Is the practice of equal opportunities management keeping pace with theory? Management of sex equality in the financial services sector in Britain and Turkey

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Abstract: This paper examines the theoretical works on management of sex equality and the findings of a cross-country comparative study between Turkey and Britain, revealing discrepancies between the espoused theoretical formulations and the practice of sex equality in the financial services sector in both countries. Questionnaires and interviews were conducted and documentary evidence was collected from seven financial organizations in Britain and three financial institutions in Turkey. The field-work, which was conducted in 1996 in Turkey and in 1997 in Britain, generated forty-five interviews (twenty-five of which were in Britain and twenty in Turkey) and 362 completed questionnaires (fifty of which were in Britain and 312 in Turkey) with female and male staff of the financial services organizations in both countries. Three ideological approaches to managing sex equality at work were identified in literature: liberal, radical and transformational change approaches. Based on the framework of these three main approaches, the findings of the field research indicated that there were different approaches to managing equal opportunities in the financial services sector in both countries, and that the organizational approaches to sex equality in both countries lagged behind progressive theoretical formulations in literature.

Keywords: equal opportunities, financial-services sector, Turkey, Britain, equality management, sex equality

Labour participation of women in the Western European countries has been increasing in the last two decades. Considering this a significant accomplishment, post-feminists such as Paglia (1995) and Furchtgott-Roth and Stolba (1998) have argued that sex equality had been achieved in the legal field and therefore promoting equality for women in employment was no longer necessary. However, these claims were premature as women were still grossly underrepresented in positions of power and authority and underpaid compared to their male colleagues across employment sectors and professions in the 1990s (Woodward and Özbilgin 1998). Since the late 1970s a growing number of companies have been declaring themselves ‘equal opportunities
employers’ in Britain (Cockburn 1989). Similarly, increasing numbers of companies have been acknowledging the importance of and support for workplace democracy and ethical conduct in Turkey (Köktürk 1997). However, the approaches adopted by individual companies to achieve the objective of sex equality varied widely in the two countries. This paper aims to reveal the discrepancy between the espoused ideological approaches to sex equality and the current practice in the financial services sector in Britain and Turkey.

Jewson and Mason (1986) identified two distinct approaches to promoting equal opportunities in employment. These were the liberal and radical change approaches. The proponents of the liberal approach argued that women and men were essentially the same and that sex equality would be achieved once employment policies and procedures became identical for both sexes (Cockburn 1989). In Britain, several contemporary feminists, such as Ferguson (1984), Acker (1990), Witz and Savage (1992), Morgen (1994), Morgan (1996) and Healy (1999), have argued that, in fact, formulating identical rules and procedures for women and men in employment was traditionally used to conceal and even institutionalize the inequalities based on sex, race, class and other oppressive attributes. Similarly, several Turkish feminists have argued that a wide-spread gender-neutral approach to sex equality has long disadvantaged Turkish women in employment (Keskin 1999; Özbilgin and Woodward 1999; Kandiyoti 1997; Arat 1992).

The liberal approach was identified with its ‘business-case’ arguments, which were propounded in the 1990s to achieve sex equality at work. These practitioner-based arguments aimed at convincing a managerial audience that equality and diversity were financially beneficial to their organizations (see Schwartz 1992 or Douglas 1995). However, the ‘business-case’ arguments failed in practice on two accounts: first, promoting equality for some disadvantaged groups was not invariably cost-effective; second, the supporters of the business-case arguments were both overly reliant on employers’ capitalist aspirations to financial success and naïve about the discriminatory motives of some employers.

The radical approach to promoting equal opportunities was adopted by individuals who held strong political and ethical values and recognized the historical disadvantage that certain groups, such as women, ethnic minorities and disabled persons, experienced in employment (Jewson and Mason 1986). The supporters of this approach advocated positive discrimination and affirmative action as their methods for change (Adler and Izraeli 1988: 6). Lowery (1995) argued that the radical approach operated as the whipping post and rallying cry for many white males, even though there existed no evidence to suggest that women and/or minority ethnic groups had taken power and authority away from white middle-class men, or even altered their dominance in the workplace. Several criticisms were levelled at the radical approach. Crow (1995) asserted that the members of each disadvantaged group experience varying degrees of discrimination due to their membership of other
disadvantaged groups. Therefore, improving one group’s position through radical action would not necessarily provide equal opportunities for all members of the same group. Daly (1978) argued that affirmative action, which aimed to promote the career prospects of a disadvantaged group, was ‘reform tokenism’, something that delayed real change towards equality. Similarly, Cockburn (1989: 217) asserted that the radical approach was ‘retrogressive in further dividing the already divided powerless groups’. She also pointed out, that, although the use of a radical approach could promote the relative position of one disadvantaged group, it did not promise any improvement in the structures that perpetuate inequalities at work.

Cockburn (1989) argued that the liberal approach was not able to reach its targets and that the radical approach, while boosting the interests of some disadvantaged groups such as women, ethnic minorities and disabled workers, did not challenge the employment structures that upheld sex discrimination. Instead, she proposed a transformational change approach with a short- and a long-term agenda. The short-term agenda aimed at combating day-to-day inequalities in organizational life, while the longer-term programme of change sought to challenge structural inequalities in order to create more democratic organizations. This approach propagated an organizational diversity model similar to the one identified by several North American writers as the diversity theory (Morrison et al. 1987; Morrison and Von Glinow 1990; Rutherford 1995). Diversity theory suggested that organizations ‘benefited’ from heterogeneous work groups with employees drawn from every segment of the wider society (Morrison 1992). Diversity arguments often assumed that, merely by bringing women and ethnic minorities into the workplace in greater numbers, the organizations would benefit from innovative practices that these groups would generate. However, they failed to recognize imbalances in the distribution of power in organizations. This approach legitimized exclusion of some disadvantaged groups who were under-skilled and/or who could not offer the desired innovative competencies due to their very disadvantage. Another criticism that could be levelled at the diversity literature was its exclusive emphasis on the diversity of the managerial elite, and its ignorance of issues concerning diversity of semi-skilled or unskilled workers. The transformational change approach was different as it sought to alter current organizational structures to welcome diversity, not only because diversity was financially rewarding but also because it was an ethical and political necessity.

Joanna Foster (1990), the former chair of Equal Opportunities Commission in Britain, endorsed mainstreaming as the major organizational task for equal opportunities in the coming years. Mainstreaming was one of the few encouraging pieces of legislation to come out of the European Union in the 1990s (Rossilli 1997). It promoted a transformational approach which aimed to integrate equal opportunities into the mainstream of strategy formulation, resource allocation and decision making in organizations and, by doing so, transform them (Foster 1990). Despite its merits, this approach had hardly any
practical applications in contemporary organizations. Cockburn (1989) identified two factors that hindered the possibility of transformational change in contemporary organizations: first, there was a lack of strong pressure groups of women, ethnic minorities, disabled workers and gays and lesbians to reshape the current social relations. Second, there was a lack of strong working relationships between these groups in employment unions. Fletcher (1995) and Ramsay and Parker (1992) argued that, because transformational change implied a change in the distribution of power and authority, conflict between the current and prospective holders of power was unavoidable. Furthermore, Lees and Scott (1990), in their research into equal opportunities in higher education institutions, concluded that organizational change involved conflict not only between the powerful and powerless, but also between the disadvantaged groups themselves. They argued that the progressive aspect of conflict should be recognized and used to achieve equality through organized action and by building alliances between current and prospective holders of power. Reviewing three approaches to the management of sex equality, this paper suggests that the literature does not offer a universal panacea for addressing issues of sex equality. However, several aspects of the transformational change approach were identified as useful tools for promoting real equality.

Equal opportunities by sex in employment in Britain and Turkey

The liberal, the radical and the transformational change approaches were concurrently evident in employment practices in Britain and Turkey in the 1990s. These approaches enjoyed varying degrees of success in the two countries. The Equal Opportunities Commission in Britain and the Directorate General on the Status and Problems of Women in Turkey have been working with liberal principles to develop and implement policies regarding equality for women. The liberal approach was the prevailing ideology of sex equality for both institutions, with anti-discriminatory action as its main tool for change. The liberal approach has been promoted by the current equal opportunities legislation for more than twenty-five years in Britain. In Turkey, it was adopted by organizations which advocated the reformist and egalitarian principles of Mustafa Kemal Atatürk (1881–1939), who was the founding leader of the modern Turkish Republic. Hakim’s research (1979, 1996) on occupational sex segregation in Britain indicated that the liberal equal opportunities legislation of the 1970s did not fully address inequalities and, despite the rise of women in qualified occupations, women’s overall disadvantage in employment in Britain has been resistant to the kind of change envisaged by the liberal legislation. Dex and Walters’ (1989) research on the occupational status of women in Britain, France and the USA also confirmed Hakim’s conclusions on Britain. Kandiyoti (1997) pointed out that sex discrimination persisted in the
1990s in Turkey and that it was even stronger in unskilled jobs than for highly skilled ones.

Between 1973 and 1994, while adult women’s economic activity rates increased from 63 per cent to 71 per cent, men’s participation has decreased from 91 per cent to 85 per cent in the same period in Britain (Hunter and Rimmer 1995: 252). Perrons and Shaw (1995: 19) suggested that, if this trend continues, the economic activity rates of women and men will converge at 75 per cent some time in the next decade. However, this rise in the economic activity rate of women did not directly affect the quality of women’s employment. On the contrary, labour-market statistics suggested that both vertical and horizontal sex segregation, as well as sex inequalities in pay, persisted over time. Fewer women than men occupied higher-grade posts: a mere 21 per cent of managers were women in Britain in 1995. Another important trend in women’s employment in Britain in the last two decades has been the feminization of part-time jobs. In 1994, there were 4.7 million part-time women employees, but only 700,000 part-time male workers. There has been a fall in the proportion of full-time workers since 1970, to be set against increases in the proportions of self-employed men and part-time women workers (EOC 1996). The proportion of women who were economically active has been declining for a number of years in Turkey (Turkish Institute of Statistics (DIE) 1995). While men’s participation in the labour-force has decreased from 95 per cent in 1955 to 78 per cent in 1990, women’s participation has decreased further from 72 per cent to 42 per cent over the same period (DIE 1993). The Human Development Report (1995: 36) revealed that the Turkish woman’s non-agricultural wage was 84.5 per cent of a man’s wages, slightly higher than the international average of 74.9 per cent. Similarly to their British counterparts, Turkish women were severely underrepresented at senior levels of hierarchy and they were underpaid compared to their male colleagues (DIE 1995).

Britain and Turkey are members of the European Council. While Britain subscribes to the equal opportunities legislation of the European Union with reservations, Turkey aspires to become a full member of European Union in the future. The European Union has comparatively progressive policies on equal opportunities that member states formally agree to implement. These policies constitute a second legal framework for the member states, above and beyond their national legislation (Foster 1990). Despite the progressive nature of the European Union’s equal opportunities legislation, some researchers remained sceptical about the European Union’s legislative influence on two main points. First, Duncan argued that the European Union’s equality reforms were ‘men’s rules for women’s rights’ (1996: 419). She argued that the European Union was dominated by the conservative Christian democrats who so far paid lip service to sex equality issues without further commitment to changing women’s unfavourable social status. Second, Cockburn (1996: 7) suggested that, despite the European Union’s comparatively progressive
policies in the field of employment rights, under-representation of women in the European Union’s decision-making mechanisms restricted the role of the European Union as a progressive driving force for equality.

The Turkish government has undersigned several international treaties and charters, such as the European Convention of Human Rights and Fundamental Freedoms, the Universal Declaration of Human Rights, the Charter of the United Nations and, most recently, in 1985, the Convention on the Elimination of All Forms of Discrimination Against Women. The legal arguments for equality of sexes were often associated with liberal human rights issues in Turkey. The Directorate General on the Status and Problems of Women was established in the late 1980s to encourage and support women’s active participation in politics and employment in Turkey. Although this organization was equivalent to the Equal Opportunities Commission in Britain, it has not yet established a comparable reputation as a public service agency in Turkey. Although there were institutions and groups working towards equality in Turkey, they largely lacked legislative power to act against discriminatory practices and their programmes failed to reach rural areas in Turkey. Therefore, the policing of sex discrimination in employment was largely left to the good will of employers at the point of recruitment and selection.

While the liberal approach proved ineffective in bringing about real equality in Britain and Turkey, the radical approach was not legal in Britain and it was not perceived as a legitimate equality approach in Turkey. Due to the controversy surrounding this approach, hardly any commercial enterprises and very few non-profit organizations, which are generally founded on feminist, anti-racist or anti-homophobic principles, implemented radical action programmes to promote the position of disadvantaged groups. A contemporary application of the radical approach in some law schools in California has caused public contention (Lewin 1998) and subsequent reversal of these programmes. Although the ratios of ethnic minorities and women have increased in the cohorts these schools recruited, it was argued that the positive discrimination has done little to challenge the domination of middle-class members. These provisions were criticized for promoting equality for certain disadvantaged groups while keeping the structural inequalities in employment intact. If this approach was implemented in Britain and Turkey, it could receive similar criticisms in both countries.

As the basic premises of the liberal and the radical approaches were questioned, the practitioner management communities in Britain and Turkey have not yet recognized transformational change as an alternative approach. As adopting this approach would mean that the senior-level managers conceded some power to allow equality, the transformational change approach failed to receive popular support in the liberal labour markets, where the attainment of power and authority was prioritized over working towards equality of opportunity. British and Turkish women, despite the geographical,
historical and cultural differences between their countries, have shared a persistently disadvantaged status in employment. The feminist movements in the two countries engaged in different debates and activities to promote change towards equality. The statistical indicators of employment, pay and the legislative provision for equality in both countries suggested that there is still an urgent need for progress towards equality of sexes.

**The financial services sector in Britain and Turkey**

It proved extremely difficult to obtain comparable cross-country data to explore issues of sex equality in the sector in Britain and Turkey. Although there were a number of studies in this field in both countries, these studies did not provide fully comparable data. Although the field study, which is explained in the subsequent section, provided in-depth information about employment practices in participating organizations in both countries, the findings of these studies should be evaluated with caution. It should be noted that these surveys could not fully represent the experiences of all female and male staff in the financial services sector in both countries.

Gray (1996: 2) provided an anecdotal example which indicated that the financial companies in Britain had strong institutional cultures: ‘Did you know that the doorkeepers at the Bank of England still wear the same red and pink livery as their predecessors did when the bank was founded 300 years ago?’ The financial services industry was the second biggest employer of women full-time employed in Britain, after public administration, education and the health industry in the 1990s. In 1994, it provided employment to 1,461,000 women employees, 33.5 per cent of whom were part-timers. The proportion of female staff in full-time employment in the financial services sector has been decreasing since the early 1980s. While this ratio was 53 per cent in 1980, after a steady decline in the 1980s, it fell to 42 per cent in 1994. In the same period the proportion of female part-time employees in relation to total female employment increased from 15.4 per cent to 33.5 per cent (EOC 1994, 1995). Although women constituted more than half of the labour-force in the industry, they earned only 66.3 per cent of their male counterparts’ weekly earnings as managers and 83.6 per cent as professionals in 1994 (Banking, Insurance and Finance Union (BIFU) 1995).

Since the 1950s British financial institutions have been experiencing strong competition in their business environments (Humphries *et al.* 1992: 127). This was mostly due to the opening of the financial markets to international competition, but also the obscuring of boundaries between the services provided by different types of financial companies, such as banks and building societies. This competition has been accelerated by both the Financial Services Act (1979) and the Building Societies Act (1986) which were devised to liberalize the financial markets with the goal of gaining competitiveness in a free
market economy (Humphries et al. 1992: 127; Kerfoot and Knights 1993: 659). The late 1970s and the 1980s in Britain have witnessed an exponential increase in the proportion of women acquiring financial-service qualifications from the Institute of Bankers, the Chartered Insurance Institute and the Chartered Building Societies Institute (Crompton and Sanderson 1994: 131). This was indicative of women’s growing aspirations for career development and progression in that period, as opposed to ostensible satisfaction with mere employment which characterized the earlier post-war decades. However, this increase in the number of qualified women has not been matched by a major improvement in the career prospects that the financial sector organizations offer them. There was growth in the senior clerical grades but relative stability in the numbers of female staff in managerial grades between 1976 and 1984. In 1986 women constituted fewer than 2 per cent of bank managers or senior departmental managers in the sector (Alston 1987: 72). This supported Ashburner’s (1988) contention that in the 1980s women were given piece-meal promotions within clerical grades without this posing a significant challenge to the male-dominated composition of the managerial grades. The financial services sector in the 1970s and the 1980s has also experienced increased competition from international markets. Exposed to an environment of growing local and international competition, and with increasing numbers of qualified women entering the sector, some of its firms were impelled to adopt legal minimum requirements of sex equality in the 1980s. However, Collinson, (1987), in his research on the equal opportunities programmes of two banks in Britain, argued that the equal opportunities programmes implemented in the 1980s proved less effective than had been anticipated:

The initiatives of the major banks are unlikely to have a positive effect on the position of most female employees. The extension of recruitment tiering, severe restrictions on study leave, the retention of closed promotion procedures and the focusing of new schemes on a small elite group of ‘high potential’ women and men are all likely to reinforce the entrapment of most women in ‘jobs’ rather than ‘careers’.

(Collinson 1987: 20)

While women’s share of total employment in the sector has slightly increased from 54.6 per cent to 55.2 per cent between 1981 and 1988, part-time jobs as a share of all women’s jobs have increased from 15.4 per cent to 24.1 per cent during this time. Humphries et al. (1992: 134) cited two possible reasons for this increase in part-time jobs. First, technological developments have simplified the work process. Second, the extended opening hours which were being reintroduced in financial institutions, in order to gain competitive advantage over rivals which still worked traditional hours, encouraged part-time employment. Other factors which almost certainly contributed to this trend included inadequate child-care provision and the general lack of family-friendly policies to address the needs of women in full-time employment.
Financial services was traditionally considered a male-dominated sector in Britain, but Shaw and Perrons (1995: 7) argued that banking has also been progressive, in comparison to other sectors, in its equal opportunities practices in recent years. Harker (1995) provided examples of progressive practices: the Midland Bank offered a maximum of forty-six weeks maternity leave and other family-friendly policies to complement this. The National Westminster Bank plc offered a career break scheme to all its employees, enabling them to look after a dependant for up to seven years. Similarly Barclays Bank plc offered ‘responsibility breaks’ for up to six months to look after an elderly dependant (Harker 1995). Cockburn (1991: 92) reported that the Midland Bank announced a plan to open 300 nurseries in four years (see also the Bank of America case in Stamp and Robarts 1986: 112–13). Although examples of progressive practices did exist, these cases masked the overall scenario of widespread sex discrimination in the sector. The trade union of the sector, BIFU, reported that horizontal and vertical sex segregation still prevailed, part-time workers continued to receive inadequate employment benefits and sex discrimination in pay persisted as a significant problem (BIFU 1991, 1995).

The foundations of the financial services sector in Turkey can be traced back to the moneychangers and Galata Bankers of Ottoman times before 1847. Until 1847, bankers, who were mostly drawn from the ethnic minority population in Istanbul, carried out all financial activities. The number of foreign financial institutions in the Ottoman Empire rapidly increased between the years of 1847 and 1908. With the nationalist movement of the Second Constitution in 1908, twenty-four national banks were established in Istanbul and Anatolia between 1908 and 1923. The First National Economic Congress took place in Izmir in 1923. Türkiye İş Bankası (the Turkish Labour Bank) (1924), Sanayi ve Maadin Bankası (the Turkish Industry Bank) (1925) and Emlak ve Eytam Bankası (the Turkish Building Bank) (1927) were established during this congress to finance the economic development of the new republic. These government-owned banks pursued a secular, nationalist and egalitarian ideology, in accordance with government policy, which promoted women’s employment and provided employment opportunities for them in the years to follow. Private financial institutions, emerging after 1945, modelled their employment policies on the practices of these state institutions.

A new liberal economic policy, which favoured the globalization of the financial services sector, was put into effect in 1980, establishing a free-market economy and promoting the integration of the Turkish economy into the international economic community. Several reforms, such as the establishment of the stock exchange market and the liberalization of foreign trade, were undertaken during this period to increase the competitiveness of the Turkish financial services sector. These liberal policies also permitted the establishment of financial institutions, which claimed to be working in accordance with Islamic principles, following a model that originated from the Islamic
countries of the Arab Peninsula and the Middle East. These institutions, which operated on a system of interest-free profit-sharing arrangements, have grown substantially in the last decade. They kept the institutions for which they provided financial support under religious, as well as financial, scrutiny. Because of the system of religious beliefs on which they were founded, they supported an economy that promoted, at least sex segregation, if not the total exclusion of women from the workplace and from business and industry.

In 1992, the financial services sector employed 472,000 people, only 2 per cent of the total Turkish labour-force, but representing an increase from 1 per cent in 1970 (DIE 1994: 162). Although one of the smaller sectors, it provided its employees with the highest average income in Turkey (DIE 1994: 162). It was traditionally considered to be a female-dominated sector, offering better than average opportunities for women (Seyman 1992). Despite the national decrease in the proportion of women in the labour-force since 1955, female employment, all full-time, in the financial-services sector has markedly increased from 24 per cent in 1988 to 31 per cent in 1992 (DIE 1995).

The review of the literature on sex equality in the sector in both countries revealed that women did not enjoy equal representation, pay and benefits at work and that sex equality in this sector in both countries is a long-term goal yet to be achieved. This was indicative of the ineffectiveness of the approaches adopted by the financial institutions in both countries. The subsequent section of this paper examines the findings of a field study which revealed this discrepancy between the rhetoric and practice of sex equality in the sector.

The field studies in Britain and Turkey

The objectives of this research project were threefold: first, to identify espoused theoretical approaches to management of sex equality in employment; second, to examine the ideological approaches which were prevalent in current employment practices, based on two field studies conducted in the financial services sector in Britain and Turkey; third, to explore the extent to which the espoused approaches to equal opportunities management were in evidence in the sector in both countries. In order to reach these objectives, two field studies were conducted in Britain and Turkey. The interview accounts and questionnaire responses from the field studies were matched with the categories of equality approaches identified in the literature review section. When such a match is not warranted, a new category or a sub-category of approaches was proposed and its main attributes were explained. The new categories of radical progressive, radical traditionalist and conservative approaches to sex equality were introduced and explored in this way. These categories need to be further tested with larger samples of survey data, as the cross-country comparisons presented here should be treated as indicative,
rather than definitive approaches to sex equality in the financial services sector in both countries.

This project involved a symbolic interactionist research methodology which aimed to explore and voice the concerns of its individual participants. Within this methodological framework, an exploratory rather than an hypothesis-testing type of field study was conducted in order to explore the themes of sex equality which are prevalent in the personal accounts of survey participants in both countries without making any unrealistic claims of representativeness for these survey findings.

The field-work for this research was carried out in 1996 in Turkey and in 1997 in Britain. Questionnaires and interviews were conducted with female and male staff working in the financial services sector in both countries. The researcher took field-notes and collected documentary evidence from those institutions that granted partial or full research access.

The field study of this project generated forty-five semi-structured interviews and 362 completed questionnaires with staff from seven financial companies in Britain and three companies in Turkey. While 66 per cent of the questionnaire respondents and 72 per cent of interview participants in Britain were female, 58 per cent of the questionnaire respondents and 40 per cent of the interview participants in Turkey were (see Tables 1, 2, 3 and 4). Male participants in Turkey displayed more willingness to contribute to this project than their British counterparts. While the interview participants were drawn from seven companies in Britain, three companies in Turkey provided research access for interviews with their staff. British respondents were aged between 20 and 61, while Turkish participants were aged between 18 and 50 (Tables 1 and

Table 1 Socio-demographic distribution of the questionnaire respondents in Britain (n: 50 participants)

<table>
<thead>
<tr>
<th>Companies</th>
<th>Company X: 37 employees (28 females, 9 males)</th>
<th>Company Y: 11 employees (4 females, 7 males)</th>
<th>Company Z: 2 employees (1 female, 1 male)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>33 females (66% female)</td>
<td>17 males (34% male)</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>Mean=35, Min.=20, Max.=61, Std Dev.=10.09</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td>n, Women n (%)</td>
<td>Men n (%) per cent</td>
<td>National statistics per cent</td>
</tr>
<tr>
<td>Married</td>
<td>28, 16 (48) 12 (71)</td>
<td>56</td>
<td>54</td>
</tr>
<tr>
<td>Divorced</td>
<td>0, 0 (0) 0 (0)</td>
<td>–</td>
<td>*</td>
</tr>
<tr>
<td>Separated</td>
<td>1, 1 (3) 0 (0)</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Single</td>
<td>13, 9 (27) 4 (24)</td>
<td>26</td>
<td>37</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>7, 6 (18) 1 (6)</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>Widowed</td>
<td>1, 1 (3) 0 (0)</td>
<td>2</td>
<td>*</td>
</tr>
</tbody>
</table>

*others are 3 per cent in total
### Table 2 Distributive profile of the interview participants in Britain

<table>
<thead>
<tr>
<th>Companies and numbers of interviews</th>
<th>Sex</th>
<th>Educational qualification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company X 12</td>
<td>Female</td>
<td>Secondary 9</td>
</tr>
<tr>
<td>Company Y 6</td>
<td>Male</td>
<td>University 13</td>
</tr>
<tr>
<td>Company Z 3</td>
<td></td>
<td>Postgraduate 3</td>
</tr>
<tr>
<td>Company K 1</td>
<td></td>
<td></td>
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<tr>
<td>Company L 1</td>
<td></td>
<td></td>
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<tr>
<td>Company M 1</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Marital status</th>
<th>Organizational ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–30</td>
<td>Single</td>
<td>5 Senior 3</td>
</tr>
<tr>
<td>30–45</td>
<td>Married</td>
<td>14 Middle 7</td>
</tr>
<tr>
<td>45–60</td>
<td>Cohabitting</td>
<td>4 Junior 4</td>
</tr>
<tr>
<td>60–</td>
<td>Widowed</td>
<td>2 Clerical 11</td>
</tr>
</tbody>
</table>

### Table 3 Socio-demographic distribution of the questionnaire respondents in Turkey n=312

<table>
<thead>
<tr>
<th>Companies</th>
<th>Employees</th>
<th>Sex</th>
<th>Age</th>
<th>Marital status</th>
<th>National statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company A</td>
<td>223</td>
<td>182 females (58.3 per cent)</td>
<td>Mean=30 Min.=18 Max.=50 Std Dev.=7.047</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company B</td>
<td>89</td>
<td>130 males (41.7 per cent)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company C</td>
<td></td>
<td>questionnaires were not permitted</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital status</th>
<th>n</th>
<th>per cent</th>
<th>National statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>156</td>
<td>50.0</td>
<td>67</td>
</tr>
<tr>
<td>Divorced</td>
<td>5</td>
<td>1.6</td>
<td>1</td>
</tr>
<tr>
<td>Separated</td>
<td>3</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Single</td>
<td>148</td>
<td>47.4</td>
<td>27</td>
</tr>
<tr>
<td>Cohabitting</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Widowed</td>
<td>–</td>
<td>–</td>
<td>5</td>
</tr>
</tbody>
</table>

### Table 4 Distributive profile of the interview participants in Turkey

<table>
<thead>
<tr>
<th>Companies</th>
<th>Sex</th>
<th>Educational qualification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company A</td>
<td>13 interviews</td>
<td>Female 8 Secondary 4</td>
</tr>
<tr>
<td>Company B</td>
<td>5 interviews</td>
<td>Male 12 University 13</td>
</tr>
<tr>
<td>Company C</td>
<td>2 interviews</td>
<td>Postgraduate 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Marital status</th>
<th>Organizational level</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–30</td>
<td>Single</td>
<td>Senior 5</td>
</tr>
<tr>
<td>30–45</td>
<td>Married</td>
<td>Middle 5</td>
</tr>
<tr>
<td>45–60</td>
<td>Other</td>
<td>Junior 4</td>
</tr>
<tr>
<td>60–</td>
<td>Non-managerial</td>
<td>Non-managerial 6</td>
</tr>
</tbody>
</table>
3). This difference was largely due to early retirement policies implemented in Turkey. Marital status of questionnaire respondents in Britain resembled closely the national average, as 56 per cent of the respondents were married. However 47 per cent of the Turkish respondents were single as opposed to a national average of 27 per cent (Tables 1 and 3). This was indicative of the younger staff profiles that the financial companies aspired to create, in the absence of any age discrimination legislation in Turkey. Overall, the socio-economic distributive profiles of questionnaire respondents and interview participants represented a wide range of socio-economic backgrounds (Tables 1, 2, 3 and 4).

Negotiating research access to British financial organizations was problematic. Twenty organizations declined the research proposal, indiscriminately claiming that the equal opportunities was a sensitive topic and that they were conducting their own internal company audits on equal opportunities. In 1997, I was able to gain full research access to one company. Five other companies provided partial research access later that year. The Turkish study was conducted earlier in 1996. Research access was sought from five Turkish financial institutions through an academic contact already known to these firms’ senior staff. Of the five companies that were approached, one had a head office outside Istanbul and therefore proved to be unsuitable owing to high travel costs, one did not reply, one did not agree to grant company-wide research access but allowed a limited number of interviews, and the other two granted full research access.

All seven British companies which participated in this study had written equal opportunities statements and policy documents and two of them had officers with responsibility for managing various aspects of equal opportunities. However, only five interview participants were aware of what these statements and policies entailed. The field research uncovered the fact that equal opportunities management was unknown as a field of specialization in the Turkish labour market, as human resource managers in the participating companies informed me that there is no such specialization in Turkey. They explained that in practice the personnel, human resource or education and training departments assumed this role, both by monitoring sex distribution at work, and also by observing the implementation of an organizational ideology which overtly or tacitly advocated equality. The concept of equal opportunities management was yet to be introduced to and institutionalized in the financial-services sector in Turkey, as it has been in some Western European countries.

Although the literature survey identified three main approaches to the management of sex equality, the analysis of interview data revealed seven different approaches in practice in the financial services sector in Britain and Turkey. These were conservative, liberal, radical and transformational approaches in Britain and liberal, traditionalist radical and progressive radical approaches in Turkey. Some of these approaches presented a gloomier picture than the espoused theoretical formulations that were explained earlier.
Three British participants believed that men should be given preferential treatment in full-time employment. Their ideological perspective reflected the functionalist family ideology of the 1950s and the 1960s which assigned wage-earning roles to men and domestic roles to women. This approach is named the conservative approach in this paper. It was based on false and outdated premises, as more than 20 per cent of British families were headed by women wage earners in the 1990s. Its tautological arguments typically associated crime and unemployment rates and economic hardships with women’s entry into employment. Conservatives were essentially and actively opposed to women’s paid employment. Three out of twenty-five interview participants in Britain made conservative assertions of this kind.

Probably sounds rather male chauvinist, my own feeling is that it is in all industries, it would be much better, I feel, to give women more assistance to stay at home with their families. Then it would be, many women do go out to work but half of their pay goes on paying a childminder to look after her child or children while she is out at work . . . It seems to me more logical to employ a man . . . I think one of the dangers in this country is . . . the danger of children being brought up seeing their fathers not working, when you say you have got to go to school and do well to get a job, they say why? Dad doesn’t. It must be very hard to explain.

(Senior male manager, Britain)

I think women should stay at home and look after the children. Shouldn’t say these things but I think children need it. Children need love at home.

(Senior female administrator, Britain)

Although the feminist movements of the twentieth century have disseminated awareness of sex-equality issues, and equal opportunities language has penetrated large segments of society, these conservative sentiments enjoyed widespread support. Although many people adopted a language of equality or understood the egalitarian principles at face value, they failed to internalize these beliefs. The conservative participants in the British study used phrases like ‘I know that it is wrong to say, but . . . ’ or ‘one shouldn’t say these things, but . . . ’ to express their active opposition against sex equality at work. The Turkish study identified two distinct radical perspectives that were prevalent in the financial services sector in Turkey. These are named in this paper the radical traditionalist and the radical progressive perspectives. Both ideological perspectives acknowledged the unequal aspects of current employment practices, and offered solutions to those inequalities in society and at work. However, their definitions and strategies differed markedly. Three participants who subscribed to religious or traditional values promoted a radical traditionalist ideology. They argued that women were disadvantaged by the current employment laws, claiming that women’s traditional role (which was restricted to the domestic sphere) offered an ideal state of equality. Their ideal was similar to that proposed by functionalist and conservative ideologies in the
British survey, in which women and men were assigned roles in different aspects of life. The radical traditionalist ideology was often combined with nationalist and religious discourses, which claimed that it was the duty of a good citizen and Muslim to promote the welfare of the Turkish nation. The conservative approach did not offer a new perspective on equality, but essentially reinforced traditional ideologies of functionalism and nationalism which have long been criticized as systems of oppression rather than solutions to the current problems of equality. However, the radical traditionalism aimed to alter established social conventions on sex equality and reinstate sex segregation in the Turkish labour market.

In current conditions that the country is experiencing, women cannot perform one of their most important duties of bringing up pleasant and nice children. Children are having difficulties with women’s work. I mean, the mother is the person who can bring the child up best. When we look at the overall morals, values and training, mothers can look after the child better . . . . The abnormal social behaviours, the new generation’s lack of understanding of our traditions and cultural values, and the spoiled society are all results of this. Because working mothers ignored their children in order to lead their own lives. This is a reality. This is real and harmful to the society.

(Male senior manager, Turkey)

Radicals recognized that employment practices, which were assumed to be gender-neutral, were indeed biased to promote the rights of the dominant male groups. Four respondents in the British study recognized the role of men in creating the present employment systems, arguing that there should be provisions to redress inequalities. Most financial service companies offered only the minimum statutory support to women and these four were critical of this approach, which thrived on social inequalities by exploiting those groups that were already experiencing social exclusion or demarcation. They recognized that discrimination existed and saw it as part of a larger social context of sex segregation. Radical progressive ideology was newly emerging in the financial services sector in Turkey. There were three interview participants who subscribed to this ideology. Its proponents identified the problems that women experienced in employment and sought both collective and individual solutions to them. It should be noted that social and cultural change in Turkey was taking place very fast and the dominant liberal ideology did not provide adequate protection for the employment rights of disadvantaged groups. Considering the rise of the radical traditionalist movement in Turkish society in the last two decades, there was an urgent need for policy making and implementation to counteract the risk of the loss of hard-won rights, which were at risk from these forces.

I don’t think it is easy for women to work within a large company. The set-up has always been for men, hasn’t it? The basic set-up hasn’t changed. The fact that you have to be out of house between nine and five and maybe a lot longer
if you live away, it’s not easy for women with children. There aren’t any crèches or anything like that.

(Female staff, Britain)

Institutional gatekeepers in both countries declined to provide data on sex distribution by seniority, pay and benefits in their companies. However, they were willing to provide data on the overall ratio of female and male staff. These particular statistical data often suggested that women constituted a high proportion of the total staff in these companies. Interviews later revealed some data which the organizational gatekeepers were not willing to share. Both the limited distribution of equal opportunities statements in Britain and their unavailability in the Turkish case, coupled with inaccessibility of distributive data in both countries, signalled a reluctance to disclose or acknowledge problems of sex discrimination at work. Supporting this finding, the results of the British questionnaire study indicated that a post-feminist, liberal ideology was very widespread in the financial services sector: 68.8 per cent of the participants claimed that there were no factors restricting equality of opportunities for women in their companies. Moreover, a higher ratio of females (74.2 per cent) than males (58.8 per cent) reported this to be the case (Table 5).

Table 5 Responses to a question in the British questionnaire study

<table>
<thead>
<tr>
<th>Q: Can you think of any factors restricting equality of opportunities for women in this company?</th>
<th>Female (per cent)</th>
<th>Male (per cent)</th>
<th>n (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 No</td>
<td>23 (74.2)</td>
<td>10 (58.8)</td>
<td>33 (68.8)</td>
</tr>
<tr>
<td>2 Sexist prejudice of male managers</td>
<td>4 (14.6)</td>
<td>3 (17.6)</td>
<td>7 (14.6)</td>
</tr>
<tr>
<td>3 Prejudice against women’s domestic lives</td>
<td>1 (3.2)</td>
<td>1 (5.9)</td>
<td>2 (4.2)</td>
</tr>
<tr>
<td>4 There are jobs that require physical strength</td>
<td>1 (3.2)</td>
<td>0 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>5 Lack of positive action for the disadvantaged groups</td>
<td>0 (5.9)</td>
<td>1 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>6 Different salaries for women and men</td>
<td>1 (3.2)</td>
<td>0 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>7 Long-hours culture</td>
<td>0 (5.9)</td>
<td>1 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>8 Self-imposed difficulties</td>
<td>1 (3.2)</td>
<td>0 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>9 Masonic influences</td>
<td>0 (5.9)</td>
<td>1 (2.1)</td>
<td>1 (2.1)</td>
</tr>
<tr>
<td>Total valid cases</td>
<td>31</td>
<td>17</td>
<td>48</td>
</tr>
</tbody>
</table>
Similarly, the gender-neutrality assumption of staff in Turkey was documented in their responses. As illustrated in Table 6, 94 per cent of Turkish respondents believed that barriers to equal opportunities no longer existed for women in their companies.

An ideology which suggested that employment practices are gender-neutral dominated employees’ views about equal opportunities in Britain and Turkey. Any unequal representation of the sexes in certain departments was therefore considered random and non-systematic, rather than the outcome of social processes.

There are departments that women are in majority, but there is no special reason for this. It comes out like that. Now we are recruiting people, at some periods when you recruit fifty people, sometimes forty of them are women. There is no special reason for this. They apply, enter exams, come for the interview, come for the group interview and we select.

(Male senior manager, Turkey)
Liberals in the British study were identified with their claims that, provided that the criteria and conditions of employment and career development were equal for both sexes, equality would be achieved. The proponents of a liberal approach argued for the ‘best person for the job’ approach, and were against positive action or positive discrimination practices. Fourteen out of twenty Turkish participants argued that the financial services sector welcomed women, that women and men enjoyed equal opportunities and that women were even preferred to men in the sector. This ideology was created and communicated as a way of thinking within the organizations.

There is always one saying that we should be there just because we are women, not because we are actually the right person for the job. If the right person for the job happens to be a man every time, then it’s going to be a man.

(Female senior manager, Britain)

When we look at the high level managers, there are lots of women. This means that there aren’t any barriers to women’s career development.

(Female senior manager, Turkey)

One of the common arguments offered by proponents of the liberal ideology in both countries was that the numerical representation of sexes was the ultimate indicator of equality (see below the interview accounts of British and Turkish participants). Seventeen out of twenty-five British participants supported a liberal approach and argued that equality has been largely achieved, as most employees were now women and the under-representation of women in managerial positions was only an outcome of the shortage of women with appropriate skills. Liberals displayed strong negative attitudes towards social engineering through equal opportunities programmes, and towards individual women who criticized the present systems and structures in employment in Britain. They argued that equality was achieved when women acquired the same skills and experience levels and demonstrated the same work performance as men, assuming that women’s work performance has traditionally been inferior to men’s. Mustafa Kemal Atatürk introduced a series of egalitarian principles which aimed to promote the social status of women in Turkey in the 1920s and the 1930s. The financial services sector still advocated and institutionalized the early principles of the young Turkish Republic which aimed to promote women’s inclusion in employment. Although these principles advocated women’s inclusion in employment as men’s equals, this had not challenged women’s lower social status, because the man-made organizational systems of the Ottoman Empire and the young Turkish Republic were not altered to accommodate the changing needs and aspirations of modern Turkish women. Therefore women’s inclusion in male-dominated areas of employment in the sector carried certain difficulties which worked to exclude or demarcate their employment rights in these areas.
It was often assumed in the sector that institutionalization necessarily implied equality. This type of institutionalization was often considered a mechanism that sustained sex equality in those companies which subscribed to these values.

I think our policy is that we want to always try to recruit the best person to do the job and it is immaterial whether that is a man or a woman. . . . We don’t discriminate. The majority of people working for this company, employed people, are women anyway. . . . I mean, I don’t think people within the company perceive it to be a problem.

(Female senior manager, Britain)

Because there is institutionalisation, whatever the rule, it is applied. Although there is no political agenda to privilege women, there is equality. There is no backlash against women; I don’t think.

(Male junior manager, Turkey)

I think it is up to the women to prove they can do the job as well as men. If they start shouting about it, that’s when it is a problem. Because these people say there should be women on the board, there should be positive discrimination. I don’t really agree with that. I mean, we’ll get there eventually, it just takes a while to work our way, that’s all. Men do have it easier than women. It is just a fact of life. We are mothers as well as workers. It is just life. So no good whinging about it, just get on with it.

(Female manager, Britain)

Many financial institutions in Britain now have equal opportunities departments, which carry out equality audits, write reports, maintain monitoring records and deal with individual and group cases of alleged inequalities. Although equal opportunities departments were assigned these responsibilities, their staff rarely enjoyed the authority necessary to implement real changes towards equality. While the current organizational ideology, which suggested equal standards of employment for both sexes, was praised by the majority of the employees in Turkey, it failed to accommodate changing social and economic needs of women, such as adequate child care and family-friendly policies, without which full equality could not be achieved. As there were no written rules or regulations about equal opportunities in companies in Turkey, their employment practices in relation to it varied according to the views of individual managers.

{Name withdrawn}, you know, he is our equal opportunities thing. He is very good on the EO side. I think he was very limited with the crèche by what he could do by the budget and by the board and all. I think he pushes for equality of opportunity within the confines that he can. But it is an uphill struggle and he is a bit lonely.

(Female senior manager, Britain)
I’ve seen a lot of initiatives, campaigns, publications, appointments to senior positions in the equal opportunity field. But I don’t see much impact on the ground, to be honest.

(Male equal opportunities officer, Britain)

I mean, in the same company while manager X may employ 60 per cent women, manager Y may employ only 30 per cent or 90 per cent. There is no consistency but their approach is important. It is more flexible at the higher managerial levels.

(Male senior manager, Turkey)

In both countries, proponents of the liberal approach persistently disregarded the gendered impact of the long-hours culture, lack of adequate child-care facilities or negative attitudes towards maternity and paternity leaves. They actively objected to the analysis of employment practices for possible gender-bias, based on a fear that such analysis might threaten to disrupt the status quo that so far provided them with privileges. They adopted a position of resistance to those who criticized gender bias in employment practices.

Although the liberal ideology was dominant in both countries, ten participants in Britain and six participants in Turkey did not subscribe to it. Several examples of radical and progressive ideologies were explained earlier. One participant in the British study identified an approach to equality which could be classified as transformational. She criticized both her liberal colleagues’ reluctance to identify and resolve the current problems of inequality and her radical peers’ limited categorization of the inequalities, as well as their failure to pursue real change within employment systems which clearly promoted the rights of the dominant male group. The transformational approach was the least popular perspective expressed by participants in this project. There was no evidence of a long-term equal opportunities approach in Turkish organizations. Therefore, it would be unrealistic to talk about short- and long-term agendas of change in these companies.

This research identified four distinct ideological approaches in British companies and four approaches in Turkish companies in relation to the management of issues concerning equal opportunities by sex. These ideological approaches were conservative, liberal, radical and transformational approaches in Britain, and liberal, radical traditionalist and radical progressive approaches in Turkey. The liberal ideology was the dominant ideology in the financial services sector in both countries. It had two basic premises: first, it suggested that the standardization of practices for both sexes ensured equality, assuming that these practices were essentially gender-neutral; second, the liberal approach promoted a ‘business-case’ argument that supported inclusion and diversity of disadvantaged groups as long as this served the financial interests of the organization. Although the business case for equality did promote good practice in some segments of the sector, it failed to provide the same leverage as the moral case for equality, which offered an unconditional diversity and equality above and beyond financial contingencies.
Conclusions

Although the current literature identified progressive approaches to the management of sex equality, it largely ignored conservative, traditionalist and post-feminist approaches in its analysis. These approaches deserved attention as they were often upheld by a generation of managers some of whom held senior and influential positions in their companies. This research uncovered that conservative and radical traditionalist approaches prevailed in the sector in both countries. There could be practical as well as academic benefits in categorically identifying and exploring these approaches and bringing them to the attention of practitioner and academic communities.

The analysis of the progressive theories of equal opportunities management identified that the transformational change approach was useful in creating structural changes to enable long-term, sustainable equality for all disadvantaged groups. However, this study uncovered that the transformational approach was not yet in evidence in the sector and that a strong liberal bias underpinned the current employment practices in Britain and Turkey. These findings indicated that there was a discrepancy between the espoused management theory and the current practice in the financial service organizations in both countries. The lack of awareness of relevant issues, progressive legislation and strong support groups as well as an institutional reluctance to acknowledge structural inequalities constituted important reasons for this disparity. It was argued that dominant liberal managerial practice in Britain and Turkey has not challenged the structural inequalities that are embedded in the organizational culture and processes. It would be reasonable to add that the legal restrictions placed on radical initiatives in favour of women have so far prevented better practices in the sector. The discrepancy between the rhetoric and reality of equal opportunities practices needs to be redressed if real equality at work is to be achieved. Thus there is a growing need for further policy research which may identify strategies and policies to tackle sex discrimination in the financial services sector and promote current practice in line with progressive theoretical approaches.

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