we feel that we can manage ... to find employees so that everything is working because it has been a little tough in this line of business lately. (Linda, Swedish Insurance Broker Franchisee)

At the first interview the company had just installed Internet but at the time it did not function. The e-mail address was only for the two companies, not for the employees, but Linda had a private hot-mail address as many customers asked for it.

Yes, they [the customers] asked and we said 'we're working on it', but it wasn't many at all asking. I don't think it's as big yet, as you think it is. ... – – – ... We have just installed Internet but it hasn't worked so well. We haven't had time to work with it but it's something we'll do. All companies are going to have their e-mail addresses, so we can work through that as well. (Linda, Swedish Insurance Broker Franchisee)

However, when the company was sold in the spring 2001 they were given the same technique as available in the new company, which meant a great improvement, for instance e-mail for everybody.

What training has she received for her job including technology training?

As understood Linda has no education for the job if not her mathematical abilities are looked upon that way. Presumptive customers meet Linda at first and often start presenting their questions to her. Therefore she has followed the introductory courses for new sellers, internal courses that take place at work. When attending the courses Linda must, at the same time, take care of her ordinary tasks, meaning that she often had to leave the training.

She has got no education to handle the computer and most of its programs. It is a trial and error process every time but Linda is not at all afraid of technology.

Linda took the initiative to a weekend meeting with persons with her kind of responsibility at the other offices in the region. It was useful both learning about the product, the taxation, laws, etc. and to get to know each other.

As we are the first ones that meet the customer it is important that we know the products. (Linda, Swedish Insurance Broker Franchisee)

At our first meeting Linda had not got any formal knowledge on how to handle wages and provisions, something she really wanted. She wants the knowledge and she wants the paper showing that she has learnt something.

I am not going to work here all my life. If they send me to that kind of courses I will be happy and stay for some years. I need the proof of a ground level. (Linda, Swedish Insurance Broker Franchisee)

The franchisor has created a "responsible for education"-position, which had become a good contact for Linda. This person responded very positively to Linda's request for more product education and consequently at a meeting in October

2000 her demands were met by the employer. She has been chosen by the franchisor to an exclusive external education making her a “coach” of the sellers. She will learn insurance, law, leadership, etc. She is very excited about it but also a little bit afraid of going back to school again.

I’m going to help out with the book keeping and the idea is that I’m going to take a little more responsibility for the wages, there are some parts, which isn’t my responsibility yet. Now I’m going to have an education making me more of a coach for the sellers, a backup for them. (Linda, Swedish Insurance Broker Franchisee)

I’m going to function more as a selling coach and I suppose I’m going to have a bigger role within the company, that they [the sellers] can call me when they have problems instead of contacting the clients directly. (Linda, Swedish Insurance Broker Franchisee)

Sales coach, that is when the advisers have some problems or questions – How is this functioning, can I do like this? – Then they can turn to me instead of the company’s clients. So I’m in direct touch with them gathering information and can give a straight answer. (Linda, Swedish Insurance Broker Franchisee)

At the end of this study Linda had finished her education and was waiting for her diploma as Insurance Adviser. She is very satisfied with the new owners and the possibilities to more education.

When people are hired as sellers for the Telemarketing business and as advisers in the Insurance business no formal education is demanded. On the contrary the owners want to train them internally to be certain that the sellers and advisers have the right way of thinking.

They almost don’t want the employees to have any education in this line of business because then you are so stuck on that. They will rather have the internal training themselves to stress in the right way of thinking – that you see it from the right point of view. Sometimes you can’t think any more when you are going to sell. You only think on one thing and like that. To see to the full extent of the selling, to see how much is behind selling, so to say. (Linda, Swedish Insurance Broker Franchisee)

What new skills has she acquired and used including ‘emotional’ or ‘interpersonal’ skills?

See under the former headline. It also has to be mentioned that she is all of the customers’ first contact whether they come personally or make a phone call.

If there is a problem they normally call me up and tell about it. (Linda, Swedish Insurance Broker Franchisee)

Although Linda is young she has a very authoritative image.

Does she feel she receives any recognition and/or reward of the use of those skills?

She does. The increased salary, much higher than the contact at the union expected her to get, is a proof of that and so is the course mentioned above.

I have worked so many years and only worked on and has got nothing – but now a lot of doors are opening, It’s fun again because you’ve got a reawakening. You need

it, at least if you are – I feel that I don't want to stay in the reception all my life.
(Linda, Swedish Insurance Broker Franchisee)

It's fun that I have got this and that it is because I can something, that I have something to give the company instead of all those other five administrators at hand. They didn't get this, it was I who was chosen and it's so fun. (Linda, Swedish Insurance Broker Franchisee)

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

As the firm is growing her work tasks have changed and expanded. She found it at a point too much and asked for an assistant sitting in the reception and taking away parts of her control-functions. Linda herself will take over other work tasks from one of the owners mainly registration for the VAT system etc. The idea is to implement a division of work.

She has raised her salary.

What are her feelings about her own employment trajectory?

Linda thinks it is all fun. She likes the responsibility and she likes to learn new things all the time. But this was not what she planned and she still does not know what to do when she is "grown up".

Panel Study Woman:

LISBETH – Swedish Posten

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Lisbeth was born 1948. She is married and have two grown up children. She is also a grandmother. Her mother is living quite close, is healthy and economically independent but Lisbeth helps her with paying the bills etc. She and her husband have a house of their own since more than 25 years and it is now an inexpensive way of living.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

No.

What sector and company does each women work in?

Lisbeth works in the financial service sector – in Posten (the Postal Service of Sweden). The status and the characteristics of Posten have changed over the years and even during the time we have met for our longitudinal study. A short history covering the years Lisbeth has been with the post is necessary: Lisbeth started to work within Posten in 1970. Later the postal services were complemented with financial services first through a merger with a bank and later through an agreement with the also publicly owned Nordbanken. The employees were trained in financial services of different kinds and every post office was also a bank office.

We're doing things for them. We're not Nordbanken but Nordbanken is present at Posten. Nordbanken has an agreement with Posten that we serve their customers. I think it's running for five years. They can give notice and say – Now we don't want you to handle our customers any more. – Well, what do we have then? Then we've nothing; we have registered letters and stamps. (Lisbeth, first interview 1999, Swedish Posten)

Just after our first interview in autumn 1999 Posten announced that they did not intend to prolong the agreement with the Nordbanken after March 2001. (www.Posten.se, 990928) Since this first declaration and the announcement that the postal giro service was to be sold out and that all (!) post-offices were to be closed in August 2001 a long time has passed and in the meantime all staff has known very little about the future.

So of course everything is, just floating. Someone said to us – Any other professional should have gone crazy not knowing how everything is going to be. Probably

no one would have accepted it, but we do. Yes, what are we going to do? (Lisbeth, Swedish Posten)

Below is a summary of the happenings of the last two years leading up to Posten's new strategy and organisation.

In the middle of last year, 2000, Posten drastically informed that all traditional post-offices, about 1000, were to disappear and to be replaced by a type of 'Post in the store' in a corner of a store. This caused uproar in Sweden – even in the Parliament. Posten had to declare that their intention was to introduce new service locations with easier access and extended opening hours. The Ministry of Industry, Employment and Communications felt called upon to remind Posten of their mandate to provide basic cashier service. These operations are however not estimated to bear their costs and Posten's board of directors and management has requested that the Government underwrite these costs in full. There is as yet no agreement on subsidisation costs. (www.posten.se, Year-end Report 2000)

Starting in September 2001 Posten will open just over 3000 new service sites, the majority of which will operate on a contracting basis. Posten and ICA-Handlarna AB have signed a preliminary agreement for collaboration.

- *300 offices, known as Post Centres*, staffed by Posten's own personnel, who will help customers with service – ranging from simple postal operations to more advanced logistics and messaging services. These service sites will be open five to six days a week, many of them from 8.00 a.m. to 8.00 p.m. They will primarily be located in commercial areas and places that are easily accessible by car.
- *1800 new service sites for letters and parcels*. Many of them will also be equipped with post-boxes. These will be located in shops and petrol stations in housing areas of shopping centres where customers carry out their daily errands. The products will be displayed on special post shelves in a shop section. Posten products sold by the partners will be paid for directly at their tills. The products will be packaged and positioned in the shop so that they are accessible and easy to survey.
- *About 1000 service sites for letters* at places with large customer flows, e.g. after-hours grocery stores, airports, central stations and hospitals.

In the future Posten will no longer be a bank, and will consequently not provide banking services. By having a competition-neutral cash network and functioning as a representative for several banks, however, Posten can provide nation-wide basic teller services in compliance with the government's assignment. The teller services will be offered at about 1350 locations all over the country, partly in Posten's own offices with its own staff, and partly in existing branch offices located in stores. To date, Posten has signed a partnership agreement to represent

Postgirot Bank AB, Nordbanken and the Swedbank in the network. (Press release 010130; 010307, www.Posten.se.)

In January 2001 the Government gave Posten its approval to sell Postgirot Bank AB (the postal giro service) and in July 2001 Posten agreed to sell all of its interest to Nordbanken. The Swedish Competition Authority has still to give its consent.

Many questions and services seem to be unsolved like the postal offices' role in the elections (one can vote at the postal offices – ‘Shall I vote at the petrol station now?’).

The post office of our panel study women

Lisbeth's post office is located in a district of Linköping, a rather big town by Swedish standards. In the centre is located a bank, pharmacy, library and shops of different kinds. The post office has around 700 customer visits a day but the number is decreasing. They can at most have five checkouts open.

We became aware of it as we each day keep statistics of the customers. Our office has always had above 700 customers on average. It's not the truth any more, so probably we'll drop to an office below 700 customers. (Lisbeth, first interview 1999, Swedish Posten)

From her description, what is the sexual division of labour in the workplace?

At Lisbeth's post office they are eleven employees, one female manager and ten others, of which only one is a man. In the same office the thirteen postmen also have their centre, where they sort the post and gather before and after work. All the thirteen are men. Sometimes before they have had men working in the post office but they do not stay, Lisbeth says.

NN is all right. He knows the job – but I don't think it's a job for a man actually. (Lisbeth, Swedish Posten)

The manager works side by side with the others. When she is away someone else takes her place. Lisbeth thinks the organisation is very flat. It used to be otherwise. There is almost no hierarchy and consequently almost no career-possibilities. Lisbeth is of the opinion that the post offices on a whole have many female managers.

Yes, it really is. If you look at the managers up there – the sales manager is a woman and the staff managers are women. Yes it's only women. Here there's never been a man. When I started in 1970 they had a male postmaster but when he was retired a woman came instead. (Lisbeth, Swedish Posten)

Despite this totally female image at different post offices, men dominate every higher hierarchical level at Posten.

The middle age in the office is high – above fifty. Five of them are working full time, including Lisbeth, two part-time and the rest are paid by the hour. At my last

visit some younger persons (women) from Proffice was also working there. Posten does not employ new persons any more but they need more staff and this is the way to solve it.

What are her current working hours and working conditions including the physical working environment?

The office is open 48,5 hours a week, including five hours every Saturday. The opening hours are 9.30–18.30 weekdays and 9.30–13.00 Saturdays. Lisbeth begins a little earlier and leaves a little later. Nowadays she works full time but started to work just some evening hours when her children was small. She had been working together with the office manager before she had her children and as they liked each other the manager asked her to come in sometimes as she lived near by. That is the way it is. When a position was free she applied for it and got it. She has increased her working hours with the age of her children. Now she is eager to work full time thinking of her retirement. The employer has asked her and the others working full time to reduce their hours but she refuses.

There are those working part-time but wanting full time. They don't employ full-timers now and they want us working full time to go down to part-time, you know. They want that so they don't have to fire people. Yes, and not only that you know – they want us to resign. It was someone here last autumn and wanted us to go down in per cent and told us what possibilities we had if we wanted to leave Posten. (Lisbeth, first interview 1999, Swedish Posten)

The distribution of busy hours is varying over the month.

At the 18th the retired people get their pensions and at the 20th the child allowances are distributed and at the 25th people get their salaries. After that we're exhausted. Not to mention when people get their tax refund, it's terrible. But it's not as clear-cut as it used to be. People don't need their money as promptly as they did before. Many retired people have an account so they don't have to come to get their money, but they often do it in any way. Just for the chat. (Lisbeth, Swedish Posten)

Her work is very visible. Everyone waiting for their queue-number to come up can see what they are doing. She both likes it and sometimes feels stressed about it. They have a room backstage where they can have lunch and coffee. The women working there have known each other for a long time. They meet also in their free time. Lisbeth lives near by and walks or takes the bike to her post office.

The first agreement with Nordbanken changed Posten's organisational principles and aims. It became important to think about costs and profit. Every employee got a goal for every article: How many accounts to be opened every month, etc. Lisbeth enters what she has done in a book, which can be controlled by the manager. This is necessary for the system does not give information about which of the employees who have done this and that piece of work, for instance opening the account. She always felt a little uneasy about this system. Moreover the new types of accounts often meant that the customer did not have to come to the post office any more. So when selling she 'dug her own grave', so to say.

We are supposed to sell postal giro accounts. To all bringing their bills we'll say – Don't you have any account for transfers? Like that it is when we're selling – We're digging our own grave! We've known that for a long time. (Lisbeth, Swedish Posten)

Describe her work and the responsibilities she has.

Her main work tasks are to handle the services the customers ask for. It can be very easy things like buying stamps, paying a bill or it can be very complicated things like advises and arranging for mass-distribution or payments to other countries or advice concerning where to save money. She likes that the work tasks are so varied.

Everyone has also a special task of responsibility. As an example can be mentioned that Lisbeth is responsible for the office supplies. She takes care of that when there are few customers. When they have someone non-permanent working with them she often has to help – giving advice and really helping with complicated tasks, which the new ones seldom know how to do.

Her responsibilities have changed very much over the years according to how Posten has changed the organisation and the principles. When she started every employee had her own cash, which she carried with her, stamps of her own, etc. Wherever she worked her cash went with her. If something was wrong she had to pay for it herself. Now that has all passed. Anyone is expected to sit anywhere. The computerised system changed it.

Describe the technology she has been working with or on.

During thirty years with the Post Lisbeth has met a lot of new technology. When she started they counted with mechanical counting machines. Today everything is computerised. Now she thinks that the computer system is old fashioned and slow. In the present situation the post offices do not get any new equipment and no investments are done. As something odd can be mentioned that they do not have a coin counter! Posten is always slower than the banks to introduce new technology.

The banks are ahead. My God! – These are the Swedbank's old computers. (Lisbeth, Swedish Posten)

What training has she received for her job including technology training?

After leaving school she took evening courses in typewriting. When she started her job at the post office she was given an introductory course that lasted more than eight months. With the banking services followed courses in products and selling. Today there seem to be no training possibilities at all.

No it's down, there's nothing. Those times are long gone. They don't invest in us any more; there are just information meetings. (Lisbeth, Swedish Posten)

The computer system was introduced at the same time all over the country. Before that they were connected to the computer in the evenings so they could practise. It had to work from the very beginning.

I think it was a lot of fun. But some of the older ones were scared. (Lisbeth, Swedish Posten)

She does not want the old time back. With horror she talks about how they counted and counted over and over again and still there were discrepancies.

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

During her working life she has learnt also to be a bank clerk not just someone working at the post office. The only thing she feels that someone at the bank can do better is to give advice on stock-funds.

She thinks that she has a lot of emotional and social skill and competence but that is something, which is very natural to her. She always found the sales courses and other courses on how to behave a little ridiculous. But she can see that some persons really need them.

Does she feel she receives any recognition and/or reward of the use of those skills?

In this situation when everything is changing she does not feel any positive response from Posten. They say that it is possible for employees like her to get a new job but she does not believe them. A bank should be the most natural company to go to, but they fire people as well.

She gets a lot of support from the customers.

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

No – but as can be seen under other headlines the changes are dramatic anyhow.

What are her feelings about her own employment trajectory?

In September 2001 the transformation of the post offices starts and she still do not know if she has a future in the new organisation. Maybe there will be some work with closing down everything. After that she does not know. Posten has created a special unit for employees, wanting to go on doing something else, with the ironic name Futura. As there is no supernumerary in the region it has not been possible for Lisbeth and her workmates to apply for Futura. She does not want to either.

I think the post shall take care of me for the rest of my working life. ... – – – ...
When my boss asked me about my plans I said – I see myself and Posten as a

Panel study woman LISBETH

sinking vessel with me sitting at the very top of the stem, sinking. (Lisbeth, Swedish Posten)

She knows nothing but thinks a lot. They talk about it a lot at the office but no one has done anything.

It's like we couldn't believe it. Maybe it isn't true? (Lisbeth, Swedish Posten)

She has little hope to be hired by the new supplier of the postal services – whoever it is. To get a new job somewhere else she thinks is hopeless. She is too old. She thinks about what to do.

I think I'm too old I don't want to start a long training ... I like my leisure time so I don't want to put my heart and soul into the job any more. I don't want to. Now you just must keep yourself above water, I think. (Lisbeth, Swedish Posten)

She and her husband can economically manage anyhow. Her income will be reduced but it really is no problem. It is what to do with her days she is thinking of. 'Maybe I could look after someone's dog!' she says.

Sometimes she feels more positive. If she is free she can visit her daughter and grandchild in Norway and she can look after her garden. As she works full time everything is a mess at home. She will miss her workmates. They tell each other that they are going to meet also when everything is closed but she is afraid that will not be so.

She is a member of the union as everyone else.

Panel Study Woman:

KARIN – Swedish Bank

Bibliographic details: age, marital status, number and ages of kids, other dependants.

Our bank woman was born 1942 and will soon be 58 years. She is married to a technician at the local hospital and they have two daughters 28 and 26 years old. Both have studied at university, the oldest is working as a journalist in London and the younger in the private sector. There are no grandchildren. They live since many years in a villa just outside the town centre and at bicycle distance from work.

Karin's mother lives also in the same town. The mother cannot manage by herself but get along with home-help service. She is not financially dependent of anyone. Karin's brother and his family are also living almost in the same housing area as the mother enabling them a shared responsibility.

Her educational grounding is upper secondary school and some courses in the USA, where she also was working as au pair in Connecticut and Los Angeles.

Are there any other relevant family or domestic circumstances affecting her relationship to the labour market?

No.

What sector and company does each women work in?

About the bank

Karin works in the financial sector at one of the largest banking groups in the Nordic countries with total assets of about SEK 720 billion and about 11 700 employees. 139 local savings bank units with over 695 branches constitute the local connection on which the business is based. The Banking Group's services are focused on savings and investments, housing and financing, and payment transfer services. Their share of the household's bank loans and deposits is about one third. More than 4,4 million private individuals and about 230 000 companies and farmers are the Bank's customers.

The Swedbank's subsidiaries have leading positions in their respective markets. Spintab is the largest bank-owned mortgage institution in Sweden. FöreningsSparbanken serves more than half of the Swedish private market for bankcards. Robur is Scandinavia's largest fund manager. The Banking Group's products and

services are available at the bank's own branches and through the nearly 400 branches of the independent savings banks.

President and CO is Birgitta Johansson-Hedberg. The Board of Directors has 10 members and four of them, CEO included, are women. The bank is now increasing its focus on the e-business sector. (<http://www.foreningssparbanken.se>)

The merger 1997 between Föreningsbanken and Sparbanken was a merger between two nation wide companies working on the same market and the new name was FöreningsSparbanken (Swedbank). The main purpose was to achieve cost reductions and an estimated reduction of employees. Consequently about 3000 employees were forced to leave the bank. Those who were born 1941 or earlier had to retire on a pension and for those who retired voluntarily from the bank a 'Resource bank' were started. The aim was chiefly to support those who wanted education, which could lead to new employment in other business areas. Also many of the younger with a shorter period of employment had to go. On the other hand 1000 new employees with new qualifications were estimated to join the bank. (www.finansforbundet.se, Finansförbundets Årskrönika, 1997)

The Swedbank and SEB to merge

In February 2001 a new merger was announced. The Swedbank and SEB will together create a new European financial group. The new name will be SEB Swedbank. The companies are said to complement each other well. The Swedbank has an extensive local presence in the Nordic countries and many private customers. SEB has an international direction and focuses on large companies and financially active customers. SEB's chairman of the says:

By utilising the new group's joint experience, competence and financial strength, we will have improved opportunities for growth in Europe. (Jacob Wallenberg, Home-page, Swedbank, 010222)

The importance of the Internet services is emphasised by SEB's Managing Director and CEO.

Together, we will consolidate our successes within e-banking, where we both are world leading. Through the merger, resources for development will be released, so that we will be able to offer the best financial services to the customers in the future as well. This also means that we will be able to export our knowledge and start more operations on new markets. (Lars H Thunell, Homepage, Swedbank, 010222)

About Karin's work

When Karin in 1999 became our panel study woman the bank was in the final phase of a large reorganisation in connection with the abovementioned merger between Sparbanken and FöreningsSparbanken. It was a turbulent period with merger of branches, reduction in staff and, during a period, work to be done in two different data systems. At our last interview in the summer 2001 yet another new big merger is to take place, which will affect her working conditions.

Karin has had the same employer since 1964 and has worked at the same city branch for 32 years. After a reorganisation in 1999, where especially those who had worked a very long time at the same bank branch should rotate, Karin worked for 4,5 years at a smaller branch. After another reorganisation during the summer 2000 she is back at her old branch but in a new position.

The bank work has however undergone a total change during her long employment – from counting interest by hand to the striving today against the fully automatic bank office and a society without cash.

It really changed, you didn't do exactly the same thing either and it has changed so dramatically through the time since you started. There hasn't really been the feeling either, that you still were on the same old spot. Looking back so many things have happened. (Karin, Swedish Bank)

Also the profession have changed from passive service to more active selling and counselling, and a greater awareness of the necessity of profitability.

Now you must sell more. You can't just stand waiting for the customers to come and ask. It's up to you to inform about what we can offer. It's to try to get the customer. It's for their own good of course. I mean if it isn't, they will disappear. They'll go somewhere else, where they can have better conditions and advice. It's very important, it has changed. (Karin, Swedish Bank)

From her description, what is the sexual division of labour in the workplace?

The bank group in this town has 90 employees in total, 61 women and 29 men. There is a city branch, where our bank woman worked for 32 years (today she is back again) and four smaller branches. When we started our interviews Karin had rotated to one of the smaller branches, which had eleven (11) employees, nine (9) women and two (2) men. To begin with the branch manager was male but in November 1999 they got a new female manager. The manager was responsible for two branches and worked from the city branch. The group has a flat organisation with only six middle managers – four are men and two women. The new branch manager is one of them.

There has always been a large surplus of women in the bank and it is very common that they have the routine work whilst the men get advancement. Men never stay long as bank cashiers.

It was typical woman's work, it really was, to sit there, and it's still because you've almost no men sitting in the front, in the cashier's desk. I don't think they want to. It's a matter of service, for it's a service work this ... there's also another thing, they're not as quick with the fingers. No they're not. I think it has much to do with this sleight of hand. The men don't have it in the same way. (Karin, Swedish Bank)

Men are neither regarded to be as service-minded as required in the front nor are they quick with their fingers. Men work almost only with loans, trusts and funds.

What are her current working hours and working conditions including the physical working environment?

Most of the bank employees work full time. Karin works 31 hours per week, which is 80 percent of full time and she thinks that is enough. When the children were small she worked only ten hours a week, which were a minimum to keep her employment. As they grow she increased her working hours. In the eighties and earlier the norm in banking was a full time employment. To work part time was looked upon with disapproval but in Karin's opinion this is not the case today.

Karin as everybody else has an area of responsibility and is free to organise the work and take own decisions. They all have their own places and do not practice job rotation.

I decide when I'll do what. I'm not steered by anything but the telephone. Neither do I have a boss breathing down my neck. I know what must be done but I can decide myself when and how. I can switch off the telephone but someone else must be there, we're on flexitime. It's harder in the cashiers. (Karin, Swedish Bank)

Everyone has a personal goal to achieve, which can be a stress factor for those working in the front.

You must sort of show that this I've done. It can be hard also, you can feel the pressure – Oh darn, it mightn't have gone so well, and I haven't sold as much as I should of that and that. There's a comparison – and she has done so and so. (Karin, Swedish Bank)

The personal goals will always be there; but more and more the whole branch is evaluated in order to emphasise the importance of teamwork. Karin has an idea that they can be controlled by the data system, that it is possible to see what each employee has sold or performed but no one knows exactly how and if.

The bank is known for its problem with long queues before the fronts and the cash dispensers. This is nothing that the bank seems to avoid, on the contrary, even the queue tickets are discarded as the customers now are supposed to learn the use of new technique such as telephone and internet bank. This can be hard for older people.

Because if you had made the interview a year ago when I still worked in the front, then I would have been so very tired a Friday like today. So tough, you know, with all this standing and the customers so close, standing thick, for a whole week and so awfully many customers and so little staff, so I'm not at all as tired in my body now. In my head I can feel it sometimes but in a quite different way. ... Sometimes it was OK but sometimes I could feel dizziness, when standing in the front, everything just dancing around, and it has to be like that when you're only standing up. Yes technically you can't sit down because you have drawers with money and nowhere to put your legs.

You can't force people to have card, if they want to take out cash they must be able to do so. And they have to queue without tickets and it's only one cashier serving them. Then there are others where they can take a ticket and wait for service. This is for all other errands, which isn't about cash.

On the 25th you have a lot of payments from county councils, municipalities, all wages. But here it is of course mostly the elderly people, who don't have these cards and then the queues will be long. (Karin, Swedish Bank)

Although there are queues especially at the end of the months she thinks it is obvious that there are fewer customers coming into the bank.

Sometimes at the end of the month there's queues but then at ordinary times – you really can see that there are less customers inside the bank. And above everything, much more customers use cards. The use of cards has increased immensely, this that you shop with cards as well. (Karin, Swedish Bank)

Karin is however of the opinion that the new technique with the many new possibilities is favourable for most people.

Many people really think that it's terrific. If you master the technique then it's good. You save time and are able to take in your whole economy, you really can. (Karin, Swedish Bank)

Describe her work and the responsibilities she has.

During Karin's long period of work she has mainly worked with information, foreign business and as a cashier. The cashier and customer service work was of considerable proportions with all types of bank errands, only real-estate credit and placing large blocks of shares excluded.

At the first interview Karin had a new position in back office. This does not mean that she can work in her own pace.

No, I can't. It's a very, very hard pressure from the customers, which I have on phone, so it's a tremendous pressure. But on the other hand I know that there are lots of them but I don't see them. So when I have put down the phone and it's calling again, it doesn't matter. I don't have to see the lots of people, which is very tough to have to look at, now I have them on phone instead. And you don't have to stand. Here I can vary and move. I have worked against the customer almost all the time, for 30 years, face to face. (Karin, Swedish Bank)

Karin's back office position includes many tasks, for instance to check cash-account balances and different reports and to take measures. She is a fault-localizer of transactions, which have gone wrong. It is customer asking for their money and other banks looking for their faults. Check loans, that all papers are in order; take care of the post and distribute; much correspondence and many orders from other banks; administrators needing statements of capital and interest; the regional insurance office needing different kinds of information; campaigns to different customers are to be distributed.

I only have an ordinary desk; yes I've a little space on the side also. I use to stand up and it feels good also, and then I've help from the chair as well. So I'm standing and talking in the phone, it's a bit crazy. We have much mail, we're ten in the office and you have to put it different piles. (Karin, Swedish Bank)

Another task is to help new employees working in the front with advice. She also takes care of the ID discs and order all material for the office via her computer; fills the cash dispenser with cash and takes care of all cards getting stuck, stop the cards and return them to the home bank.

A new employee would be impossible, inexperienced; you must have a broad knowledge to know how to guide them. You know, you have many calls with other

banks and brokers; it's a large piece, plus all the customers. I work with other things as well, with internal balancing and all sorts of work, reports; that is our ledger and such things. It's very varied, you don't know what customer you have on phone, it can be anything from – when do you close today – to something else, a purchase or a sale of shares that went wrong. (Karin, Swedish Bank)

Very typical for Karin and her colleagues in their work situation are the constant flows of reorganisations and mergers they have to live with.

I've been used to it – on the other hand I've lived with reorganisations the last ten years. There's nothing special about it. You know now that it's going on all the time, reorganisations. (Karin, Swedish Bank)

Describe the technology she has been working with or on.

It is this computer, it's that all the time, without that I'm stuck. It's the phone and the computer. (Karin, Swedish Bank)

For a while after the merger they had to work in two data systems, which was time consuming and stressful. At the first interview they had just started to work in the same system.

We can see at once now and don't have to search in two places. You know, you don't master the data system of another bank if you haven't worked in it in practice. (Karin, Swedish Bank)

What training has she received for her job including technology training?

It hasn't been any new work either in that way, it has got entwined, the ground is the banking work anyway but it's entwined. We've had a lot of training before. We had our training in a town in the neighbourhood. We had a whole training department, you had opportunity to a lot of training, but it has been a break for a while until now when it has started all over again. In the last five years there hasn't been much for us ordinary. Those other trainings have always been there, the specialist training. (Karin, Swedish Bank)

When Karin got her position at the bank she was a trainee for one year. This is long gone and new employees in the front begin to work at once and learn bit by bit. During the years Karin has had continuous training. In 1999 she had, together with 14 of her colleagues, a very solid education 'Private one' with ten days teacher-controlled tuition, ten free days with payment, and about 300 hours home-work.

It was fun for the training has been down for a while. It's competitive means to have knowledgeable staff, it really is. It's in that way you do business. You have to listen and catch up and know when it's time to give advice and then you must know what's there is to offer. (Karin, Swedish Bank)

They have also continuous training for the data system in a special room with computers – both teacher-controlled and with self-instructional material.

Continuous small training, half days when there's changes in the data systems, so that you know where to find things, to deepen your knowledge. (Karin, Swedish Bank)

When Karin started her new back office position she herself had to look for the training for the parts she had not worked with before. She asked her new colleagues and sat with them.

What new skills has she acquired and used including 'emotional' or 'interpersonal' skills?

See above.

Does she feel she receives any recognition and/or reward of the use of those skills?

Though she recently had a comprehensive education and a new position, where long experience is needed, it has not shown at all in her pay envelope.

The bank had a reward system for about five years until the bank crises in 1992 and now they are discussing to start a new one. The bank has also offered employees and local board members to buy warrants to acquire shares in the bank. They are running for five years entitling the holders to acquire one new share for each warrant. Karin has bought one post for Euro 1700, of which the bank contributed with 20 per cent.

Has she undergone any changes of responsibility, employment position, employer or overall career change during the panel study?

When we started our interviews in 1999 Karin worked back office in a smaller branch. This position was reorganised in the autumn 2000 and she moved back to the city branch, where she worked before. Earlier the back-office people had to take all incoming calls from customers but now the bank had engaged a call-centre for this work. The call-centre can handle about 80 per cent of the calls, the remaining 20 per cent the group must attend to. There are now three people working in back-office, a reduction of three. They had to apply for their new posts and Karin got one of them.

When the call centre took over from us, our positions were reorganised and drawn from our branches to the city branch. We had to apply because it was only three positions and we had been sex, but it was open for everyone at the bank to apply.
(Karin, Swedish Bank)

The city branch has about 60 employees and the premises are in two storeys, the cashiers with almost only women are on the first floor and on the upper floor you will find the managers, back-office and the accounting department. Before Karin worked downstairs but she is now working on the second floor.

But I thought of that not so long ago, that the toilets are always free, they didn't used to be. It's true there're three ladies toilets but I think I haven't met almost anyone anytime out there. But on the other hand – Is it that many women up here? No it isn't for it's the accounting department, and then it's our managers, the business responsible up here, and then there're those who work against companies and that is

many men, you know. I almost think we're in minority, the girls on the floor.
(Karin, Swedish Bank)

At our last interview in July 2001 Karin and all employees has once again, during our study, to apply for their jobs. This time it is partly due to a reorganisation within the banks in the region and partly to the new pending merger.

What are her feelings about her own employment trajectory?

Many Swedish banks have decreased their number of employees during the 90-ies. It is the oldest and youngest who have been forced to leave the bank.

But I don't think there's any bank, which have someone above 60. You know the other banks also have their retirement agreements and 59 years is almost the limit.
(Karin, Swedish Bank)

The banks want to employ people with new and special knowledge. Karin's branch has for instance lost a couple of female advisors on a higher level to a competitive bank across the street.

Karin is now 59 years and does not see it as meaningful to change job. Although Karin has a thorough knowledge and a long experience of bank work, which also is needed in the new back office job, she does not consider her position as an advancement, on the contrary it is not a position to make a career from. In her opinion it seems to be a typical female work task.

If I say so, this job, where I work now, it's absolutely not a job on which anyone would like to make a career, definitely not, no it isn't. It's really more the other way around. You don't take this and go on to the share investors and so on. I suppose this isn't a step backward but definitely not a step forward. If I'd wanted to go for a career now in my age, I hadn't said – Yes thank you I want this. Then I'd much earlier worked with, I've been asked if I wanted to work with for instance shares and such in the trust department. (Karin, Swedish Bank)

Owing to staff reduction in connection with mergers and reorganisation the average age are rather high. The new technique has reduced the need for many employees in the front, and it is there the women work. When talking about the new merger Karin asks herself, if a retirement is what she can expect.

References

Figart, Deborah M and Ellen Mutari (2000) ‘Work Time Regimes in Europe: Can Flexibility and Gender Equity Coexist?’ in *Journal of Economic Issues*, Vol.34 Issue 4, Dec., pp.47–71.

Web sites

Jacob Wallenberg, SEB’s Chairman, 2001-02-22, www.foreningssparbanken.se

Lars H Thunell, SEB’s Managing Director and CEO, 2001-02-22, www.foreningssparbanken.se

www.drssverige.se, DRS Sverige (now – www.snt.com/se, SNT Sweden)

www.finansforbundet.se, Finansförbundets Årskrönika (1997), Financial Sector Union of Sweden

www.foreningssparbanken.se, FöreningsSparbanken (The Swedbank)

www.handels.se, Handelsanställdas Förbund (Commercial Employees’ Union)

www.ica.se, ICA Handlarna AB

<http://www2.niwl.se/forlag/ar/ar.asp> ‘Arbetslivsrapporter’ – Reports at the website of the National Institute for Working Life

www.posten.se, Year-end Report 2000, Press release 990928; 010130; 010307

www.swetourism.se, Swedish Travel & Tourism Council

www.tcd.ie/ERC/Servemploi, SERVEMPLOI web site, Information about objectives, research design, partners, Thematic Reports, SERVEMPLOI Final Report

www.visit-sweden.com, Visit Sweden

The SERVEMPLOI Research Team

Denmark

Louise Thomasen and Jonas Svava Iversen
Centre for Competence and IT, Danish Technological Institut

Germany

Heike Jacobsen and Elizabeth de Renzy
Landesinstitut Sozialforschungsstelle Dortmund

Italy

Barbara Poggio and Silvia Gherardi
Associazione Ricerche sulle Organizzazione Complesse, AROC, Trento

Ireland

Gráinne Collins and James Wickham
Employment Research Centre, Trinity College, Dublin
Project Co-ordinator

Spain

Ester Fernandez and Isabel Vidal
Centro de Initiatives de la Economy Social, CIEs, Barcelona

Sweden

Elisabeth Sundin and Gunilla Rapp
National Institute for Working Life, Norrköping

UK

Juliet Webster
Employment Research Centre, Trinity College, Dublin
Project Co-ordinator

France



Qualitative Panel Studies: The Swedish Informants

Organisation	Informant's Name	Age	Marital Status	Informant's Position	Informant's Workplace
Swedish Post	Lisbeth	52	Married	Cashier	Town district
Swedish Insurance Broker Franchisee	Linda	27	Cohabiting	Administrative work Assistant to managers Assist and control salesmen	Franchise Office
Swedish Bank	Karin	58	Married	Back-office	Head Office
Swedish Shop, Watches & Repairs	Lena	56	Married	Shop Assistant	One of two shops
Swedish Grocery Retailer	Kajsa	30	Single	Cashier <i>and</i> Area responsibility	Town-city Supermarket
Swedish Grocery Retailer	Birgitta	59	Married	Delicatessen counter	Town-city Supermarket
Swedish Grocery Retailer	Kristina	45	Cohabiting	Cashier	Town district Supermarket

Qualitative Panel Studies: Interview Schedules

INTERVIEW 1 – Informants' Background

This interview is designed to provide background information on the women and to put them at their ease with us, the interviewers. Subsequent interviews will refer to this background information to help us assess changes in the working or personal lives of our informants.

Age

What is your date of birth?

Education

What school and college education have you had?

What qualifications do you have?

Family circumstances

Are you married or living with a partner?

Do you have children? If so, how many, and what are their ages now?

Do you have any other dependants?

Financial obligations

Do you share basic living costs with another person?

What types of recurrent living costs do you have? (For example, rent, mortgage, local taxes, childcare costs)

How often do you have to meet them? (For example, monthly).

Work history

Please summarise each of the jobs you have held since you started work after full-time education and going up to the present. We are particularly interested in the following:

- Name of employer, firm or organisation
- Job title
- Nature of the work you did (brief details)
- Any training you received
- Any other skills which you have learnt which you feel are useful for your work

Do you see yourself as being an employee who has specialised in a particular area or sector of employment (such as shop work or banking work) or have you been a more general type of employee who has moved between different types of organisation?

INTERVIEW 2 – Current employment

This interview focuses on the informant's current job and its characteristics. It provides the basis for future interviews, which will examine changes in the women's jobs against the baseline of the information gathered here.

Entry into this job

How did you get this particular job?

Did you need formal qualifications for this job?

Did it require particular experience or skills, which you could show that you possessed?

How is it related to the jobs you have done in the past, in the firm or outside the firm?

Employment contract and working hours

What hours are you contracted to work for your employer?

Do you mind telling me roughly what you earn per week?

How do you travel to work? What is the cost of your travel to work?

The nature of your employment

What do you do in the course of your work, for example, during a 'typical' working day?

What technologies do you use or come into contact with in your work?

Is your work varied or is it repetitive?

Can you vary or control your own work pace?

Who do you work with? What kind of immediate workmates do you have?

What sex are your immediate colleagues?

What sex are the employees in the workplace as a whole?

Who do you talk to or communicate with in the course of your work?

Have there been any changes recently in the organisation, which have affected your work? In what way have they done so?

Supervision and management

How and by whom is your work supervised?

What is the quality of your relationship with the person who supervises your work?

Are you subject to any computer-based supervision (for example, does the computer system count the number of items you process in a given period)?

Are you subject to any other machine-based forms of control?

Is sexual harassment a problem in your workplace? By whom of whom?

The physical environment

What is your workplace like as a physical environment? (For example, in terms of size, number of employees in one space, light, noise, dirt, space for each employee to work in).

Do you physically move around in the course of your work or are you fixed in one spot?

Is your workplace in or near to the rest of the organisation?

Do you have physical access to the rest of the organisation?

Sickness

1. What has your sickness record been like since you began this job?
2. What have your immediate colleagues' sickness records been like?
3. Do you ever feel guilty for taking time off sick?
4. Does your employer make you feel in any way uncomfortable about taking time off sick?

INTERVIEW 3 – Training and Career Progression

This interview is designed to investigate further the nature of the informants' current job. It focuses specifically on the training and career progression possibilities of the job. Future interviews will look at whether these possibilities have been fulfilled.

Induction

Were you given any induction training for your present position?
What did this training consist of?
How long was your induction training?

Further training

Have you received other training for this job?
Did this consist of:

- Product training
- Technical training
- Skills training

Skills and knowledge

What knowledge do you need to do your job?
What skills do you need?
What should you have been told (but were not) to help you do your job?
How did you acquire that knowledge?
What do you need to know in order to do the job more easily?
What do you need to know in order to do the job more efficiently?
Who do you need to know in order to do your job?
What would you tell a new person coming into the job?

Career Progression

What kind of job could you move to in your organisation?
What kind of job could you move to outside your organisation?
What kind of job would you like to move to?
What kind of job would you like to be doing in five years' time? In ten years' time?
What kind of training would you need in order to get into this or these jobs?
Is there any chance of your receiving this training in your organisation?
What kind of job do you expect to be doing in five years' time? In ten years' time?
What kinds of moves have your colleagues made?
How do you think this kind of work will have changed in a few years' time?

Equal Opportunities

Does your organisation have an equal opportunities policy, to your knowledge?
Does your organisation have equal opportunities projects or initiatives?
Do you know what these consist of?
Do you know they might affect you?

INTERVIEW 4 onwards – Changes in the Informant's Work Situation

Informant's Change of Job

Have you changed your job since we last met?
If so, what have you moved to?
What helped your move of job?
What, if anything, inhibited or hindered your move?

[If interviewee has changed jobs, go back to Interviews 2 and 3 here.
Otherwise, proceed to question 5.]

Changes in Informant's Organisation

Have there been any changes recently in your firm and the way it organises work?
Have there been any changes in technology used in your organisation? In your job?
How, if at all, have these changes affected your job?

Changes in Informant's Workmates

Have there been any changes in those working around you? (For example, increase or decline in total number of workmates, people leaving or new people entering the workplace, women replacing men or vice versa, younger workers replacing older ones or vice versa.)

Training and Skills Development

Since we last met, have you received any training?
What type of training (technical, product, or skill-based training) was this?
What length of time were you trained for?
Have you developed your skills or acquired new skills in other ways besides training?
In what ways?

Personal circumstances

Have your family circumstances changed since we last met? (For example, children leaving home, a new dependent.)
Have your financial circumstances changed? (For example, change of pay, increasing living costs?)

Qualitative Panel Studies – Supplementary Questions

Technological change in your organisation (Repeat INTERVIEW 4)

Financial services informants only:

Has your company introduced telephone-based services (for example, telephone banking, call centres)?

Where is this service located? For example, is it located in your office or workplace? In another already existing office or offices? In a purpose-built or dedicated office(s)? In another type of workplace(s)? (Please specify where the service is located.)

Is this service available for longer than the normal working day? For example, is it available until midnight? 24 hours a day? (Please, specify the hours during which the service is provided.)

Do you know when this service was established?

How many employees work in the centre or centres providing this service?

How many of them are female?

Were these employees recruited from the existing labour force or recruited specifically to do this work?

Have you noticed any decline in the number of staff working in the traditional part of the business as a result of the introduction of telephone-based services?

Has this innovation affected your own work in any way?

Informants in both financial services and retail:

Has your company introduced internet services (for example, internet bank accounts or internet shopping)?

When was this established?

Where are the employees providing this service physically located?

How many employees are concerned with providing or supporting the internet service (for example, in retailing as order clerks, pickers, delivery drivers)? How many of them are female?

Were these employees recruited from the existing labour force or recruited specifically to do this work?

Have you noticed any decline in the number of staff working in the traditional part of the business as a result of the introduction of telephone-based services?

Has this innovation affected your own work in any way?

Experiences of changes in your working time (Repeat INTERVIEW 5)

Have your patterns of work (hours or days on which you work) changed over the past two years? Please describe in what way they have changed (for example, from full-time to part-time, from one type of shift to another, increase or decrease in part-time hours, a lengthening of the full-time working day, changes in days worked).

Why have they changed? Was this at the initiative of your company? Was it your choice?

If the company changed your working time, do you know why it did so?

Has your pay changed in line with your new patterns of work?

If your patterns of work changed at your initiative, why did you wish to do so?

Are you now working the hours or days that you would like to work?

If you are not working the hours or days that you wish to work, what working patterns would you like to have? What is the reason for your preference for this pattern?

Would your company be sympathetic or willing to change your working patterns to suit your wishes?

Organisational changes in your company (Repeat INTERVIEW 6)

Has your company implemented any major changes in the way it organises its activities over the last five years (for example, outsourcing some of its activities, moving activities to new locations, closing offices or branches, opening new offices or establishing new activities)?

Why has it done so?

Do you know how this has affected jobs in the company (for example, increasing or reducing the workforce, making jobs less secure or more secure)?

How has it affected the organisation of work in the company (for example, by moving people into new locations or new functions, by removing some parts of the company's activities)?

Can you identify particular employees or groups of employees who have been affected?

Have you personally been affected, and if so, how?