

WOMEN BANK MANAGERS IN BRITISH COLUMBIA

By

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## ABSTRACT

This study investigated the personal history, psychological dimensions, and career experiences of Canadian female bank managers. As part of a larger research project on bank managers conducted by Dr. L.F. Moore and Dr. B. Beck of the University of British Columbia, this thesis focussed primarily on the sex-based differences between male and female branch bank managers.

Personal interview and mail-back questionnaire data were obtained from 68 male and 41 female branch managers located in the Lower Mainland of B.C. The five largest Canadian chartered banks and one western regional bank participated in the study.

Analysis of the demographic characteristics of female bank managers revealed that they came from predominantly rural, blue-collar families. A substantial proportion of female managers were not married (unlike male bank managers) and tended to have few, if any, children. Female bank managers had less formal education than male managers in terms of academic achievement and attendance on bank training courses.

Concerning motivational needs, female managers closely resembled male managers, exhibiting a high need for achievement, high need for power, and low need for affiliation. The female managers' managerial style conception differed significantly from that of their male colleagues. In their attributions of leadership behaviour for a "typical" bank manager, female managers often chose a consultative, communications approach. Male managers, however, more often selected a directive style consistent with

traditional leadership style conception. Female managers held a higher interpersonal orientation than male managers. They also stressed social and interpersonal values more than male managers.

In terms of career experience variables, female and male managers have equivalent total years of experience in banking, however, female managers have significantly fewer years in managerial level positions. They are also working in the smaller retail-type bank branches unlike male managers who are in larger retail and commercial branches.

Although the majority have experienced sex-based discrimination in their careers, female managers are generally optimistic about the future of women in banking management.



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## CHAPTER 1

### INTRODUCTION

#### Women in Society

"It took almost 160 years, but women are finally entering the mainstream of management and professional life in Canadian banks. This vast reservoir of previously untapped skill and talent representing a weighty three-quarters of bank personnel, is getting a better share of employment opportunities than ever before. However, much ground is still to be gained before their proportions in the junior ranks are equalled in the middle and senior ranks of management." (Reed, 1976, p. 42)

Progress towards equality in the workplace has been slow for women not only in the banking industry but in all areas of business. Women are entering and remaining in the workplace in unprecedented numbers. The latest 1981 Census revealed that 41% of all workers and 25% of all persons in managerial and administrative positions are now female (Statistics Canada (e), 1981). Compared to 1971 Census findings where 38% of the labour force and 16% of managers and administrators were female (Statistics Canada (a), 1971), this trend represents a significant change in the composition of the workforce.

What has been the impetus for many women to augment their traditional roles in society to include careers? The most evident reason is basic economic necessity. Primarily due to national economic problems, the dual income family has become a necessity rather than a luxury. In 1981, 56% of all Canadian married and separated women between the ages of 15 and 64 worked outside the home. For single, widowed, and divorced women who now represent 37% of all Canadian women, the need for outside employment income

is even more urgent. In 1981, 64% of single and 59% of widowed and divorced women between the ages of 15 and 64 were in the workforce (Statistics Canada (e) 1981).

A second impetus to female labour force participation is the psyche of the modern woman. She is better educated than previously with approximately one-tenth of Canadian women having had the benefit of university education. The positive relationship between educational level and the propensity to work outside the home has been well documented (Nakamura, et. al. 1979; Statistics Canada (c), 1976).

There is also a growing recognition of the inherent right of women and minority groups to equal opportunities in the workplace. The movement to entrench this right legislatively is evident in the recent Canadian Charter of Rights. In the American setting, the controversial Equal Rights Amendment exemplifies the growing concern of women to guarantee equality under the law.

All of these forces have necessitated and facilitated the increased participation of women in the workforce. It is the nature of their participation that is the particular concern of this study. As Reed pointed out, women have traditionally fulfilled a supportive function in the workplace. They are numerically a large proportion of the working population however they have been restricted to what has been characterized as "job ghettos."

"For example, labour force data are clear that the ghettoization of women into low-skill, low paying jobs has increased in the last 10 years, and while women's participation in managerial jobs is improving, at current rates it will be literally a century before they reach a proportion equal to their participation in the labour force." (Bennett and Loewe, 1975, p. 17)

For the majority of women, the rewards and benefits of managerial careers has been restricted. Reasons for this barrier are numerous. Several studies point to the restrictive effect of sex-role stereotyping which reinforces the traditional concept of women as followers rather than leaders.

"The existence of a 'male managerial model,' however, perpetuates society norms that women should not or cannot be successful in management." (Terborg, 1977, p. 647)

Others point to the different socialization process of females in our society which hampers their pursuance of managerial career goals.

"In most organizations the informal system of relationships find both its origins and present function in the male culture and in the male experience. Its forms, its rules of behaviour, its style of communication and its mode of relationships grow directly out of the male developmental experience.... And if organizations in general are dominated by a male culture, then we need to note that at the management level, and particularly in its higher ranks, the informal system is truly a bastion of the male life style." (Hennig and Jardim, 1977, pp. xii)

In more general terms, Hennig and Jardim also comment on the barrier imposed by our "cultural inheritance."

"Both men and women have tended to define themselves in part by their differences. What a man is is what a woman is not. What a woman is is what a man is not. That, in itself, has tended to mute, cripple and narrow all of our abilities to live up to our potential as human beings. That we have incorporated occupational roles as a major part of that defining process is sadly destructive." (Hennig and Jardim), 1977, p. 203)

When expressed in this manner, the barriers to the managerial success of women appear to be insurmountable on an individual basis. But a small

proportion have succeeded in overcoming these obstacles and establishing themselves as part of the business management team. It is these "pioneer" women who pursue and are successful in their careers who are of special interest. What sets them apart from their female counterparts? How have they achieved their career goals and at what cost? In establishing themselves in a traditionally masculine role, have they also adopted a set of masculine values, attitudes and managerial style? Or have they developed a new approach to management integrating their feminine experience into a hitherto masculine managerial role? This study seeks to answer these questions by focussing on one group of women managers in the banking industry.

#### Women in Banking

The Canadian banking industry is dominated by five major national banks and several regional banks. Due to the constraints of the Bank Act of Canada and the monetary policies of the Bank of Canada, individual banks are very similar in terms of services offered to the public. Recent technological advances in computerization of bank services and the trend towards divisionalization have provided the impetus for change in the industry as a whole.

One recent development is the changing role of women as employees. In 1975, women constituted 72% of all full-time employees and 92% of all part-time employees (Bossen, 1976). However their jobs have been in the traditional low-level clerical and secretarial occupations. Now, increased attention has been given to the internal promotion of these women into managerial levels. The first woman bank manager in Canada was appointed as recently as 1961 (Canadian Business, 1961). Since then, the progress of women into banking management has been slow however it has been gaining

momentum within the last ten years to the point where now approximately 8 to 10% of all branch managers are women.

The branch manager position is a key one in the banking system. It is at this level that there is the highest degree of public contact. The branch manager is at the "front line" of the bank — responsible for personnel management and for promoting business with corporate and consumer clientele.

The study of women bank managers is important for a number of reasons. They are newcomers to management and thus are a relatively unknown entity. A large proportion of bank employees are female and thus constitute a significant management resource for the bank. To date, much of the research on women managers has produced conflicting results. Studies have often focussed on individual characteristics of female managers without providing an overall perspective. Also, the majority of research concerns the U.S. experience which in some respects may not be applicable to Canadian business. For women in the banking industry, additional information is needed as to how a woman progresses within the bank hierarchy. As Van der Merwe explains in her study of Canadian women managers, both management and women have a need for knowledge about women in nontraditional managerial careers.

"As role models, these women provide valuable feedback for the future management development of female Canadians. By identifying these women, successful in an area that up to very recently was closed to them, by getting a better understanding of their views and experiences, management and women can both benefit." (Van der Merwe, 1978, p. 45)

With knowledge, management enhances its understanding and ability to utilize this vital manpower resource. It is hoped that this study of

women bank managers will assist in the effective employment of women in the banking industry.

### Statement of Purpose

The general purpose of this study is to provide an overall perspective of the managerial woman in banking. To this end, information was gathered on a diversity of areas. To ascertain the socialization process of the female manager, data regarding her personal history was obtained. To evaluate her behavioural and psychological approach to the managerial function, measures of managerial style, motivational needs, perceptions of co-workers, and personal values were solicited. And finally, to evaluate the current status of her career, measures of career success and rates of advancement were analyzed. Perceptions of difficulties encountered as a woman in banking were also requested in order to determine the extent and type of sex-based discrimination in banking, both past and present.

To determine any sex-based differences, comparisons were drawn between male and female bank managers. Specifically, are women managers different from their male colleagues in terms of family history, education, psychological functioning, managerial style, and career experiences? If so, are there any critical factors which explain these differences?

On other variables, comparisons were drawn between female bank managers and managerial women in the research literature. The focus of this analysis was to ascertain whether personal backgrounds and experiences of female bank managers were representative of female managers in other industries and cultures (primarily the U.S.).

This study of female bank managers is an addendum to a larger study of Canadian bank managers conducted by Dr. Larry F. Moore and Dr. Brenda Beck of U.B.C. As such, this study drew heavily on the research methodology and

instrumentation developed by Drs. Moore and Beck.

The Literature Review in Chapter II provides the foundation for analysis by relating relevant research on women in the labour force and in management. Based on these findings, specific hypotheses regarding female bank managers were developed.

Chapter III on Methodology provides information regarding the development and procedural aspects of the study. Detailed discussion of research instruments utilized in the study is also presented.

Discussion of the results of the study is found in Chapter IV. Specific hypotheses are tested against research findings and discussed in terms of other research studies. Again, the primary focus is on determining any sex-based differences between male and female bank managers.

Finally, a summary discussion of research findings is presented in Chapter V — Conclusion. The future nature of the branch manager's job and the implications these changes may have for the female bank manager are discussed. In closing, suggestions for further research on women bank managers are outlined.



## CHAPTER II

### LITERATURE REVIEW

In recent years, there has been a large increase in research conducted on women in business, especially in the managerial and professional roles. One main impetus to this movement was the U.N. declaration of International Year of the Woman in 1975. This event served to highlight the changing role of women in society as well as to provide financial support for research in this area.

The literature review will focus on three major areas of publication regarding women.

- (a) Women in the Labour Force — the changes in female labour force participation in both Canada and the United States.
- (b) Women in Management — demographic backgrounds, motivation, management style, and career experiences of women in business management.
- (c) Women in Banking Management — the career experiences of Canadian and American women within the banking industry.

American publications form a large component of the research available for review. The author has made extensive reference to American research and feels that it is relevant to a Canadian study because there are strong cultural similarities between the two countries. Furthermore, American business practices are frequently applied in Canadian industry. U.S. studies which include a large segment of American cultural minorities such as Negroes and Hispanics were selectively omitted as this experience is not parallel to Canadian society.

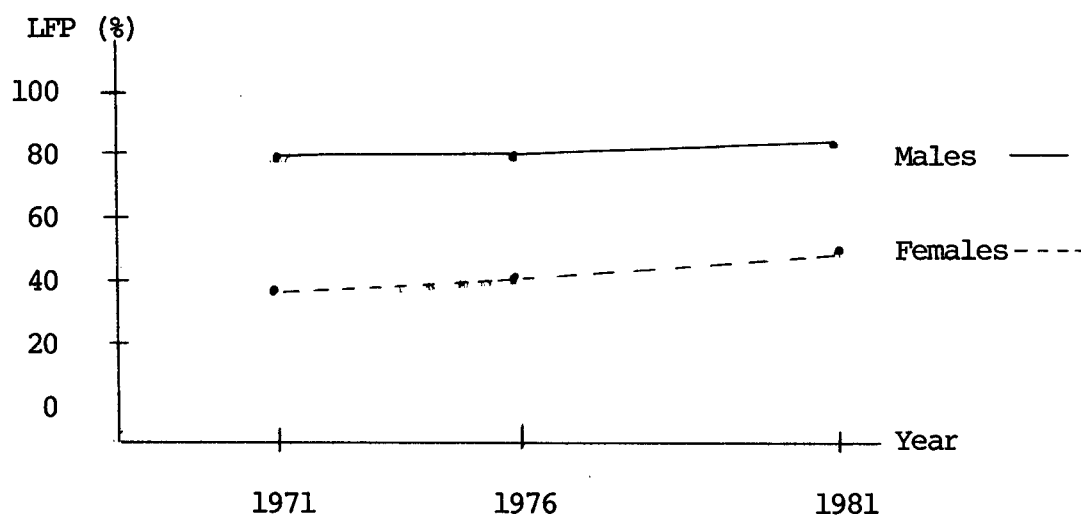
The majority of research literature available has been fairly recent, primarily since 1960. In her extensive literature review of publications on career women from 1930 through to 1976, Lemkau (1979) was unable to find any relevant research prior to 1960. Thus, compared to other fields of interest in social psychology and organizational behaviour, attention to women in management appears to be a relatively new phenomenon.

## Women in the Labour Force

### Canadian Statistics

During the past 10 years, there has been a considerable change in the labour force participation of the Canadian woman. Overall there would appear to have been an increase of working women despite age, marital status, and the presence of children. Although participation of women still lags behind that of men, the current trend is towards rising labour force participation (LFP) as illustrated in Chart 1.

Chart 1. Canadian Labour Force Participation by sex in 1971, 1976, 1981. (Source: Statistics Canada (a), 1976; Statistics Canada (e), 1981)

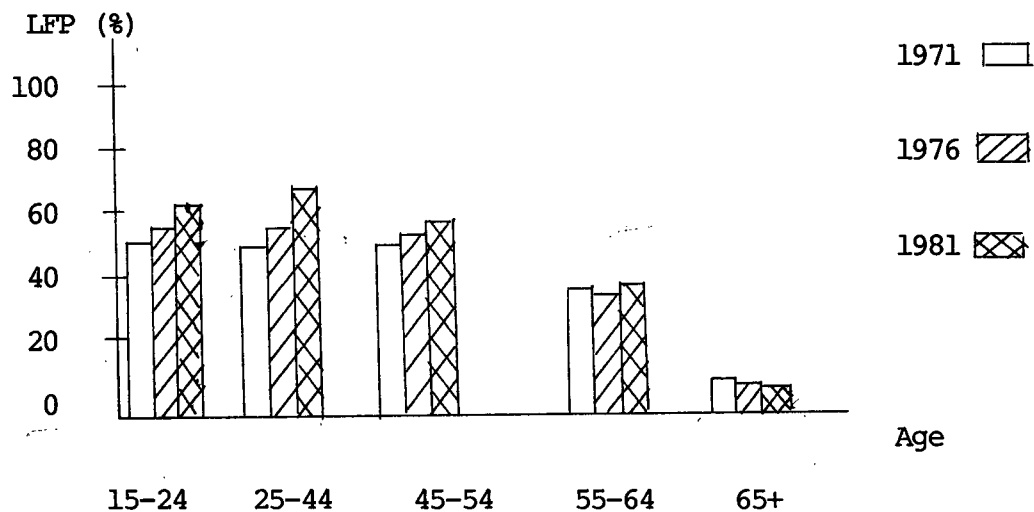


Consideration of the marital status and age of the female working population indicates that the largest increases are for married and single women and those in the 15 to 44 age group. Charts 2 and 3 again provide illustrations of these trends.

Chart 2. Canadian Labour Force Participation of Females by Marital Status in 1971, 1976, 1981. (Source: Statistics Canada (b), 1976; Statistics Canada (e), 1981)



Chart 3. Canadian Labour Force Participation of Females by Age in 1971, 1976, 1981. (Source: Statistics Canada (a), 1976; Statistics Canada (e), 1981)



Analysis combining marital status and age of women in the labour force in 1981 shows that overall, single women are the most likely to be working outside the home. Widowed and divorced women are the second most likely groups with married women (husbands present and absent) the least likely to

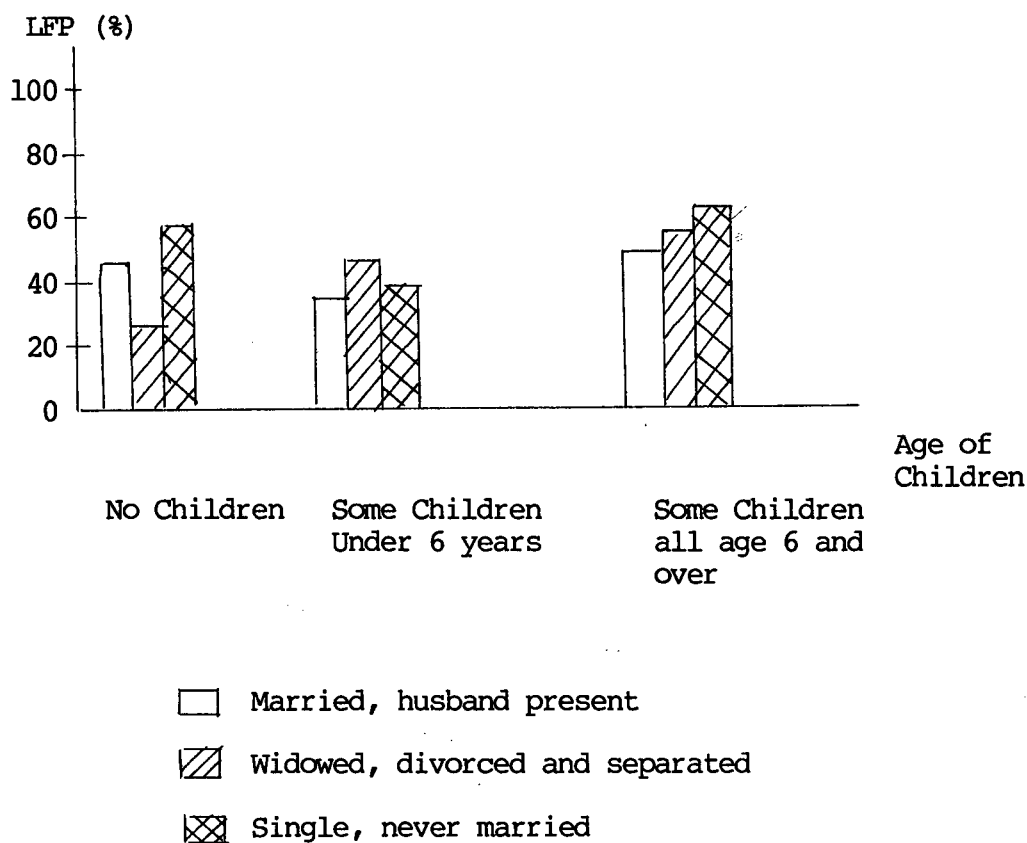
be in the labour force. This distribution is consistent across all age groups.

Chart 4. Canadian Labour Force Participation of Women by Marital Status and Age in 1981. (Source: Statistics Canada (e), 1981)



With the introduction of children as a variable, the 1981 statistics show an interesting development. Across all age groups, women with children above the age of 6 have a higher participation rate than either women with no children or those with pre-school age children. Widowed, divorced and separated women with children exhibit a higher rate of labour force participation than married women although if they do not have children, they have the lowest LFP rate of all groups. At this stage, the preliminary 1981 Census findings do not provide additional information explaining this latter variation.

Chart 5. Canadian Labour Force Participation and Marital Status of Women, age 25-64, by presence and age of children (Source: Statistics Canada (d), 1976)



Overall, the presence of pre-school age children appears to have a temporary dampening effect on a woman's labour force participation. This finding is consistent with an earlier study by Nakamura, et al. (1979) based on 1971 Canadian Census data. They examined a number of variables which may impact on a married woman's decision to be a part of the workforce.

Table 1. Employment of Canadian Females — Explanatory Variables  
(Source: Nakamura, et al., 1979)

<u>Variable</u>	<u>Probability that a wife is Currently Working</u>	
	<u>Sign of Impact</u>	<u>Significance (t-statistic)</u>
1. Years of Education	+	$p < .005$
2. No. of children less than 6 years of age	-	$p < .005$
3. No. of children 6-14 years of age	-	$p < .05$
4. No. of children 19-24 years of age attending school full- or part-time	+	$p < .10^*$
5. No. of children ever born	-	n.s.**
6. Employment income of husband	-	$p < .005$

\* Except ages 30-34 and 40-44 where non-significant variable

\*\* Except age group 25-29 where  $p < .005$

Thus, the women with more years of education and older children tend to be employed. Women with pre-school and school age children whose husband is earning a relatively higher income are alternately more likely to remain in the home.

## United States Statistics

Recent statistics (March 1974) on female Labour Force Participation (LFP) rates in the United States indicate close agreement with Canadian patterns.

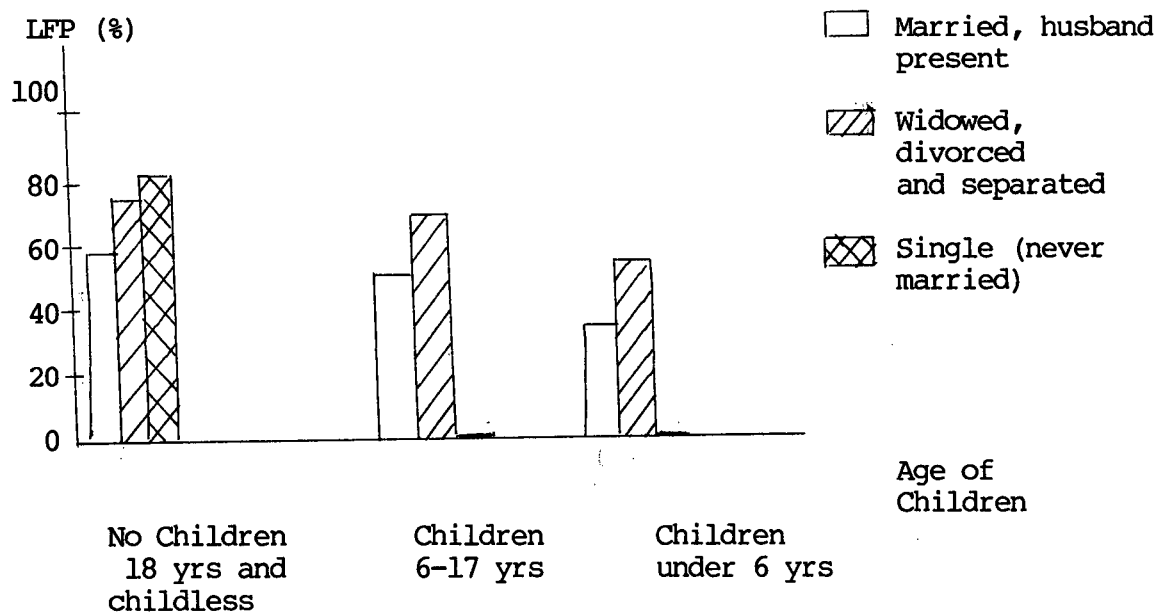
For women in the 25 to 54 age category there has been a general increase in LFP (Klein, 1975).

1950 - 35%  
1960 - 36%  
1974 - 52%

Compared to male participation rates which have historically ranged between 95 to 100%, this is a dramatic change.

Marital status and the presence and age of children appear to be influential factors on a woman's LFP, as the chart below confirms.

Chart 6. U.S. Labour force participation and marital status of women, age 25-54 by presence and age of children March 1974 (Source: Klein, 1975, p. 11)





For the U.S. women in the 55 to 64 age category, LFP also increased steadily between 1950 to 1970 with a slight decrease by the mid-1970's (McEaddy, 1975).

1950 - 27.0%  
1960 - 37.2%  
1970 - 43.0%  
1974 - 40.7%

One main reason for this recent decline have been substantial changes in U.S. social security benefits for older women.

Marital status again appears to be the critical influence on a woman's LFP. In 1974, four out of ten women in the labour force age 55 and over were heads of households. A comparison of marital status and LFP rates bear out the prevalence in the labour force of women not currently married.

Chart 7      U.S. Labour force participation and marital status of women, age 55 and over by marital status (McEaddy, 1975, p. 21)



For these U.S. statistics, the following conclusions can be derived. First, marital status appears to have a significant effect on the probability that a woman would be employed in the labour force. The

significantly higher participation rates of women without husbands present bears out this conclusion. Second, the presence of children in the household (especially of the pre-school age) has a definite negative impact on the labour force involvement of women.

Overall, the trend in the U.S. has been for a steady increase in the number of women working outside the home whether for financial and/or personal reasons.

### Career Patterns

To fully understand the labour force participation rate of women, consideration must be given to the pattern of their participation. As shown in the graphs following, men exhibit a similar unimodal pattern of LFP throughout their lifetime although actual rates may vary due to marital status. Women, on the other hand, exhibit differing patterns depending on their marital status. Single women and widowed and divorced women most closely resemble the male unimodal pattern (with single women closely approaching single male LFP rates) whereas married women exhibit a bimodal pattern. LFP peaks at the 20-24 year category followed by a low rate for ages 25 through 34, with a slight rise from ages 34 to 54. Similar patterns have been found in both the U.S. and U.K. (Ward and Silverstone, 1980).

Causality of this bimodal pattern among married women has been attributed to childbearing in that the ages 25 to 34 coincide with prime childbearing years. A large proportion of women follow an "interrupted" career pattern characterized by leaving the workforce while children are young and then re-entering once children reach school age. This choice obviously is facilitated by the presence of the husband's income, one which

is not present or to a lesser degree, for widowed and divorced women (Klein, 1975; Armstrong and Armstrong, 1978). Thus the overall labour

Chart 8. Canadian Labour Force Participation of Women by Sex  
Age and Marital Status (Source: Statistics Canada (e), 1981)

Chart 8(a). Single Marital Status

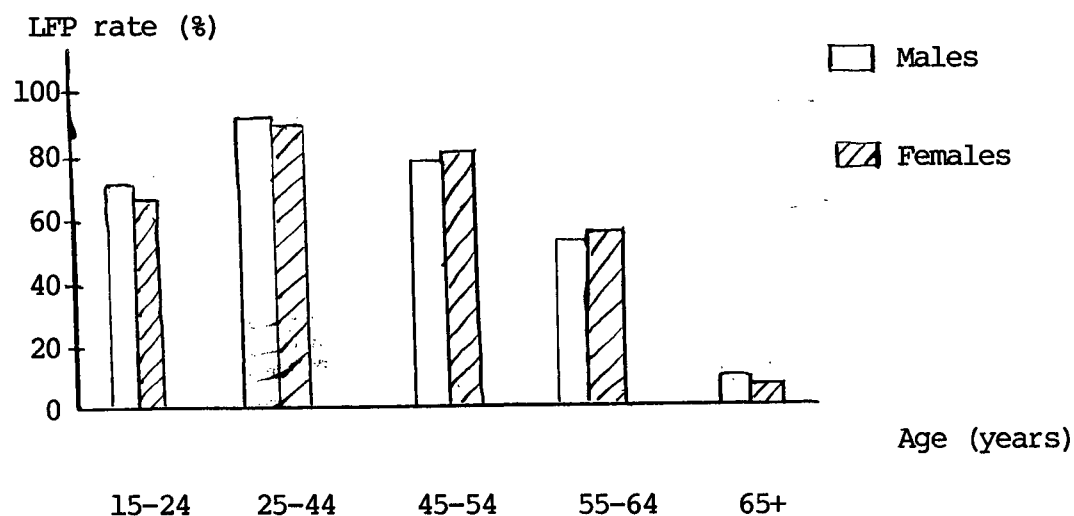


Chart 8(b). Married and Separated Marital Status

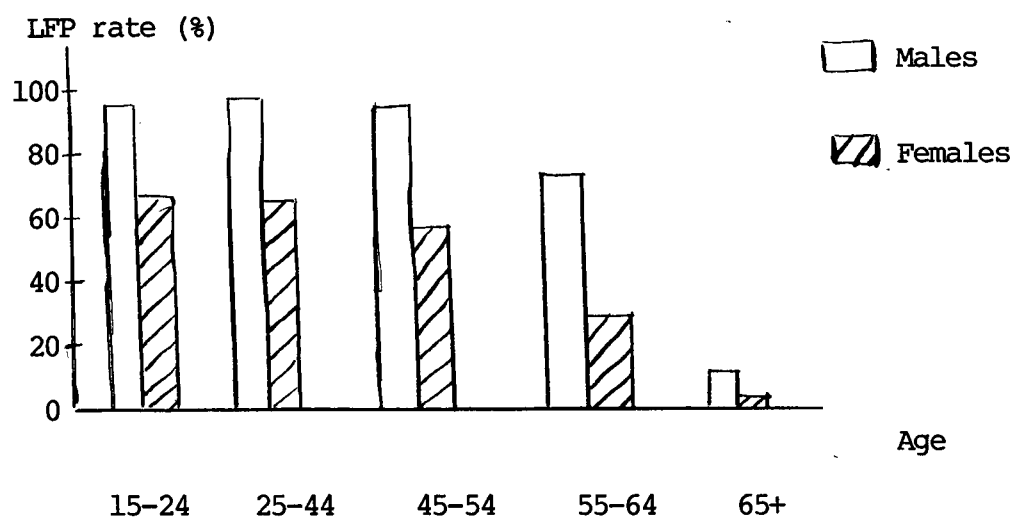
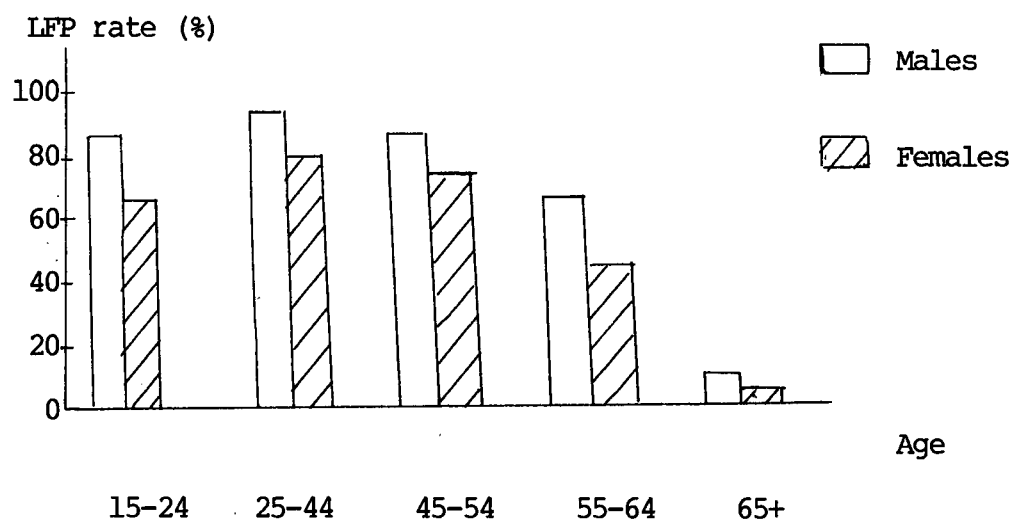


Chart 8(c).

Widowed and Divorced Marital Status

force participation rate of women appears to be directly linked to societal trends such as divorce and population age distribution. One might expect that the bimodal pattern for married women may be further exaggerated with the "coming of childbearing age" of the post-war baby boom who are now in the 23 to 38 age category.

In respect to women in nontraditional and managerial careers, several researchers (Hennig and Jardim, 1977; Weil, 1971; Wolfson, 1976; Yohalem, 1979) note that women in this group have a more continuous career pattern than traditional women. Thus one could postulate that their career pattern would more closely resemble that of a single, widowed or divorced woman. The following question will be addressed as part of this thesis.

**HYPOTHESIS 1.** Female bank managers exhibit a continuous, high participation career pattern despite marital status and the presence of children.

## Women in Management

### Demographic Background

The next section of this literature review focusses on the examination of selected demographic characteristics of women who are working in the labour force, especially those who are in a managerial or professional position. A common hypothesis in studies of managerial women is that their pre-workforce life experience is indicative of the type of life style they aspire to. This may be ascribed to the socialization process of the young woman through her family and peers. Again, we are examining the role of women in a changing society. Whereas in the past, these factors may not have been regarded as significant in determining a woman's life plans, now they are given more significance in understanding a woman's career choice. It is through this logic that the identification of key factors which promote a woman to strive for a different role in society than traditionally assumed may lead to a greater understanding of the woman in a managerial position.

The identification of significant life influences is one mean of examining the male manager's motivation also. Although comparisons will be drawn between male and female managers and professionals, the focus will remain on women who choose to strive for this new role as opposed to those who subscribe to the traditional homemaker role in society.

Parental Background. The effect of one's parents on his or her career choice and aspirations has been studied extensively. These studies have focussed on three major aspects of family background, namely;

- (1) parental occupation and socio-economic status,
- (2) parental education,
- (3) parental attitudes towards their child's career goals and aspirations.

In studies of female managers, there has been an additional emphasis on the potential influence of the subject's mother — either through an indirect role modelling or through active coaching.

Based on her extensive literature review of women in male-dominated professions, Lemkau provided the following profile of the nontraditional woman.

"She is the oldest child of a stable marriage. Her mother is probably as well-educated as her father and was employed during her childhood. Her father is better educated than most and employed in a professional or managerial position. In keeping with the educational and employment status of her parents, her family tended to be upwardly mobile." (Lemkau, 1979, p. 236)

A number of Lemkau's observations on the managerial woman are borne out in other recent studies of the family background of female managers and professionals. Concerning parental employment, several studies have found that the father of a female business manager is more likely to be or have been employed in a managerial or professional position. In her longitudinal study of female college graduates, Bielby (1978), found a positive relationship between a subject's career salience and the socio-economic level of her father's occupation. Standley and Soule (1974) also found the same positive relationship; fathers of women in male-dominated professions were employed in high status occupations and earned above-average incomes.

Hennig and Jardim (1977), reported a large proportion (88%) of the fathers of the women executives in their study were employed in business management positions with the remainder holding college administrative positions. Supporting this finding, Place (1979), in her survey of New Zealand female managers, found that a substantial percentage of the fathers

of respondents were self-employed (40%) and were perceived as successful in their careers (60%).

In the author's survey of U.B.C. Commerce graduates (Egri, 1975) a substantial proportion (55%) of the fathers of female graduates were employed in business management positions. Fathers of female graduates were also more likely to be employed in a professional capacity ( $p < .01$ ) than fathers of male graduates.

The maternal employment factor is the focus of several studies on female managers with less conclusive results. Standley and Soule (1974) found a large percentage (41%) of their women professionals had mothers who were actively in the workforce, either on a full-time or part-time basis. In his comparative study of female and male managers, Basil (1972) reported that although less than one-half of the mothers of women respondents were employed, they were three times as likely to have been employed in a professional capacity than employed mothers of male respondents.

Altman and Grossman (1977), examined the effects of maternal employment on the career plans of college senior women in the U.S. Daughters of working mothers scored higher on career orientation than daughters of nonworking mothers ( $p < .10$ ). This subject group also scored significantly higher ( $p < .05$ ) on perceived maternal dissatisfaction with feminine role values in contrast to the comparison group which reported lower career orientation with higher perceived maternal satisfaction. Within this latter group however, daughters of nonworking women who saw their mothers as dissatisfied with their roles reported more career orientation than those with mothers who were perceived as satisfied with the homemaker role.

Foster and Kolinko (1979), found that working mothers provided a positive role model for female graduate students whereas this was not a significant variable for male students ( $p < .05$ ).

The author (Egri, 1975) also presents supporting evidence that mothers of female respondents are more likely to be employed outside the home than mothers of male respondents ( $p < .01$ ). Moreover, the employed mothers of female respondents were more likely to hold managerial or professional jobs than those of male respondents ( $p < .01$ ).

In contrast, a number of studies do not support the above findings. Bielby (1978), concluded that maternal employment is less important relative to other factors in determining the career salience of female college graduates. However, she did find a small positive relationship between a married daughter's stated career commitment and maternal employment. Daughters of mothers who worked in high status jobs were less likely to be career involved themselves.

Hennig and Jardim (1977), found the mothers of their female executives to be primarily housewives (96%). This finding could be partially explained by the age of their respondents (all born between the years of 1910 and 1915) and thus their mothers would have been eligible for the workforce during a period of very low female labour force participation. In Place's research (1979) mothers of female managers were not employed outside the home (65%).

Tangri's study (1972) focussed on several factors which may influence a woman to select either a Role Innovative career in a male-dominated profession or a Traditional career. Although mothers in general were seen to exert a negative influence on the subject's choice of a Role Innovative career, there was a degree of maternal role-modelling present if the mother



herself had been a Role Innovator.

In support of their hypothesis that the mother serves as the most important role model in respect to career salience, Almquist and Angrist (1971) studied college women's career goals. Subjects were allocated to one of two groups: (1) career-salient — women planning to combine careers with marriage and mothering responsibilities; and (2) non-career-salient — women planning to leave the workforce after marriage and/or becoming a parent. An examination of parental influence revealed that career salient women were more likely to have mothers who were employed ( $p < .001$ ) and have attributed positive characteristics to their parents ( $p < .05$ ). Career salient women perceived their mothers as successfully coping with their worklives.

In summary, there appears to be inconclusive evidence regarding the potential influence of maternal employment on a woman's choice of a nontraditional profession. However, paternal employment appears to have an influential role-modelling effect on the daughter's choice of a nontraditional career. This thesis will address two hypotheses in regards to parental employment status:

HYPOTHESIS 2.     The fathers of female bank managers are more likely to be or have been employed as a manager or a professional than otherwise.

HYPOTHESIS 3.     The mothers of female bank managers are more likely to be or have been employed outside the home than otherwise.

The educational level of one's parents can also be considered an influential factor in a child's career choice because entry into certain professions necessitates a university degree or other advanced study. A university degree may enhance one's promotional opportunities in business management.

Hennig and Jardim (1977), Tangri (1972), Place (1979), Basil (1972), and Egri (1975) all report a positive relationship between parents' educational level and a woman's choice of a professional or managerial career. In general, women choosing nontraditional jobs have parents who have a minimum of Grade 12 and very often have attended college or university. These studies often noted that the mother's education achievement was at least the same or higher than that of the father. Only Bielby (1978) reported a negative relationship between father's educational attainment and a subject's choice of a nontraditional career.

Therefore, the hypotheses regarding parental education level are:

HYPOTHESIS 4. Parents of female bank managers are more likely to have attained a higher level of educational achievement than the general population.

HYPOTHESIS 5. The educational level attained by a female manager's mother is at least the same as or higher than that of her father.

In her review of the literature on women in male-dominated professions, Lemkau (1979) addressed the issue of ethnic origin. Based on several studies, she concluded that women of foreign origin (born outside the U.S.) were overrepresented in areas where a high level of academic qualifications were important such as law and Ph.D.'s. However in the general areas of business and politics, there were relatively few women

managers of foreign origin.

Van der Merwe (1978) provides substantiating evidence of Lemkau's observation. Of the 100 Canadian women managers surveyed, 91% were Canadian born.

Therefore, in regards to ethnic origin, this study will consider the following hypothesis.

HYPOTHESIS 6. Female bank managers are more likely to be of Canadian origin than foreign born.

Influence of "Significant Others." The parent's role in a child's life goes beyond just teaching by example. To a large extent, the parent plays an integral part in coaching his or her child in their life plans. Active encouragement of certain career alternatives belies the aspirations instilled in a child. In general, studies which have addressed this issue report that the woman manager or professional received positive parental encouragement of their educational and career goals.

Standley and Soule (1974) observed that parents of their female professionals received favourable encouragement in regards to their achievement and competence aspirations. A larger percentage (66%) of subjects recalled that their parents stressed achievement qualities (eg. to get good grades, to be intellectually curious) than the 17% who stated that social qualities (eg. to be neat, to act more like a girl, to be affectionate) were stressed more. Both parents were supportive of their daughter's academic achievements however, once degrees were obtained, there was reportedly less support of subsequent career plans. Standley and Soule hypothesize that,

"....parents may have been interested in the academic credentials to announce their daughters' worth and, once stated, parental -- especially maternal -- priorities turn to more traditional values of housewifery and mothering." (Standley and Soule, 1974, p. 255)

Hennig and Jardim (1977) support Standley and Soule's contention to a certain degree however they identify a division between the parents in encouragement of life skills conducive to a career in business. Parents were reported to have been very supportive of their child's achievements with the father taking an active part in encouraging his daughter to participate in sports and other traditionally male activities. Subjects recalled that in their early childhood they were not sex-stereotyped in their activities. However, in later adolescence, conflict often arose over the subject's femininity. Although the father remained the primary role model providing a strong achievement orientation, subjects saw their mothers as a source of conflict. During the teen years, the mother (who was in a traditional female role) stressed the need for developing feminine social skills necessary to maintain the role of a woman in society -- one which the subject actively resisted. The subjects submitted that at this point in their lives, they looked forward to marriage and motherhood and dated socially.

Thus parental influence has been observed as a two-edged sword with initial positive reinforcement (particularly from the father) of a young child's nontraditional interests. Later in adult life, greater stress was placed on marital and family goals. The hypothesis in regards to this quandary is:

HYPOTHESIS 7(a). The father is perceived by the female bank manager as the primary familial source of positive encouragement of her

career goals.

In comparative studies regarding the influence of persons outside the immediate family in the decision of women to seek out a nontraditional career, faculty members and male peers prove to be instrumental.

Faculty members, male and female peers, and fathers ( $p < .01$ ,  $p < .05$ ;  $p < .01$ ) are regarded as positive influences on a college woman's choice of a Role Innovative career. Mothers on the other hand, were seen as a negative or conservative influence for the Role Innovative woman (Tangri, 1972).

Theodore (1971) reported confirming evidence that faculty members ( $p < .001$ ) and male peers ( $p < .01$ ) supported career-oriented college women's life plans.

Finally, in their comparison of career choice influences of others, Stake and Levitz (1979) arrived at the following conclusions. Faculty members ( $p < .05$ ) and male peers ( $p < .06$ ) were most influential in a career-oriented college woman's life plans. For male students, female peers proved influential ( $p < .06$ ). For both male and female students, parental influence was not found to be statistically significant.

Based on these studies it would appear that faculty members or persons in academic areas are very influential in a woman's selection of a non-traditional career. Male peers also seem to have a significant influence although perhaps to a lesser extent.

HYPOTHESIS 7(b). Outside of the family, faculty members and teachers are perceived as the most significant influence on a female bank manager's career choice.

Marital Status. As discussed previously, a woman's marital status appears to have a significant effect on her labour force participation. In addition to Canadian and U.S. Census data, additional research has been conducted on the relationship between marriage and women's careers.

Wolfson (1976) found a significant relationship between marital status and female career patterns from 1933 to 1965. Women who were single were more likely to have consistent labour force participation throughout a 25 year period (50% of this group). On the other hand, 100% of the women who had careers interrupted by frequent leaving and re-entry into the workforce and of less than 18 years duration were married.

Yohalem (1979) observed a similar relationship between marital status and working. Two-thirds of the never-married women in her study who had attended graduate school worked every year since graduation whereas only 25% of the ever-married subjects had. Yohalem also found that divorce provided a greater propensity to work especially if the children were of school age or older.

In her survey of Canadian women managers, Van der Merwe (1978) disclosed that only 38% of these women were married and 34% had never married. Place (1979) also observed that the female manager is not as likely to be married as 60% of her subjects were either single or separated.

Almquist and Angrist (1971) found a significant difference in marital status between career-salient (tended to be unattached) and non-career

salient students ( $p < .01$ ).

Thus, based on these findings, it would appear that marital status has a significant effect on the labour force participation of women.

Essentially, women who are married are less likely to pursue a full-time career throughout their working lives. Women who never married or who have reverted to single status either through divorce, separation or widowhood are more likely to be in the workforce. This thesis addresses the issue of marital status as follows:

HYPOTHESIS 8. Female bank managers are more likely to be either single, divorced, separated or widowed than their male manager counterparts.

Childbearing. Interrelated with marital status, the presence of children also appears to have a direct impact on the labour force participation of women.

Place (1979) observed fully 50% of her New Zealand women managers did not have children. Hennig and Jardim (1977) also observed that none of their women executives had children of their own. Of the women who did marry, a large number (50%) married widowers or divorced men who had children from their previous marriages. Van der Merwe (1978) also mentioned childlessness (64%) as a dominant characteristics of Canadian female managers. Of the remaining 36% who did have children, over 60% had children aged 18 and over.

Yohalem (1979) observed the negative effect of children on labour force participation of married women. Eighty-seven percent (87%) of the married women in her study had children with the majority having two or three. However only 18% of all the mothers did not miss more than one year of employment. She found a negative relationship between the number of

children and labour force participation particularly for women with school-age children. This difference was negligible once children reached high school age.

Wolfson (1976) recorded a similar observation in her study of career patterns of married women. She observed that women who had never worked or had a low rate of labour force participation, had an average of three children with the mean age of the youngest child of 10.8 years. For women with active careers, the average number of children was one and the mean age of the youngest child was 7.5 years.

Faver (1981) studies the life-cycle effect of marital and parental status on the achievement orientation, career values and family values of women between the ages of 22 and 64 years. She found that achievement orientation remained constant across age groups and life-cycle groups, however, there were differences between age groups in regards to career and family values. Within selected age groups, Faver found variations in family and career values. For married women age 22 to 34 with preschool children, family values were likely to be high whereas for single mothers at this life cycle stage, career values were higher than family values.

For married women in the 35 to 44 year age group, there is a negative relationship between age and the age of the youngest children. Thus older mothers appear to be more interested in family values than younger mothers. As with the 22 to 34 age group, single mothers and childless women emphasized career over family values.

In the 45 to 64 age group, there was relatively little variance between life-cycle groups regarding career and family values. In general, this age group stressed family values over career values despite marital status.



Iglehart (1979) surveyed married women in the labour force at two separate times — 1957 and 1976. In her survey she found a significant change in the type of work commitment of married women in the labour force.

Table 2. Type of Career Commitment of Married Women (Source: Iglehart, 1979, pp. 31)

	<u>1957</u>	<u>1976</u>
Non-Economic Reasons (prevents 'negative state': ego satification)	58%	82%
Economic reasons	42%	18%

\* Probability  $\chi^2 < .001$

The same trend toward non-economic reasons for working is consistent when examined in terms of the age of the youngest child of the working mother.

Table 3. Type of Career Commitment of Married Women by Age of Youngest Child (Source: Iglehart, 1979, p. 34)

<u>Age of Youngest Child</u>	<u>Type of Commitment</u>	<u>1957</u>	<u>1976</u>
0 - 5 years*	Non-economic	31%	70%
	Economic	69	30
6 - 12 years*	Non-economic	55	81
	Economic	45	19
13 - 18 years	Non-economic	57	82
	Economic	43	18
19 years or older**	Non-economic	60	84
		40	16

\*  $\chi^2$  Probability  $< .01$

\*\*  $\chi^2$  Probability  $< .05$

Based on the research conducted on childbearing and women's careers, the following deduction can be tested.

HYPOTHESIS 9. If ever-married, female bank managers are likely to have few (1 or 2) if any, children.

Role Conflict. As has been discussed, marital status and childbearing appear to have a significant effect on a woman's labour force participation. But once a woman makes the choice to work outside the home, what effect does that decision have on her lifestyle? Of the two or three primary life roles — wife, mother, worker — which dominates? Is it possible to satisfy the perceived requirements of each life role? These questions are asked more and more often as women increasingly choose to work outside of the home.

As found with executive and managerial women (Hennig and Jardim, 1977; Van der Merwe, 1978; Faver, 1981; Yohalem, 1979), some women choose to avoid this conflict by abstaining from marriage or childbearing, or by delaying these commitments until later in life. Whether this is a conscious or sub-conscious decision depends largely on the individual. This section presents several studies which examine the potential role conflicts encountered by women. Part of the debate is whether men encounter similar conflicts in meeting work and personal goals.

Herman and Gyllstrom (1977) surveyed 500 employees of a university in an effort to assess inter-role conflict between career, personal and family activities. First, they found twice as many unmarried women in their sample as unmarried men. These individuals tend to spend more time on personal activities than married persons. In assessing inter-role

conflict, the authors discovered a positive relationship between perceived inter-role conflict and the number of social roles held by the respondent ( $p < .01$ ). As a group, women perceived greater conflict between work and home responsibilities than men ( $p < .01$ ) even though men spent more time working outside the home during the week. The two groups which perceived the least conflict between work and personal activities were unmarried women and married men with children ( $p < .05$ ).

Bryson, Bryson and Johnson (1978) in their study of dual career couples, concluded husbands remained relatively unaffected by the presence of children in the family unit. Wives, on the other hand, reported dissatisfaction with the time available to meet domestic, avocational and professional activities. There also appeared a positive relationship between the degree of dissatisfaction with time availability and the number of children in the household.

In a questionnaire survey of married men and women in two organizations, Kaley (1971) found significant attitudinal differences regarding a woman's ability to fulfill both career and home obligations. Men reported a negative attitude that this could be satisfactorily achieved whereas women as a group displayed a positive attitude.

Two studies conducted with college women (Almquist and Angrist, 1971; Altman and Grossman, 1977) sought to measure role conflict expectations. Given that the majority of these women have not yet encountered the problems created by the conflicting demands of career versus home, both studies also investigated the causes for their attitudes.

Almquist and Angrist compared attitudes of college women who were either career-oriented (plan to combine family and career responsibilities) and non-career-oriented (plan to relinquish their careers in favour of home

responsibilities). The authors isolated maternal employment of subjects as the main indicator of a woman's career salience ( $p < .001$ ). Thus the mother who successfully combines work and home roles serves as an important role model in her daughter's subsequent life plans.

Altman and Grossman also arrived at similar conclusions regarding maternal influence on college women's life plans. Daughters of working and career-oriented mothers displayed higher career orientation than daughters of housewives ( $p < .01$ ). However, no relationship between career orientation and maternal satisfaction (subject's assessment of mother's overall life satisfaction) was found for the career-oriented woman. For daughters of non-working mothers though, high perceived maternal dissatisfaction was positively correlated with career orientation ( $p < .001$ ) — a negative role model effect is evident for this group.

In regards to inter-role conflict for the working woman, the following hypotheses will be tested.

HYPOTHESIS 10. Married female bank managers report greater inter-role conflict of career and family or personal responsibilities than unmarried ones.

HYPOTHESIS 11. Female bank managers with children report greater inter-role conflict than ones without children.

### Spouses of Female Managers

Basil (1972) reported that the husbands of female managers were more likely to hold professional (42%) or managerial positions (50%) than non-supervisory jobs (8%). In contrast, only 17% of the wives of male managers held professional jobs, 6% held management positions and 28% were employed in non-supervisory jobs.

Egri (1975) found supporting evidence of the equality of a woman university graduate's career level and that of her husband. Spouses of female respondents were more likely ( $p < .01$ ) to be employed in management or professional positions than the spouses of male respondents who were more likely to be in non-supervisory jobs.

Based on cited research evidence the following hypothesis regarding spouses of female bank managers will be tested.

HYPOTHESIS 12. Spouses of female bank managers are more likely to be employed in a managerial or professional capacity than in a non-supervisory job.

The years of education completed by a woman appears to be related to the education level of her spouse. Yohalem (1979) established that a woman's level of education was generally the same or less than that of her spouse. Only 12% of the husbands of these university graduates had not graduated from college.

Feldman (1973) also found an interrelationship between a female

graduate student's educational level and that of her husband. Women graduate students were more likely to have a spouse with a graduate education (more than 50% of the female graduate students) than spouses of graduate men (less than 25%).

Basil (1972) reported that the educational and occupational level of women managers' spouses was more likely to be equivalent to or greater than that of the male managers' spouses. Only forty-five percent (45%) of the male managers' wives had attended college as compared to 75% of the female managers' husbands.

Egri (1975) also found supporting evidence of this trend in that 95% of the spouses of female university graduates had also attended university whereas only 50% of the wives of male respondents had attended university.

In respect to educational attainment, it appears that the woman seeking a non-traditional managerial or professional career is more likely to have achieved a higher level of education than the general population although perhaps less than that of male managers. Also, the educational level of a woman appears to be inter-related to that of her husband (more so than for men) and the managerial woman tends to marry a man with equivalent or greater formal education.

HYPOTHESIS 13. Spouses of female bank managers are more likely to have equivalent or higher education levels than their wives.

Education. Educational attainment can be taken as an indicator of career commitment as it represents an investment of energy and money into preparation for a future job. In this respect, it would follow that the higher the education level of a woman, the greater her commitment to pursuing a career outside the home.

In their analysis of Canadian 1971 Census data, Armstrong and

Armstrong (1978) concluded that women who have attained a high level of education are more likely than other women to work outside the home even if they have children.

Table 4. Labour Force Participation of Female Population 15 years and over by Marital Status, Presence of Children & Education, 1976 (Source: Statistics Canada (c) 1976)

<u>Marital Status</u>	<u>Less than Grade 9</u>	<u>Participation Rate (%)</u>		<u>Some Univ.</u>	<u>Univ. Degree</u>
		<u>Grades 9 - 11</u>	<u>Grades 12-13</u>		
Single					
No Children	33.5	39.5	67.0	76.5	83.5
Some Children	28.0	38.4	60.5	69.5	86.5
-Some under 6	20.0	30.5	53.5	63.0	80.5
-None under 6	37.5	59.4	78.5	80.0	93.5
Married					
No Children	20.5	41.5	59.0	65.0	76.5
Some Children	34.5	41.3	45.5	53.5	55.0
-Some under 6	27.5	31.2	37.0	46.5	50.0
-None under 6	37.5	48.4	54.0	61.0	61.5
Separated, Divorced & Widowed					
No Children	13.2	31.6	40.0	49.7	64.1
Some Children	30.6	52.2	68.6	74.8	82.9
-Some under 6	19.1	37.2	61.0	67.3	80.4
-None under 6	32.6	57.2	71.5	77.2	83.8

Approximately one-half of the women managers in Van der Merwe's study (1978) had a university degree or diploma with an additional 13% having completed some university. Wolfson (1976) found that graduation from college with a vocational major and attendance in graduate school were primarily characteristics of women who had a high rate of labour force participation.

The choice of higher education was a dominant characteristic of women executives studied by Hennig and Jardim (1977). Even though these women were of college age during the 1930's, a period of economic depression, 84% had attended university with a total of 48% majoring in business or

economic studies.

Perrella (1968) observed that the greater the number of years of school completed, the higher the labour force participation rate. Suter and Miller (1973) documented that single and married women with higher levels of education were more likely to have a lifetime of work experience.

Fernandez (1981) found that substantially more male managers had college graduation and graduate training than female managers in the 12 large U.S. firms he studied. There appeared to be a generational difference in the attainment of college degrees. The largest differences (ie. men more than women) were in the 40 years and over age categories with close equality in educational attainment for male and female managers in the 20 to 30 year age group.

Yohalem (1979) observed that the number of years of education that a woman completed had an impact on both her labour force participation and subsequent family life. Within her survey of university graduates, 32% had Ph.D. degrees, 18% had first professional degrees and 48% had Masters degrees. She found a positive relationship between the years of education completed and a woman's propensity to work full time. In respect to family life, women with more years of education were more likely to be unmarried and if married, to marry at a later age. Consistent with this finding, Yohalem also observed that family size (ie. number of children) was smaller for women with higher degrees.

The attendance and completion of a college education appears to have an impact on an individual's career goals (Fernandez, 1981). For both male and female managers, attainment of a college degree was indicative of high level career goals. Although women had lower career aspirations (despite education level) than men in management, a definite positive



relationship was demonstrated.

Iglehart (1979) found that although non-economic reasons for employment by married women were cited, there was a gradual increase in this type of career commitment with additional education such that for women who had completed college 88% cited non-economic reasons for working.

Thus the hypotheses to be tested regarding education levels of female bank managers are:

HYPOTHESIS 14. Female bank managers are more likely to have a university or college education than not.

HYPOTHESIS 15. Female bank managers have a lower degree of formal education than male bank managers.

## Psychological Variables Which Influence Women as Managers

Several research studies have focussed on the psychological dynamics of women managers as compared to male managers and women in other occupations. The majority of these studies address inherent aptitudes and motivational needs as measures of a woman's propensity to embark on a non-traditional career in business management.

Aptitudes. A male-female comparison of inherent aptitudes conducted by the Human Engineering Laboratory/Johnson O'Conner Research Foundation (Durkin, 1978) produced interesting results. There were no discernible sex differences on thirteen of the twenty-one abilities measured. These abilities included analytical reasoning, inductive reasoning, memory for design, number memory, objective personality, subjective personality, foresightedness, and various physical aptitudes. Of the remaining eight abilities measured, women excelled in six aptitudes (finger dexterity, graphoria, ideaphoria, observation, silograms and abstract visualization) whereas men excelled in grip and structural visualization. Thus, in regards to abilities often associated with managerial capabilities (objective personality, abstract visualization and high English vocabulary) there appears to be little differentiation between men and women inasfar as innate abilities are concerned.

Motiviation. Research into the basic psychological motivation of women in management has most often been based on the following triad of motives:

- (1) need for Achievement (nAch)
- (2) need for Power (nPower)
- (3) need for Affiliation (nAff)

Measured primarily through projective techniques such as the Thematic Apperception Test (TAT), research has indicated that successful managers

exhibit high nAch, high nPower and low nAff (Hall, 1976, pp. 106-108).

A fourth motivational need, Motive to Avoid Success, has been postulated by Horner (1972) as a psychological barrier to achievement.

Horner argues that

"....most women have a motive to avoid success, that is, a disposition to become anxious about achieving success because they expect negative consequences (such as social rejection and/or feelings of being unfeminine) as a result of succeeding." (Horner, 1972, p. 159, 33).

The following table presents a summary of research conducted in this area of motivation as it relates to women in management.

TABLE 5. Studies of Motivational Needs of Women

<u>Study</u>	<u>Subjects</u>	<u>nAch</u>	<u>nPower</u>	<u>nAff</u>	<u>Motive to Avoid Success</u>
Tewari (1980)	Women vs. Women in General	-higher for women managers ( $p < .0001$ ) -positive relationship with mgr.'s years of education	-higher for women managers ( $p < .001$ ) -positive relationship with years managerial experience	-no significant differences -positive relationship with age of mgrs.	
Moore and Rickel (1980)	Women in Non-traditional careers vs. Women in Traditional Careers	-higher for Non-traditional women ( $p < .016$ )			
Faver (1981)	Cross-section of Women	no significant differences across age groups or life-cycle groups			
Tangri (1972)	Women University Students — Roles Innovators vs. Traditionals	-no significant difference			no significant difference

TABLE 5 (Cont.)

<u>Study</u>	<u>Subjects</u>	<u>nAch</u>	<u>nPower</u>	<u>nAff</u>	<u>M-s</u>
Knotts (1975)	Women in professional careers vs. women in general	-higher for prof. women -positive relationship with education level (prof. women)	-higher for prof. women -positive relationship with education (prof. women)	-lower for prof. women	
Morrison & Sebald (1974)	Executive and Nonexecutive Canadian Women	-higher for executive women (p < .05)	-higher for executive women (p < .001)	-lower for executive women (p < .05)	
Trigg & Perlman (1976)	Women in Non- traditional vs. Traditional Careers in health sciences	-higher for non- traditional women (p < .01)		-lower for nontraditional women (p < .01)	
Horner (1972)	Males vs. Female College Students				Sig. higher for women (p < .0005)
Prescott (1971, p. 163)	Male vs. Female College Students				Sig. higher for women (p < .01)
Horner (1972)	Male vs. Female College Students				-males and females with low scores perform better in competition

TABLE 5 (Cont.)

<u>Study</u>	<u>Subjects</u>	<u>nAch</u>	<u>nPower</u>	<u>nAff</u>	<u>M<sub>s</sub></u>
Horner (cont.		.			Females with high M <sub>s</sub> per- formed at lower level ( $p < .01$ between female groups)
Tomlinson- Keasey (1974)	Female College Students				-married women students with children scored sig. lower M <sub>s</sub> than unmarried coeds

Based on this summary of studies on achievement motivation, the following assertions can be made,

- (1) need for Achievement — Women in nontraditional and professional careers consistently score higher on their need to achieve than either women in general or women in traditional careers. There appears to be a positive relationship between high need for Achievement and education level. The need for Achievement motive appears not to be dependent on age or life-cycle stage (marital status, childbearing).
- (2) need for Power — Women in managerial and professional careers consistently score higher on their need for Power or Dominance. There appears to be a positive relationship between need for Power and education level and years of managerial experience.
- (3) need for Affiliation — Women in nontraditional careers consistently score lower than other women in their need for Affiliation. There appears to be a negative relationship between need for Affiliation and age of women managers.
- (4) Motive to Avoid Success ( $M_{-S}$ ) — Women score consistently higher on  $M_{-S}$  than men. Marital status appears to have some effect on  $M_{-S}$  scores in that married women score lower.

In that research on  $M_{-S}$  has been limited to subjects enrolled in colleges, at this point generalizations to women in the workforce is limited.

The motivational profile of the managerial woman (high need for Achievement, high need for Power, low need for Affiliation) appears to be consistent with that of successful male managers. Unfortunately, comparative studies of men and women managers on this dimension are not

available for review. In their absence though, it may be concluded that the woman pursuing a nontraditional career is closely aligned with her male counterpart in regards to psychological motivation.

High need for achievement is exhibited by the personality characteristics of an internal standard of excellence, high academic performance and independence which are primarily intrinsic motivators of work performance. Therefore, it would follow that persons scoring high on need for Achievement would also indicate a preference for internal over external rewards in the workplace.

Alpander and Gutman (1976) compared male and female preference rankings among selected intrinsic and extrinsic motivators. Intrinsic motivators (work pride, personal development, self-esteem, and feelings of accomplishment) were rank ordered similarly for men and women. However, there were sex differences in the ranking of extrinsic motivators.

TABLE 6. Extrinsic Motivator Preference Rankings — Females vs. Males  
(Source: Alpander and Gutman, 1976, p. 77)

	<u>Female Ranking</u>	<u>Male Ranking</u>
Superior Recognition	1	2
Peer Acceptance	2	4
More Pay	3	1
Fringe Benefits	4	3
Better Working Conditions	5	5

Van der Merwe (1978) found that women executives rate intrinsic factors at work (challenging work, approval of superiors, opportunity for advancement, and decision-making involvement) higher than extrinsic factors such as pay and job security.

Based on these two studies, the managerial woman appears to value intrinsic rewards at the work place greater than extrinsic rewards. Also,



superior and peer recognition appears to be more highly valued by women than by men.

HYPOTHESIS 16. Female and male bank managers have similar motivational need profiles

Causes for Success. Causal attributions for success provide some indication as to the self-concept or perception of a woman manager. It also provides a sense of either an internal vs. external locus of control over one's career. Van der Merwe (1978) asked women managers which factors accounted for their personal success. The following list is a summary of their most frequent responses.

Determination	Extra Effort
Competence	Hard Work
Interpersonal Skills	Self Confidence
Intelligence	Environmental Support
Aggressiveness	Luck

With the exception of environmental support and luck, all of these factors indicate an internal locus of control. These women stressed that their energy and dedication was the primary cause of their managerial success. This checklist was replicated in this study with a variation as to the respondent's judgement of any sex differences in attribution of causality.

Deaux (1979) addressed the issue of causality of success or failure in her study of male and female retail supervisors. Of the four causal factors of ability, good luck, effort and easy task, males more often claimed ability as responsible for their success ( $p=.029$  and  $p=.055$  for their two samples). Both sexes cited ability and effort over task ease or luck but females rated the use of effort over ability more often than males. There was no evidence of sex-based differences in causality of failure — all factors received low ratings.

In third party studies of causality (ie., not self-reports), similar observations are found. Stevens and DeNisi (1980) asked male and female managers to rate four factors (ability, effort, luck, and nature of the job) as to their instrumentality in the success or failure of a fictitious woman manager. Male subjects most often attributed success to ability ( $p < .01$ ) and effort ( $p < .05$ ); and failure to lack of effort ( $p < .01$ ) and to lack of ability ( $p < .10$ ). Female subjects attributed success to ability ( $p < .01$ ) and to effort ( $p < .01$ ); and to attribute failure to the nature of the job ( $p < .01$ ).

Feldman-Summers and Kiesler (1974) conducted two experiments on causal attributions of success or failure of males and females. In their first experiment, they asked male and female students their evaluations of a fictitious man or woman in an examination situation.

Attributions to all four factors (ability, motivation, difficulty of task, and luck) increased with the level of success of the fictitious person. The one sex-based difference was that subjects (male and female) attributed more motivation to females rather than males at all levels of success.

In their second experiment, Feldman-Summers and Kiesler again asked male and female students their causal attributions for success for a fictitious physician. The researchers varied the sex and specialty of the physician (either pediatrics or surgery). Using the same four factors (with luck being defined as the existence or absence of a physician father), Feldman-Summers and Kiesler did find some sex-based differences. Male subjects tended to alter their attributions of luck depending on the presence of a physician father whereas female subjects did not differentiate on this factor ( $p < .01$ ). Of the other factors, motivation

was attributed more to females than to males ( $p < .01$ ). When the sex of the subject is taken into consideration, a different profile for each group is obtained. Male subjects attributed more ability to the male physician than the female physician whereas the factors of greater motivation ( $p = .06$ ) and easier task and luck ( $p < .01$ ) was more attributable to the female physician. Female subjects differed somewhat in their assessments in that they saw the male physician as having an easier task ( $p < .01$ ) and the female physician as being more motivated ( $p < .01$ ) than the male physician.

Based on these two experiments, Feldman-Summers and Kiesler argue that there are sex-based differences as to success factors. Success in a job was most often related to being male especially in terms of ability whereas for the female, motivation appears to be the dominating factor. Thus there appears to be a trade-off between assessment of ability (male) versus motivation (female).

Finally, Jabes (1980) asked women managers their appraisal of success causality for fictitious male and female managers. The four factors they were asked to utilize were personal abilities, personal motivation, easy job demands, and good luck. The subjects as a group judged the fictitious female manager as more successful than the male manager ( $p < .002$ ). They also attributed more ability to female managers ( $p < .02$ ) with the factors of easier job demands ( $p < .003$ ) and luck ( $p < .06$ ) perceived as more applicable to male managers. Clearly, in this study, women managers appear to hold a positive bias towards other women managers.

In summary, there appears to be significant sex-based differences in attributions of causes for success -- both on the basis of the sex of the study participant and the sex of the fictitious person being evaluated. In self-report studies, internal factors such as effort and ability are cited

as most important by both male and female respondents. Of these two factors though, effort and hard work are seen as more ascribable to women managers with ability as the dominant factor for males.

In studies dealing with assessments of third parties, similar perceptions are found. The primary cause of success for male managers was seen as ability whereas motivation was perceived as more instrumental for female managers. Female subjects also tended to ascribe external factors to male managers and internal factors to female managers.

These conclusions will be tested directly in this thesis using Van der Merwe's list of causal factors. The specific hypotheses to be tested are:

- HYPOTHESIS 17. Female bank managers perceive motivational factors including hard work and extra effort as more instrumental in their career success than other factors.
- HYPOTHESIS 18. Female bank managers tend to ascribe internal causes of success to women and external causes of success to men.

Managerial Style. Research in organizational behaviour varies widely in its approach to the study of managerial style. One set of theorists led by McGregor (1967) focus on the manager as an independent entity. His style is determined by the beliefs and attitudes he brings to the work place. Others (Likert, 1967; Hemphill, 1949); Mintzberg, 1973) take a more situational approach to the study of managerial style. How a manager or leader behaves is largely dependent on the nature of the group with which

he is involved. A comprehensive approach to the study of managerial style would integrate both of these approaches. Managerial style can thus be defined as a set of managerial behaviours, attitudes and assumptions.

Managerial style has been shown to vary across organizations (Campbell, et. al., 1970) and across cultures (Ouchi, 1981; England, 1975). As such it is not a static variable but is subject to social and cultural determinants.

Within this study, managerial style has been defined to be a composite of managerial behaviour, belief and attitudinal systems in response to his/her role in the organization. Unfortunately much of the available research comparing male and female managerial styles has focussed on individual leader personality traits. As yet, male-female comparisons utilizing a comprehensive approach to managerial style are limited.

In their study of the managerial behaviour of 2000 managers, Donnell and Hall (1980) ascertained few sex-based differences. They used five dimensions of managerial achievement in their series of studies.

- (1) Managerial philosophy — beliefs and values of managers as defined by McGregor's Theory X - Theory Y managerial beliefs.  
\*No significant sex-based differences in the personal values and managerial philosophy were found.
- (2) Motivational dynamics — the manager's own motivational needs and how these affect the motivation of subordinates. A combination of Maslow's needs hierarchy and Herzberg's hygiene-motivator theories was utilized.  
\*Female managers exhibited a more mature and higher achieving motivational profile (higher on self-actualization needs) than male managers.

\*There were no differences in subordinate motivational profiles ascribable to the sex of the supervisor.

- (3) Participative practices — the degree to which a manager includes subordinates in decision making.

\*Male and female managers employ participative practices in much the same way.

- (4) Interpersonal competence — ability to be an effective manager through use of exposure and feedback as defined by the Johari Window concept.

\*Subordinates of female managers report they receive less feedback than subordinates of male managers.

- (5) Management Style -- concern for people/production interface in management as defined by Blake-Mouton's Managerial Grid Model.

\*No sex-based differences found in how a manager handles the organization's human and technical resources.

In a study on sex-role stereotypes held by bank supervisors and undergraduate students, Rosen and Jerdee (1973) asked study participants to evaluate the supervisory style of a fictitious male or female supervisor in a problem situation. Ratings by students and bank supervisors of both sexes were similar. They found that a friendly-dependent managerial style is rated as more effective for supervisors of either sex when the subordinate was of the opposite sex. A reward style was judged as more appropriate for male rather than female supervisors.

Fiedler's Least Preferred Co-Worker score (LPC) is another measure of managerial style. A high LPC score tends to indicate a relationship-oriented style whereas a low LPC score indicates a more task-oriented style which may place good interpersonal relations at risk. Alpaender and Gutmann

(1976) compared LPC scores of male and female executives and found that women tended to be more relationship oriented (ie., higher LPC scores) than men.

Comparing women in traditional and nontraditional managerial roles, Moore and Rickel (1980) found no significant differences based on organizational setting or occupational level on either the "Structure" or "Consideration" scales of the Leadership Behaviour Description Questionnaire (LBDQ). However, nontraditional women especially managers, scored significantly higher on the Production Emphasis scale of the LBDQ ( $p < .01$ ).

Perceptions of reality often influences one's behaviour in relation to that assessment. Reif, Newstrom, and Monczka (1975) examined sex differences in managers' perceptions of their formal and informal organizations. Formal organization concepts were defined as authority, job description, performance appraisal, chain of command, policies and controls. Informal organization concepts were voluntary teamwork, personal influence, co-worker evaluation, social interaction, group cohesion, social group membership, and grapevine. Women managers were found to have more positive attitudes towards the formal organization and its ability to satisfy needs. They also valued interpersonal relationships higher than male managers. Male managers differentiated more between formal and informal organizational concepts whereas female managers tended to view the organization as an integrated whole.

Informal interaction appears to be somewhat more limited for women professionals than males. Given the recognized importance of the informal organization, this represents a barrier to the effectiveness of the woman manager. Albrecht (1976) cites several studies which document the

exclusion — either by males or by themselves — of women from informal interaction.

In his review of leadership research, Brown (1979) noted that sex-based differences in leadership styles were found in only three out of thirteen studies and that student subjects (as opposed to managerial subjects) perceived the most style differences. In only one study using business executives did a sex-based difference in leader behaviour occur. Using the LPC measure, men were found to be more motivated than women and women were more task oriented than men. Brown concludes that

"Trait studies, measuring attitudes toward leader characteristics, found a great deal of sexual bias among both students and practicing managers. Style studies, however show a sharp division in the attitudes of managers and nonmanagers toward leader behaviour. Practicing managers overwhelmingly feel that there is no difference between male and female leadership styles; whereas students generally hold the opposite to be true. A similar division is found in contingency studies." (Brown, 1979, p. 607)

Based on his observations, Brown then postulates the possibility that work experience may have a moderating influence on sex-stereotyped attitudes and behaviour.

In summary, research has not yet adequately proved any significant differences between men and women managers in terms of their managerial style. As Brown points out, any differences may be primarily a function of the theoretical approach undertaken. In studies which find sex-based differences, common conclusions are:

- (a) Women managers tend to be more relationship-oriented than male managers.
- (b) Women are excluded from social interaction with organizational associates more often than men.



Otherwise, male and female managers exhibit similar managerial style on the dimensions of attitudes, behaviours and work relationships with superiors, peers and subordinates.

Hypotheses on managerial style to be addressed as part of this thesis are:

- HYPOTHESIS 19. Female bank managers do not report a high degree of social involvement (either during or outside of business hours) with colleagues and clients.
- HYPOTHESIS 20. Female and male bank managers exhibit similar managerial styles in terms of their behaviour.
- HYPOTHESIS 21. Female bank managers are more relationship oriented in the work place than male managers.
- HYPOTHESIS 22. Female bank managers exhibit similar perceptions towards superiors, peers, and subordinates as male bank managers.
- HYPOTHESIS 23. Female and male bank managers have similar attitudinal and value systems.

## Selected Career Experiences of Women Managers

Career Mobility. Career mobility can have two components —geographic and organizational. In terms of both types of mobility, the reluctance of an employee to move either within one firm or between firms may pose a hindrance to his or her career progression. Within a firm which has separate locations, transfers to different positions at various geographic locations can constitute an essential part of general management development. And if such internal promotional opportunities do not exist, the ambitious career person may elect to proceed on their own developmental programme by moving to a more challenging position in another company.

In his study of career mobility of business executives, Jennings (1967) asserts there is a positive relationship between career mobility and the rate of career advancement.

"It is now a widely established fact that most jobs can be mastered in a year and a half to two years and that from then on the manager is doing the work with a minimum of effort. If he is moved to another job, masters its requirements, and is moved to a third job, he, in a few years, get more intensive training and development than the previous manager, who usually stayed in any one job long after he had mastered its fundamentals." (Jennings, 1967, p.2)

Substantiating this statement, Jennings found that business executives exhibiting a high rate of mobility reached the level of Divisional President an average of seven years before managers with low rates of mobility.

Hennig and Jardim (1977) found a relatively stable pattern or career mobility for their group of executive women. Although several changed jobs within the first two years in the workforce, none changed companies over the next thirty years.

Van der Merwe (1978) found that Canadian women managers tend to remain in one particular geographic area for most of their working lives, however a substantial number had changed company affiliations throughout their careers. As can be seen in Table 7, career stability increases with age, however 66% have been with their present organizations less than 10 years and of this group 56% have less than five years tenure.

TABLE 7. Work Mobility Table for Candian Women Managers. (Source: Van der Merwe, 1978, p. 48)

<u>Age</u>	<u>Years Worked</u>					<u>Years in Company</u>					<u>Years in Present Job</u>				
	<u>20+</u>	<u>10-20</u>	<u>5-10</u>	<u>1-5</u>	<u>1</u>	<u>20+</u>	<u>10-20</u>	<u>5-10</u>	<u>1-5</u>	<u>1</u>	<u>20+</u>	<u>10-20</u>	<u>5-10</u>	<u>1-5</u>	<u>1</u>
Under 30	0	22	67	11	0	0	0	28	56	16	0	0	0	44	56
30-40	21	64	15	0	0	0	26	38	26	10	0	0	0	49	51
40-50	95	5	0	0	0	28	24	38	5	5	9	9	9	29	44
50-60	90	5	5	0	0	41	18	0	32	9	5	0	5	72	18

Note: Numbers in tables represent percentage of the total in that age group.

Comparisons of career mobility between men and women reveal interesting results. In their survey of 850 employees of a large U.S. organization, Hoffman and Reed (1982) examined male and female attitudes towards career mobility. When asked whether they would accept a transfer to obtain a promotion, 28% of the women compared to only 12% of the men responded negatively. Their behaviour in following internal postings of company transfers is also consistent. Among the clerical group, 25% of the men and only 10% of the women followed this job availability process. Of the supervisory group, 21% of the men and 6% of the women exhibited interest in intra-company transfers. Based on this study, women are less likely to seek out promotional opportunities through job transfers than men are.

In the author's survey of Canadian university graduates (Egri, 1975) there were no significant sex-based differences in the total number of jobs held since graduation. Geographic mobility was somewhat limited in that the majority remained in the Lower Mainland of B.C. However, geographic dispersion increased with the number of jobs held since university graduation. Again no significant sex-based differences were found in terms of geographic mobility.

When asked their reasons for moving to a different position, male respondents cited promotion more often than female respondents who in turn cited dissatisfaction with job content as the motivating factor for a change.

In his survey of U.S. managers, Fernandez (1981) compared the geographic mobility of males and females. For the white population there were significant differences in the history of mobility.

Table 8. Frequency of Relocation for Purpose of Corporate Transfer  
(Source: Fernandez, 1981, p. 141)

<u>Number of Moves</u>	<u>Men (n=1315)</u>	<u>Women (n=766)</u>
Once	13.7%	12.1%
2 or more times	18.3	9.5
4 or more times	28.4	4.2
Never	35.7	62.3

When asked about their willingness to relocate for a promotion, male respondents consistently reported more willingness than female respondents. Of those respondents who indicated that they were "willing" or "eager" to relocate, marital status appeared to be an intervening variable.

Table 9. Marital Status and Willingness to Relocate for a Promotion  
(Source: Fernandez, 1981, p. 146)

<u>Marital Status</u>	<u>Men</u>	<u>Women</u>
Married	58.5%	40.7%
Never Married	80.7%	53.2
Divorced	76	57.7
Widowed	75	50

Thus it appears that women are less willing to relocate geographically for the purpose of corporate transfers or promotions. Marriage has a dampening effect for both men and women in terms of mobility, although the effect is more pronounced for women respondents.

Based on this research evidence, the following hypothesis will be tested regarding the career mobility of bank managers.

HYPOTHESIS 24. Female bank managers are less mobile geographically than male managers.

Sex Role Stereotyping. Sex role stereotyping reflects attitudes which may impact on the subsequent performance of individuals. Within the workplace, the existence of stereotypic attitudes may affect the managerial opportunities made available to women and the subsequent assessment of their performance (Massengill and DiMarco, 1979; Jabes, 1980).

In the Employers' Council of B.C. survey of managers (predominantly male) and working women, it was found that managerial attitudes towards the suitability of women in white collar managerial positions was less favourable than that of the women themselves (Employers' Council of B.C., 1975).

Broverman, et. al. (1972) developed a Sex Role Questionnaire as a means to ascertain the characteristics, attributes and behaviours on which men and women were thought to differ. Based on responses of males and females in numerous studies, the following observations were recorded.

- (1) The masculine poles of various items were more socially desirable than the feminine poles.
- (2) The male-valued items reflect a "competency" cluster, eg. independence, objective, active, competitive, ambitious, makes decisions easily. The absence of these traits reflects the feminine stereotype.
- (3) The female-valued items reflect a "warmth and expressiveness" cluster, eg. gentle, sensitive to others' feelings, tactful, neat, quiet, able to express tender feelings.

Using the Bem Sex-Role Inventory, Powell and Butterfield (1979) conducted an extensive study of manager stereotypes among undergraduate business and part-time MBA students. All groups (male and female) described a good manager as more unlike themselves than did males, however

women graduate students saw themselves as more masculine than feminine.

Another measure developed to assess sex role stereotyping specifically as it relates to managerial positions is Schien's Self-Descriptive Index (1975). This index is comprised of 92 descriptive terms which are found to be (a) more characteristic of managers and men, (b) less characteristic of managers and men, and (c) more characteristic of managers and women. Each respondent describes him or herself regarding each of these traits. The following summary table provides the results of several studies using the Schien Self-Descriptive Index or derivatives of this measurement tool.



Table 10

Summary of Sex Role Identification Studies

<u>Study</u>	<u>Subjects</u>	<u>More Like Men and Managers</u>	<u>More Like Women and Managers</u>	<u>Less Like Men and Managers</u>	<u>Successful Managers</u>
Schein (1975)	Female Managers in U.S. insurance companies	-High scores for female managers	-high (but lower than men and mgr.) scores for female managers		-description of successful middle mgrs. closely resembled Men in General scale
Moore & Rickel (1980)	Women in Traditional careers vs. nontraditional careers	-higher scores for nontraditional women ( $p < .001$ ) and women at higher occupational levels ( $p = .042$ )	-no significant difference between trad. and non-trad. women -lower scores for women at higher occup. levels ( $p = .017$ )	-higher scores for traditional women ( $p < .001$ ) -high scores for lower occupational levels ( $p < .001$ )	
Collins, Waters & Waters (1979)	Male and Female undergraduate students		-women scored higher than men ( $p < .001$ ) -less favourable scores for men high on masculine and women high on feminine stereotypes ( $p < .01$ )		
Matteson (1976)	Male and Female managers in health services		-women scored sig. higher than men -for both men and women, greater the yrs. of experience, less positive attitude toward women as managers ( $p < .01$ )		

Women in management positions tend to perceive a close resemblance between themselves and the Men and Managers items, however there are significant differences revolving around the Women and Managers Scale. Female managers score significantly higher on this latter scale than either men or women in traditional careers. However, there is an interaction effect in that these scores are inversely related to the number of years of work experience a manager has. This may indicate a generational difference in attitudes towards women as managers, in that older managers hold a more sex stereotypic view of the management role.

In summary, sex-role stereotyping works to the disadvantage of the female manager. Positive managerial attributes are perceived as consistent with the masculine, rather than feminine, stereotype.

Discrimination. Discrimination against women managers has been more directly studied in terms of hiring, salary levels, and career advancement factors.

When asked which factors prevented women from performing their full potential in companies, Canadian women managers ranked first the lack of motivation on the part of women to take on responsibility and second, a lack of opportunity to prove themselves. Lack of adequate training for women was also cited as a factor. This same group of women also identified several factors responsible for excluding women from top level jobs. The primary factors was seen to be a misunderstanding by management about women's ability, followed closely by a refusal by women to take on

responsibility. Poor career planning for women by business was recognized as a third factor. (Van der Merwe, 1978)

Rosen and Jerdee (1974) also studied the effect of sex role stereotypes on the personnel decisions of male bank supervisors. Utilizing an in-basket exercise, responses to the following incidents were solicited with the sex of the employee serving as the dependent variable.

(1) Promotion of employee to bank manager position. The male candidate was recommended for promotion over the female candidate ( $p < .05$ ). Subjects were also asked to rate the candidate on the basis of potential for customer relations and potential for employee relations. In both cases, male candidates were given higher rates than female candidates ( $p < .05$ ).

(2) Choosing an employee to attend a professional training conference. Younger promotable males were preferred over older unpromotable females 76% of the time, whereas the younger promotable female employee was preferred over an older unpromotable male only 56% of the time ( $p < .05$ ).

(3) Solution of a supervisory problem. When the problem was of a performance nature, ratings of male supervisory action of termination of employee was high and transfer low. The opposite ratings were accorded female supervisors for the same actions.

When the employee problem was of a personality nature, no clear differential effects based on supervisor gender were evident.

(4) Approving a leave of absence. Subjects rated a leave of absence significantly more appropriate ( $p < .05$ ) for females if it involved the care of small children. They also rated it more appropriate for a female than a male to take a leave of absence without pay ( $p < .01$ ).

In conclusion, Rosen and Jerdee feel that there is discrimination against women in terms of promotion, development, and supervision as exhibited by this group of bank supervisors — a finding particularly germane to this thesis.

In a recent study of the hierarchical level and number of promotions of managerial males and females within a financial organization, Stewart and Gudykunst (1982) evaluated several possible influential factors in sex-based differences. When factors such as length of tenure, age and years of education were controlled for,

"....females received more promotions than males but occupied significantly lower positions in the organizational hierarchy." (Stewart and Gudykunst, 1982, p. 594.)

For both males and females, length of tenure was the best predictor of the number of promotions received. However, the positive influence of length of tenure and age was greater for men than for women.

The incidence of salary discrimination between men and women has been well documented (Suter and Miller, 1973; Women's Bureau, 1973; Mancke, 1971; Sweet, 1973; and Levitan, 1971). Differentials in salaries earned by men and women exist even when factors such as educational level, labour force participation, and job responsibilities have been isolated. Discriminatory practices are reported to occur perhaps more often to women in nontraditional careers as Tangri reports (1971). In the author's survey of university graduates (Egri, 1975) partial support can be found for differentials in salary based on the sex of the respondent. Only when considering the ending salary of the respondent's first job since

graduation and the salary of his/her third job (a small number of the total sample) were the salaries of male graduates significantly higher than that of the female graduates. A question on perception of wage equality yielded interesting results. Although the majority (58%) of both males and females perceived equivalent salary treatment, men perceived their salary as higher than that of women more often than women perceived their salary as higher than that of men ( $p < .01$ ). None of the male respondents perceived their salary as lower than that of the opposite sex whereas 19% of the women perceived their own salaries as lower ( $p < .005$ ).

The interrupted pattern of labour force participation of women has been interpreted as the primary cause of economic differentiation between men and women in the labour force by economists. In his examination of incomes of Canadian men and women, Block (1982) argues that it is the main reason for the apparent male/female earnings gap.

"...the strongest determinant of the so-called male/female earnings "gap"....is marital status, and the asymmetric effects of marriage on male and female earnings. That is, marriage increases male earnings, and reduces female earnings."  
(Block, 1982, p. 108)

Block's analysis reveals that the differential in male/female earnings is entirely a function of marital status of the woman. Women who remain single actually have income parity (99.2%) with single men whereas comparative statistics for 'ever-married' men and women reveal a female/male income rate of .332.

The majority (66%) of Canadian women managers surveyed by Van der Merwe (1978) reported that they had attended management training seminars. These programs were generally of short duration (ranging from 1 to 5 days) and conducted by either consultants, universities, or in-house training

facilities. These women felt such training had been beneficial in developing their management and interpersonal skills and many (56%) felt that more training was warranted.

Reports of sex discrimination in terms of hiring, salary and career advancement are conflicting however there is substantial evidence to prove that women do perceive some degree of discrimination. The following hypotheses address this issue

HYPOTHESIS 25      Male bank managers experience a faster rate of career advancement than female bank managers.

HYPOTHESIS 26.    Male bank managers manage larger branches than female bank managers.

HYPOTHESIS 27.    Female bank managers perceive sex-based discrimination in terms of career advancement and opportunities.

#### Women in Banking Management

Women in banking, and especially in banking management, are a fairly recent phenomenon. A comprehensive historical perspective on the employment of women in Canadian banking has been compiled by Barbara Hansen (1978-79). Based on her findings, the progression of female employment has been very slow and characterized by substantial discrimination in both promotions and pay.

A Historical Perspective. The first female employee in banking was hired in 1887 as a clerk. By 1915, this bank had a total of 630 female employees, the majority of whom were employed as stenographers and clerks.

During World War I, employment of women in banking increased rapidly due primarily to the manpower shortage created by the war and business growth in war-related industries. During this period of time, women comprised one-quarter of banking staff albeit in junior clerical and secretarial capacities. Only 3% of women employed by banks were married. Jessie Murphy noted at the time that

"We find women working side by side with men, doing the same work and doing it quite well at a lower scale of remuneration; and this discrimination extends as well to the more advanced positions where women have taken over the work of senior clerks and are performing it just as competently." (Murphy, 1914-16, pp. 315)

Following World War I, many women remained on staff (30% of total employees) again primarily in routine clerical positions.

Bank policies at this time severely restricted any career advancement for women. Hansen (1978-79) observes that banks did not provide pension plans for female employees: women were required to leave the bank upon marriage; and a ceiling on advancement was placed at the teller level.

World War II brought considerable opportunities for women in banking. Again due to an even greater manpower shortage than occurred during World War I, women were recruited for what were previously designated "male" positions. Also married women were employed in the banks. However, following the war, female employees were once again relegated back to their clerical and stenographic jobs.

An example of bank philosophy regarding the employment of women is

contained in the winning essay of a 1953 essay competition sponsored by the Canadian Banker's Association. This essay, written by a man, cites the benefits of restricting women to a clerical role.

"Minor clerical jobs, while essential to the overall operation of the banking system, are not of sufficient importance to warrant the keeping of male staff on them for extended periods of time. As a result of this, by substituting women workers, who may only have a few years' experience and probably will be employed for only a short time, it is possible to keep down the salary costs to the particular office or bank without impairing the efficient handling of routine work". (Lund, 1953)

Lund then continued to present several arguments against the promotion of women into more senior positions without banks:

- (1) matrimony -- women tend to leave employment when married;
- (2) lack of mobility;
- (3) prejudice -- ".... of their own sex, prejudice of male associates and prejudice of the world as a whole." (Lund, 1953, p. 123);
- (4) emotions -- ".... it is generally agreed that women are more emotional than men; and this could play an important part in the granting of loans, etc." (Lund, 1953, p. 124); and
- (5) increased salary costs -- women would then demand equal pay for equal work.

The 1950's was obviously not an enlightened period insofar as equal opportunity for women was concerned! Although over 50% of the banking staff were women, they performed 96% of the clerical work.

By the late 1950's, a few women had reached the level of accountant and junior manager within bank branches plus were in specialized positions in office supervision, investment and accountancy, libraries, and economic



research (Stephens, 1957). However, it was not until 1961 that the first female bank managers were officially appointed. Actually Mme. Marie Jeanne LePage had held the position of "Acting Manager" for La Banque Provinciale du Canada since 1953 — she had the responsibilities but not the title (Mallory, 1961-62).

The Bank of Nova Scotia broke the barrier by appointing two women, Gladys Marcellus in Ottawa and Shirley Giles in Toronto, as branch managers (Canadian Business, 1961). Each had nineteen years banking experience prior to their promotion to managerial status. When asked her feelings on her appointment Giles replied,

"I really feel I have to make good. I have to work at it because it seems like all eyes are on me. Besides a girl has to perform as well as, or even a little better than a man if she is to be successful in business." (Canadian Business, 1961, p. 38)

Giles and Marcellus rose from an elite group of women for at the time, the Bank of Nova Scotia had only fourteen women employed as accountants and seventeen as assistant accountants, both entry level positions for management.

Progress was slow for the remainder of the 1960's. By 1968, there were only thirteen female bank managers in Canada (five of whom were in the Bank of Nova Scotia). However in the following year this number increased to 29 with 709 women in accountant positions. Hansen (1978-79) notes an interesting distribution of these pioneer women managers in that they were restricted to small residential branches.

The prevalence of discriminatory attitudes within the banking industry

in 1968, is very much evident in a survey of U.S. bank personnel officers (Riday, 1968). Although the majority of officers (82%) stated that it was bank policy to promote women to executive positions, a sampling of comments belies actual practice in the field. In general, bank policies cite that promotion is based solely on ability despite the sex of the candidate. In practice though, for many banks, female employee's length of service appears to be the prime consideration.

"We note, however that all present and past women officers have been past normal childbearing age or their situation indicated childbearing was over. (Riday, 1968, p. 49)

"We tend to assign women with longer terms of service to such positions when they have gained a specialized knowledge of some phase of our business or who are particularly adept in customer relations." (Riday, 1968, p. 50)

The banking personnel officers also indicated certain reservations about the employment of women in more senior positions. Representative of these views are the following quotes.

"However, all factors are weighed in the placement decision and the attractive married or marriageable female of childbearing age is viewed in the same light as a man with a health problem." (Riday, 1968, p. 49)

"Our policy has been to place women in junior management positions.... We do not place them in senior positions because we can't be sure how permanent they will be and the public seems to prefer dealing with male officers." (Riday, 1968, p. 50)

In regards to management development of women managers, only 65% stated they encouraged women managers to attend banking schools.

In 1969, bank management training programs were most often restricted to male employees as shown by Canadian enrollment figures — 3145 men and 128 women (Hansen, 1978-79).

The 1970's heralded a new era for women in banking which was possibly prompted by threats of affirmative action (in 1969 a Royal Commission on the Status of Women was appointed); white collar unionism (sponsored by the Canadian Labour Congress); growth in the banking industry; and the relative shortage of men wanting a banking career (Hansen, 1978-79). By 1975, there were now 186 female bank managers and women were now being employed in a wider range of technical jobs.

In a study jointly sponsored by the Advisory Council on the Status of Women and the Canadian Banker's Association, Bossen (1976) examined female employment in chartered banks. Her findings confirm Hansen's charges of sex discrimination in the areas of remuneration, career advancement, employee training and development, and fringe benefits. A look at 1975 salary levels within banking shows that 87.9% of male employees and 27.3% of female employees were within the six highest salary levels. A comparison of types of positions held by male and female employees reveals that men predominate in management positions although there is a trend toward increasing female participation.

Table 11. Ratios of male to female employees in bank management positions (Source: Bossen, 1976, p. 18)

	<u>1969</u>	<u>1975</u>
Branch Manager	177:1	28:1
Assistant Branch Manager	201:1	6:1
Accountant	5:1	1:1

Of the 186 female branch managers in Canada in 1975, the majority were responsible for medium-sized (25 female managers) to small (161 female managers) branches. They were also predominantly in suburban and rural areas (62%) rather than urban locations.

In terms of fringe benefits, Bossen found that many banks had eliminated differential treatment of male and female employees by 1976. Differences mainly prevail in pension and group life insurance benefits.

Training and Development. Employee development is another area where the experience of male and female bank employees differed. The overall ratio of male to female employees enrolled on in-service training was 3.7:1. As of 1975, no women had been sponsored for external executive level management programmes (Bossen, 1976).

The Institute of Canadian Bankers conducts biennial surveys of students enrolled in their Fellows' Program which is a bank management training programme. The programme consists of ten courses in related fields such as Business Administration, Accounting, Communication, Economics, Marketing and Business Strategy. The primary orientation of the programme is towards the development of bank managerial staff. The questionnaire solicits information on students' career background, educational and professional goals, motives for pursuing the FICB programme and general evaluation of the adequacy of the programme.

Preliminary results of the 1981 survey (ICB, 1981) based on the responses of 42% of the total number of programme participants, (7095) are available. The general results of this survey are presented, however comparisons based on sex of the respondent are not yet available. A full sex-based analysis is provided for the 1979 survey results (ICB, 1979).

Background data on FICB program students indicates a change in the student population in that the average age has increased to 28.9 years in 1981 as compared to 28.5 years in 1979 and 28.7 years in 1977. The sex composition of the student population has also shifted over the years.

Table 12. Percentage of Student Population of ICB Programme Surveys by Sex (Source: ICB, 1981, p. 4)

	<u>1977</u>	<u>1979</u>	<u>1981</u>
Male	51.9%	41.1%	39.3%
Female	48.1%	58.9%	60.7%

This would indicate a greater interest on the part of female bank employees to gain additional managerial knowledge.

Other sex-based comparison of personal background are available from the 1979 survey. Survey results on these descriptive variables are provided in the following summary table.

Table 13. Background Characteristics of ICB Programme Survey Respondents by Sex (Source: ICB, 1979)

	<u>Male</u>	<u>Female</u>
Job Position		
-Management	84%	29%
-Non-management	16%	71%
Years in Present Position (mean years)	2.31	2.21
Years in Banking (mean years)	7.7	6.4*
Formal Education (mean years)	13.72	12.94
Courses completed on FICB Program		
including exemptions	4.82	2.99*
Number of Exemptions of FICB Program	1.29	.43

\*F-Ratio,  $p < .0001$

Based on these statistics, it would appear that although the female students comprised the majority of participants on the FICB programme, they present a different background profile than the male students. First of all, they are primarily in non-managerial jobs whereas the male students already have attained managerial status. Female students have few years in banking and in their present positions thus have relatively less work experience than their male counterparts. They also score lower on educational variables such as formal education completed (contributing

perhaps to their lower number of course exemptions on the FICB programme) and progress through the Fellows' programme. Given the different jobs held by male and female students, it is not surprising that male students find the FICB management courses more applicable to their present job than the female students (F-Ratio = 71.518,  $p < .0001$ ).

Male and female students vary also in the reasons for enrolling on the ICB program.

Table 14. Reasons for Taking ICB Programme by Sex  
(Source: ICB, 1979, p. 12)

	<u>Initial Reason</u>		<u>Present Reason</u>	
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
Personal Interest Value	19.5%	25.6%	18.5%	16.3%
Direct Application to Job	17.5%	10.4%	14.6%	7.7%
Future Promotional Possibilities	38.7%	36.3%	23.4%	31.0%
Personal Sense of Achievement	12.8%	20.9%	25.2%	30.6%
Towards University Degree	9.1%	5.4%	14.4%	11.8%
Other	2.4%	1.4%	3.9%	2.6%

It is interesting to note the sex-based differences in motivation to enroll in and continue the ICB programme. Reflecting their non-managerial status, female students regard this training as less applicable to their present job. As with male students, their initial motivation to enroll on the programme was to enhance future promotional opportunities. Female students however, rated intrinsic motivators (personal interest and achievement) higher than male students.

In regards to reasons for remaining in the ICB programme, there is an apparent shift in motivation. While promotional opportunities remain a strong factor for both sexes, the promise of a personal sense of achievement is given greater status.

In terms of the type of encouragement to pursue the ICB management training programme, there were significant sex-based differences on a 7-

point scale (1=Not at all,....4=Somewhat....7=Very).

Table 15. Encouragement to take ICB Fellows' Programme by Sex  
(Source: ICB, 1979)

	<u>Male</u>	<u>Female</u>	<u>F-Ratio</u>
Bank expects me to take FICB courses	3.84	2.62	F=356.107*
Personnel Dept. encourages me to take ICB courses	5.42	4.56	F=170.786*
Immediate Supervisor encourages me to take ICB courses	2.14	2.20	F=8.894**
Fellow staff members encourage me to take ICB courses	2.70	2.68	F=.100
I would encourage a colleague to enroll in ICB courses	5.77	5.56	F=20.386*

\*  $p < .0001$

\*\* $p=.0029$

Female ICB students report significantly less encouragement for professional development from the Bank and the bank personnel department whereas their immediate supervisor provides more encouragement in this respect. They are also less likely to encourage colleagues to enroll in the ICB programme which is consistent with their evaluation that the ICB courses have affected their on-job performance less positively than for male students ( $F=12.038$ ,  $p=.0005$ ).

In their suggestions for means to provide more encouragement for banking personnel to enroll in ICB courses, female students more often stressed the need for: more in-bank communication ( $F=27.566$ ,  $p < .0001$ ); more encouragement from higher levels ( $F=.615$ ,  $p=.4324$ ); greater job responsibility ( $F=44.337$ ,  $p < .0001$ ); more recognition for taking courses ( $F=12.98$ ,  $p=.0003$ ); and more publicity from the ICB ( $F=36.717$ ,  $p < .0001$ ). Male students reported a greater need for encouragement from their immediate supervisors ( $F=9.083$ ,  $p=.0026$ ) — consistent with their evaluation of relatively less encouragement received from their immediate

supervisor in Table 15.

A final summary question regarding the extent to which the bank supports the student's pursuance of management training in other than financial terms reveals that males perceive greater internal support than females ( $F=35.167$ ,  $p < .0001$ ), again a consistent finding with reports on sources of encouragement for developmental training.

Overall, the female students perceive less positive support and fewer benefits from their involvement in the ICB Fellows' Program. Considering the increasing proportion of female enrollees over recent years, the career and personal needs of the female students (most of whom are currently in non-managerial positions) may not be as satisfied as those of the predominantly management male students. Given that the FICB programme is directed towards the development of managers this is a reasonable finding. Female students have a different general background than male students in terms of their education and job positions and thus appear to have different management development needs. When asked whether they planned to complete the FICB Diploma programme, 88.8% of the male students responded "Yes" whereas only 67.2% of the female students replied in the affirmative. Tied to their developmental plans, fewer students (20%) stated they knew what they would want to be doing five years hence while 80% of the male students had definite career plans. This denotes a greater degree of uncertainty regarding career plans among female students.

As part of an affirmative action programme, the Royal Bank implemented management training seminars specifically for women employees (Day, 1975). These seminars focussed on upgrading technical skills in financial



analysis, credit, administration, and general management -- areas which women who had entered the formal manager training programme were deficient in. The success of this programme is evident in the increasing number of women promoted to branch manager positions since implementation. Of the 112 women who participated in seminar training from the period 1973 through to 1975, there are 40 branch managers and 26 assistant managers. A considerable increase from the 6 female branch managers in the Royal Bank in 1973 at the inception of the programme.

A critical assessment of affirmative action within the Canadian banking industry is provided by Bennett and Loewe,

"The fact of scant progress is supported by more recent information from large Canadian organizations. For example, much has been made of the increasing numbers of women who are becoming managers, of the Canadian banking industry's 6500 retail branches. While it is true that their numbers nearly tripled from 29 in 1963 to 80 in 1974, women are still only 1.2 percent of branch managers -- which is hardly encouraging to female employees, who make up 70 percent of banking's total workforce." (Bennett and Loewe, 1975, p. 45)

The Future of Women in Banking. On an optimistic note, the Canadian Banker and ICB Review cited an industry spokesman as saying,

"Women will have a greater share of management positions in Canadian banking within two years, according to J. Urban Joseph, General Manager of Corporate Personnel for the Toronto-Dominion Bank. Speaking at a seminar in Waterloo, Ontario, sponsored by the Institute of Canadian Bankers, Mr. Joseph said that by 1978 or 1980 at the latest, women will occupy 25 to 30 percent of management jobs in Canadian banks." (Canadian Banker and ICB Review, 1975, p. 17)

It is interesting to note the current incidence of female bank managers in Canada as compared to Mr. Joseph's predictions. In 1983, approximately 9% of branch manager positions were held by women.

A summary of hypotheses developed is provided in Table 16 on the following page.

TABLE 16.        LIST OF HYPOTHESES.

WOMEN IN THE LABOUR FORCE

Hypothesis 1. Female bank managers exhibit a continuous, high participation career pattern despite marital status and the presence of children.

WOMEN IN MANAGEMENT

Demographic Background

Hypothesis 2. The fathers of female bank managers are more likely to be or have been employed as a manager or a professional than otherwise.

Hypothesis 3. The mothers of female bank managers are more likely to be or have been employed outside the home than otherwise.

Hypothesis 4. Parents of female bank managers are more likely to have attained a higher level of education than the general population.

Hypothesis 5. The education level attained by a female manager's mother is at least the same as or higher than that of her father.

Hypothesis 6. Female bank managers are more likely to be of Canadian origin than foreign born.

Hypothesis 7.

(a) The father is perceived by the female bank manager as the primary familial source of positive encouragement of her career goals.

(b) Outside of the family, faculty members and teachers are perceived as the most significant influence on a female bank manager's career choice.

Hypothesis 8. Female bank managers are more likely to be either single, divorced, separated or widowed than their male counterparts.

Hypothesis 9 If ever-married, female bank managers are likely to have few (1 or 2) if any, children.

Hypothesis 10. Married female bank managers report greater inter-role conflict of career and family or personal responsibilities than unmarried ones.

Hypothesis 11. Female bank managers with children report greater inter-role conflict than ones without children.

Hypothesis 12. Spouses of female bank managers are more likely to be employed in a managerial or professional capacity than in a non-supervisory job.

Hypothesis 13. Spouses of female bank managers are more likely to have equivalent or higher education levels than their wives.

Hypothesis 14. Female bank managers are more likely to have university or college education than not.

Hypothesis 15. Female bank managers have a lower degree of formal education than male bank managers.

#### Psychological Variables Which Influence Women as Managers

Hypothesis 16. Female and male bank managers have similar motivational need profiles.

Hypothesis 17. Female bank managers perceive motivational factors including hard work and extra effort as more instrumental in their career success than other factors.

Hypothesis 18. Female bank managers tend to ascribe internal causes of success to women and external causes of success to men.

Hypothesis 19. Female bank managers do not report a high degree of social involvement (either during or outside of business hours) with colleagues and clients.

Hypothesis 20. Female and male bank managers exhibit similar managerial styles in terms of their behaviour.

Hypothesis 21. Female bank managers are more relationship oriented in the work place than male managers.

Hypothesis 22. Female bank managers exhibit similar perceptions towards superiors, peers, and subordinates as male bank managers.

Hypothesis 23. Female and male bank managers have similar attitudinal and value systems.

#### Selected Career Experiences of Women Managers

Hypothesis 24. Female bank managers are less mobile geographically than male managers.

Hypothesis 25. Male bank managers experience a faster rate of career advancement than female bank managers.

Hypothesis 26. Male bank managers manage larger branches than female managers.

Hypothesis 27. Female bank managers perceive sex-based discrimination in terms of career advancement and opportunities.

### CHAPTER III

#### METHODOLOGY

##### Moore-Beck Bank Study

This thesis is an addendum to a larger research project conducted by Dr. Larry F. Moore, U.B.C. Faculty of Commerce and Business Administration, and Dr. Brenda E.F. Beck, U.B.C. Department of Anthropology. The primary focus of their research has been on the managerial style, imagery, attitudes, perceptions, and motivation of bank managers. Research to date has centred primarily on bank managers in the Lower Mainland area of B.C. with additional data obtained from international bankers attending a Canadian executive management seminar.

Funding for this extensive research project has been from the Social Sciences and Humanities Research Council of Canada, the Canada Department of Industry, Trade and Commerce, and the Canada Secretary of State, Multiculturalism Branch.

Most of the research instruments developed and assembled for the Moore-Beck project were utilized in this thesis.

##### SUBJECTS

Major national Canadian banks participating in this study on bank managers included: Bank of Montreal, Bank of Nova Scotia, Canadian Imperial Bank of Commerce, Royal Bank and Toronto-Dominion Bank. The western regional Bank of B.C. also participated in the study.

A total of 68 men and 41 women branch bank managers employed in the Lower Mainland of B.C. formed the sample group. Study participants were

nominated by the banks themselves through the regional personnel managers. For the first phase of the interviews, banks were asked to draw a random sample of approximately 10% of their experienced branch managers yielding a total of 68 men and 9 women. In the second phase of interviews conducted approximately three months later, banks were asked to submit the names of all their remaining women branch managers — 32 in all.

Confidentiality was assured to all study participants guaranteeing that only aggregate group data would be submitted to their superiors. Individual participation was completely voluntary.

### Procedure

Data was collected via structured interviews and mail-back questionnaires.

A one and one-half hour structured interview was conducted at the subject's convenience in his or her office. A total of six interviewers were involved in data collection — five in the first group of interviews and two (one additional interviewer) for the second set of interviews (the remaining female managers).

All interviewers had undergone training in conducting a structured non-directive interview and had a specific set of instructions covering introductory comments and interview probes to aid in eliciting responses (See Appendix 1 for a copy of interviewer questions).

### Research Instruments

Study data was obtained through the subject interview and mail-back questionnaire. The interview consisted of two parts: responses to branch bank incidents and issues, and subject's personal background.

Subjects were asked to respond to a series of typical branch bank

incidents covering several issues, eg., the promotion of a good teller, an improper transaction, teller incompetence, overcrowded conditions, technological change, and teller competition. They were asked to read a description of the incident, then to select from a number of possible actions, the one most likely to be taken by a "typical bank manager" and to explain the underlying rationale for this choice.

The subject was then asked to select from a metaphor set, the most characteristic of the typical bank manager in each incident. This information is not utilized in this thesis. Interviewers recorded subjects' responses on a separate recording form.

The branch bank interview instrument was developed and pre-tested with six experienced bank managers during the spring and summer of 1980.

Moore and Beck (1981) utilize this critical incident data to interpret the managerial style of bank managers which is defined as,

"... the texture or pattern of behaviours, assumptions and attitudes characterizing any manager or group of managers." (Moore and Beck, 1981, p. 3)

Coding of managerial style followed the Kluckhohn and Strodtbeck (1961) relationships model which defines style on the following continuum:

Independent — individualistic or person-specific orientation in which individuals are encouraged to act autonomously;

Collateral — horizontal or equalitarian style similar to that found among peers;

Lineal — hierarchical or implementor style similar to authority relationships such as a father to a son.

In addition to the Lineal, Collateral, and Independent style interpretation, subjects' responses were also coded according to the functional approach taken (reward, decision-making, communication, goal

orientation, and management stance), and the management role assumed by the respondent (figurehead, leader-motivator, monitor-evaluator, disseminator of information, disturbance handler, resource allocator, and implementor of head office guidelines). These subsidiary interpretations allowed for in-depth analysis of managerial behaviour and attitude patterns.

Comparisons based on branch bank manager's sex, age, and managerial experience variables were conducted on these style dimensions.

A copy of the branch bank incidents and metaphor questions is provided in Appendix 2-1.

The second part of the interview involved obtaining information regarding the subject's personal background such as age, marital status, education, employment history, mobility and ethnic background of self and of family. A copy of this form is provided in Appendix 2-2(a).

Female subjects interviewed in the second phase of the study were asked for additional information regarding their husband and children, career experiences, personal goals and attitudes. A copy of this revised form is provided in Appendix 2-2(b).

Upon conclusion of the interview, subjects were requested to complete a battery of forms to be done on their own time and to be returned by mail using a self-addressed stamped envelope. Two weeks after the interview, follow-up telephone calls were made by interviewers to subjects who had not yet submitted the questionnaire data. Response rate on the questionnaire was 82.4% overall.



The follow-up questionnaire consisted of the following research instruments:

(1) Superior, Peer, Subordinate Scale (SPS). This imagery or perception instrument was developed by Dr. L.F. Moore and Dr. B. Beck specifically for use in this study (Moore and Beck, 1982).

The SPS scale employed a semantic differential-type questionnaire containing 26 bi-polar adjectives. For each set of adjectives, subjects were asked to assign a score from 1 to 4 regarding a typical manager's perception of superiors, peers, and subordinates.

Scale items were clustered (with differential factor loadings) into factor sets regarding superior, peer, and subordinate imagery.

Superiors — Job Orientation, Work Relationships, Leadership Manner, Ingenuity, Pace

Peers — Job Orientation, Work Relationships, Collegial Manner, Ingenuity, Flexibility.

Subordinates — Job Orientation, Work Relationships, Flexibility, Tenseness, Competitiveness.

Split-half (odd-even) reliability of the scale was calculated for superiors ( $r=.79$ ), peers ( $r=.90$ ), and subordinates ( $r=.85$ ).

Cumulative percentage of variance explained by factor sets were: SPS-superiors — 53%; SPS-peers — 57%; and SPS-subordinates — 54%. (See Appendix 2-3 for a copy of the SPS Scale.)

(2) Subject's Perceptions of Typical Business Managers in B.C., Ontario and Canada. (Data not used in this thesis.)

(3) Bank Scenarios. Bank managers were asked to indicate the appropriate behaviour in three scenarios involving either their Assistant Manager, Junior Teller, Regional Personnel Director, or Manager of Rival Bank Across the Street. For each person, the respondent considered a

scenario involving: (a) an invitation to the person's wedding; (b) inquiry about that person's honeymoon in Hawaii; and (c) an automobile accident in which sons of the bank manager and the other person were involved with the other's son receiving a serious injury. Behaviour choices varied in terms of expense and the degree of personal involvement in the situation (See Appendix 2-4 for a copy of these questions.)

(4) Metaphors for Branch Bank Operations. (Data not used in this thesis.)

(5) Person-Thing Scale. The Person-Thing orientation model was developed by Barnowe and Frost (1978) in their study of career choice influences of U.B.C. business students. Barnowe and Frost hypothesized that there were four dimensions of personal orientation in regards to persons and things, namely;

Generalists — high Person (P), high Thing (T) orientation;

Person Specialists — high P, low T orientation;

Thing Specialists — low P, high T orientation;

Non-Specialists — low P, low T orientation.

The Person-Thing measurement tool consisted of two 12-item scales based on the Strong-Campbell Interest Inventory (SCII). Independent judges (behavioural scientists) evaluated each item (on a 5 point scale) on the SCII as to whether it dealt primarily with persons, with things, or a combination of persons and things. For an item to be included in the P or T scale, unanimous agreement was required of all five judges.

The Frost-Barnowe Person-Thing Scale was administered in a number of studies involving business school students, mining managers, natural resource scientists, temporary clerical workers, and university academics. In the study of vocational choice of business school students (Barnowe and

Frost, 1978) the test-retest reliability of the Person Orientation Scale was .76, whereas for the Thing Orientation Scale was .60. Reliabilities (calculated with Cronback's alpha coefficients) for each scale ranged from .71 to .81 for the Person Scale and from .60 to .75 for the Thing Scale.

Intercorrelation between the two scales ranged from  $r = -.11$  to  $r = .13$  thus indicating a high degree of independence.

Intercorrelations between the Frost-Barnowe Person-Thing Scales and Little's (1972) independently developed Person-Thing Specialization Scales yielded a high degree of agreement. In studies of business school students and military officer candidates, intercorrelations between the two Person scales ranged from .64 to .71, and between the two Thing scales the range was from .50 to .59. Intercorrelation between the Frost-Barnowe Person scale and the Little Thing scale ranged from  $-.07$  to  $-.02$ , and between the Frost-Barnowe Thing Scale and the Little Person Scale from  $-.12$  to  $.02$ . Thus both sets of Person-Thing scales appear to be measuring essentially similar concepts.

Frost and Barnowe (1979) report their studies tying their Person-Thing scale to selected personality constructs. In a study of business students, a questionnaire package consisting of both Person and Thing scales, a group embedded test, a measure of introversion-extraversion, ambiguity tolerance, and locus of control measures was administered. They found positive relationships between Extraversion scores and Person or Generalist orientation ( $p < .0001$ ), and the ability to disembed figures and Thing orientation ( $p < .01$ ). These findings were limited to the male business students as no significant relationships were found for female questionnaire responses.

A study involving mine managers (Dreschsler, et. al., 1979) revealed a

high incidence (81% of the sample) of Thing Specialists in this technically oriented industry. Line managers who had supervisory responsibilities tended to be Generalists whereas technical staff specialists were Thing Specialists ( $p < .05$ ).

Finally, in her study of business managers, Timms (1979) related their Person-Thing orientation to the content of stories about their ideal organizations and to time allocation to basic organizational activities in a simulation exercise. Person scale scores were positively related to the Person content of the organizational stories ( $r=.32$ ,  $p=.007$ ). In regards to time allocation, Generalists allocated more time to leadership activities ( $r=.50$ ,  $p=.03$ ) and to personnel activities ( $r=.48$ ,  $p=.04$ ). Allocation of time to financial activities correlated positively with Thing orientation ( $r=.43$ ,  $p=.048$ ) whereas time for administrative activities was positively correlated with Person orientation ( $r=.43$ ,  $p=.048$ ).

Sex-based differences in the Frost-Barnowe Person-Thing scale scores were observed in the study of business students. Females tend to be high on the Person scale and low on the Thing scale — originating primarily from scores on the occupational items of the two scales which may have been sex-biased in nature. Subsequent revision of the scales to exclude these occupational items (the revised form was used in the bank manager study) yields a similar intercorrelation between Person and Thing scales ( $r=.07$  and  $r=.16$ ) as with the initial scale form. Factor analysis of the revised scales yielded six factors of Person-Thing orientation which are relatively independent.

Factor I: Things: Mechanical-manual activities.

Factor II: Persons: Interacting with others in formal roles.

Factor III: Things: Working with Numbers.

Factor IV: Persons: Approaching Others Informally.

Factor V: Persons: Interacting with Children.

Factor VI: Things: Watching Machinery.

A copy of the Person-Thing Scale is contained in Appendix 2-5.

(6) Self-Description Inventory. A managerial assessment tool developed by E.E. Ghiselli (1971), the Self-Description Inventory (SDI) consists of 64 pairs of personally descriptive adjectives. One-half of these adjectives refer to socially desirable traits and one-half refer to socially undesirable traits. Adjective item scores are then grouped and weighted to describe one of thirteen traits.

Abilities — supervisory ability, intelligence and initiative.

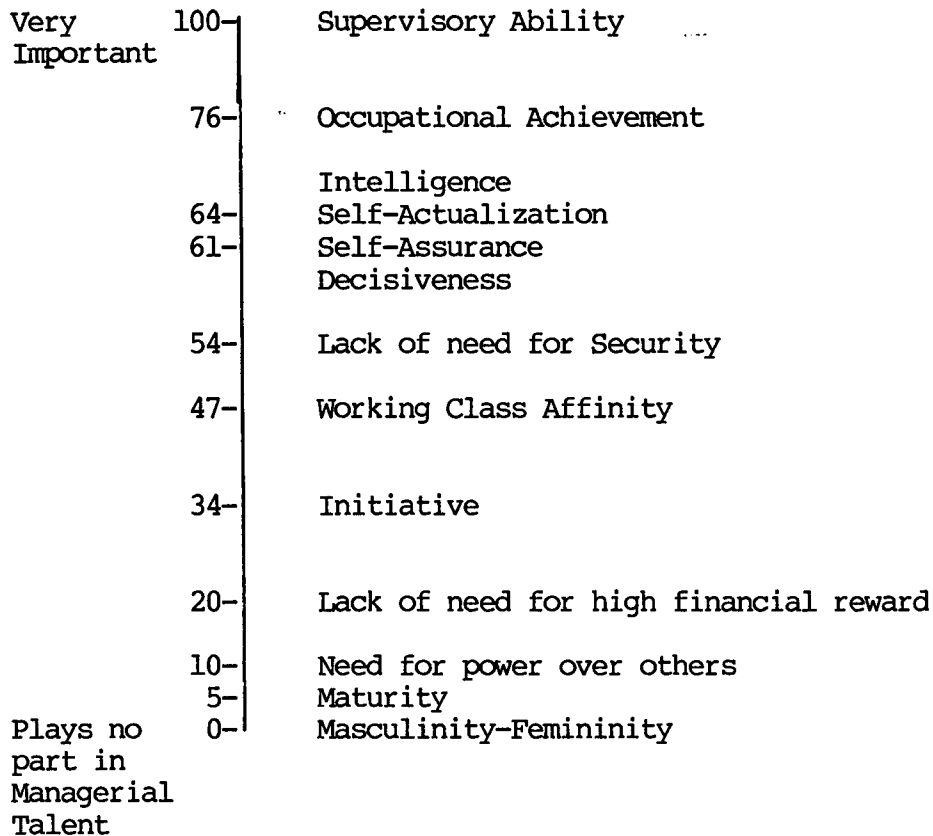
Personality Traits — self-assurance, decisiveness, masculinity-femininity, and working class affinity.

Motivations — need for occupational status, need for self-actualization, need for power over others, need for high financial reward, and need for job security.

Based on extensive validity testing of the scale scores on diverse groups of businessmen, businesswomen, university students and line workers, Ghiselli evaluated the utility of his SDI to differentiate between occupational groups and levels of managerial success.

The following figure denotes Ghiselli's conclusions based on research findings regarding the relative importance of his thirteen defined traits to managerial success.

Figure 1. Relative Importance of Ghiselli's Thirteen Traits to Managerial Success (Source: Ghiselli, 1971, p. 165)



The computed coefficients of correlation between managerial job success (based on evaluations by the subjects' supervisors) and the SDI scores were as follows.

Table 17. Coefficients of Correlation between Scores of Managers on SDI Scales and their Job Success (Source: Ghiselli, 1971, p. 150)

	<u>Coefficients of Correlation</u>
Supervisory Ability	.46
Intelligence	.27
Initiative	.15
Self-Assurance	.19
Decisiveness	.22
Masculinity-Femininity	-.05
Maturity	-.03
Working Class Affinity	-.17
Need for Occupational Achievement	.34
Need for Self-Actualization	.26
Need for Power over Others	.03
Need for High Financial Reward	-.18
Need for Job Security	-.30

Thus, Ghiselli's scale traits of supervisory ability, intelligence, initiative, self-assurance, decisiveness, need for occupational achievement, and need for self-actualization bear a positive relationship with managerial success. On the other hand, there appears to be a negative relationship between managerial success and the need for job security, and to a lesser extent, the need for high financial reward and working class affinity. SDI scales for masculinity-femininity, maturity, and the need for power over others have insignificant relationships with managerial success.

Comparison with Ghiselli's research findings were made using bank managers' scale scores by total sample, by sex, and by age.

A copy of Ghiselli's Self-Description Inventory is contained in Appendix 2-6.

(7) Rokeach Value Survey. The Rokeach Value Survey (Rokeach, 1973) is a measurement tool of the values held by an individual. Rokeach defines a value as:

...an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence."  
(Rokeach, 1973, p. 5)

Rokeach's model defines two kinds of values;

- (1) Instrumental Values — modes of conduct or "means" values which can be either moral (having an interpersonal focus) or competence (having a personal focus); and
- (2) Terminal Values — end-states of existence or "ends" values which can be either personal (self-centered or intra-personal) or social (society-centered or inter-personal).

Values are seen by Rokeach as providing an important personal motivational function in that they are standards that guide one's conduct in life.

The Rokeach Value Survey consists of two sets of 18 personal values (instrumental and terminal) which the subject rank orders in order of importance to himself. It is a projective tool similar in nature to the Rorschach or Thematic Apperception Test (Rokeach, 1973, p. 27).

The Value Survey itself was developed by largely judgemental means from available trait and value lists. Test-retest reliability of individual items ranged from .45 to .88. The average intercorrelation of value items was insignificant at  $-.06$ .

Factor analyses of the 36 instrumental and terminal values revealed seven factor clusters on:

- (1) immediate vs. delayed gratification;
- (2) competence vs. religious morality;
- (3) self-constriction vs. self-expansion;
- (4) social vs. personal orientation;
- (5) societal vs. family security;



- (6) respect vs. love; and
- (7) inner- vs. other-directed.

The Value Survey could also be interpreted as indicative of three motivational needs: need for achievement, need for affiliation, and need for power. Individual Value Survey items were found to be highly correlated with need for Achievement, need for Power, and need for Affiliation scores obtained using the TAT method.

A copy of the Rokeach Value Survey is contained in Appendix 2-7.

### Analysis of Data

Interview and questionnaire data was coded twice by two individual coders. When there was a difference of opinion between the two coders, they conferred to reach a consensus. Inter-rater reliability of coders was 68% perfect agreement. A coder consistency check on interview data of female bank managers' responses to bank incident questions is summarized in Table 18.

Table 18. Coder Consistency Check on Interview Data of Female Bank Managers -- Bank Incident Responses.

<u>Behaviours</u>	<u><math>\chi^2</math></u>	<u>Pearson' Correlation</u>
Incident response choice	p=.06	r=-.08
Function codes	p=.30	r=-.06
Role codes	p < .005	r=.19*
Orientation codes	p=.39	r=.02
Style code	p=.76	r=-.02

\*p=.0002

On only one code (behavioural role) was there a significant variance between coders, thus indicating a high degree of overall coder consistency.

When possible, appropriate quantitative statistical analysis was conducted. Given the small size of selected samples (ie., female bank

managers), small-sample statistical techniques were also utilized.

Subjective analysis was often used regarding personal background questions given to the second group of women managers as much of these data described attitudes and career experiences. Information gathered in this section was rich in providing anecdotal evidence of women's experiences in banking. In order not to lose the richness of this information, quantitative analysis was augmented with qualitative analysis.

## CHAPTER IV

### RESULTS

The results of this study of female and male bank managers are presented and tested against hypotheses developed in the literature review. This chapter is divided into three sections: personal background, psychological dimensions of female bank managers, and career experiences of female bank managers.

#### Personal Background

Various aspects of female bank managers' demographic characteristics, family history, and current family situation were considered.

Age. The mean age of male bank managers in this study was 43.10 years whereas the mean age of female managers was 45.50 years. This difference of 2.4 years was not statistically significant, and indicates the equivalency of male and female managers on this dimension of personal maturity.

Ethnic Origin. Female and male bank managers are more likely to be of Canadian origin (73.2% and 77.6% respectively) than of foreign origin. For those not born in Canada, other English-speaking nations ranked high (20%) as countries of origin.

Lemkau (1979) and Van der Merwe (1978) found that female business managers were more likely to be born in the country in which they were presently situated. Bank managers, both male and female, are also more likely to have been born in Canada than elsewhere. Thus Hypothesis 6, asserting that bank managers are more likely to be of Canadian origin than

foreign origin, is accepted.

Education. On the variable of academic education, male and female bank managers exhibited different levels of achievement.

Table 19. Academic Education of Bank Managers by Sex.

	<u>High School Grad or Less</u>	<u>Partial Univ.</u>	<u>Univ. Degree</u>	<u>Post-Grad University</u>
Male (n=68)	64.7%	16.2%	17.6%	1.5%
Female (n=41)	78.0%	22.0%	0.0%	0.0%

A comparison of mean academic education reveals that male managers have significantly more academic education than female managers ( $p < .005$ ).

Male bank managers with university education tend to have less banking experience than those with only high school graduation. Thus, more recent entrants to bank management have higher academic qualifications which indicates a change in bank recruiting practices and/or standards. A similar relationship was not observed for female bank managers.

Although the majority of the female managers did not go beyond high school, the degree of academic education appears to be related to a woman's marital status. One-third of single women and male managers have attended university. Married women are less likely to have attended university, and separated and divorced women are the least likely to have advanced past the high school level.

In addition to academic education, internal banking courses are an important source of career training. Male bank managers had an average of 4.63 banking courses whereas female managers had an average of 3.95

courses (difference Z-value=1.789,  $p < .10$ ).

Thus in terms of internal banking courses male managers appear to have an advantage over female managers. An examination of managers holding FICB and CIBC management programme certificates reveals that male managers more often have successfully completed these programmes than female managers (Z-value=3.63,  $p < .005$ ). One would expect this statistic to change considerably in the future given the recent increase in female enrollment in the FICB programme to 60.7% in 1981 (ICB, 1981).

The value of education is recognized as important in career advancement as the following women recommended.

"Take accounting courses, become an RIA, and you could advance into commercial credit, become a higher level manager, or even a district manager. You should start taking courses when you prepare for a career."

"Do more than everybody else. Take training and bank courses. Also the people you meet while on courses are important. You meet the regional office people when they come speak at the courses, and you make a special effort to talk to them so they remember you."

Educational attainment has been asserted to be positively related to a woman's propensity to remain active in the labour force and to set high career goals (Statistics Canada (c), 1976; Armstrong and Armstrong, 1978; Perrella, 1968; Iglehart, 1979). Several studies found university graduation a strong indicator of female career commitment (Wolfson, 1976; Hennig and Jardim, 1977; Yohalem, 1979).

Among the bank managers studied, none of the female managers had completed a university degree programme and only 22% had attended university. In academic education, female managers were substantially below male managers. The lower level of educational attainment among

female managers compared to male managers was also observed in the number of banking courses taken and the banking management diplomas held.

Comparisons among women managers based on marital status showed that single women had the highest level of educational achievement with separated and divorced women having the lowest levels. Quite possibly, single women have relatively more time available to pursue educational goals than either married, separated, or divorced women.

In summary, Hypothesis 14 which relates a high degree of educational achievement among female managers must be rejected. The majority of women in this study did not progress through university or college.

On the other hand, Hypothesis 15 is supported, male managers have significantly greater educational achievement on all measures.

Parental Background. The influence of the parents of the female bank managers on their career choice was examined in terms of parental employment, education, and active involvement in their daughter's career plans. The occupational profiles of parents of female managers were as follows:

Table 20. Occupation of Parents of Female Bank Managers.

	Father (n= 33)	Mother (n=33)
Managerial	12%	3%
Professional	9%	21%
White Collar	18%	12%
Blue Collar	61%	9%
Has not been employed	0%	55%

The majority of fathers of female managers were employed in blue

collar occupations (predominantly farming and fishing) in rural settings. Only 21% of the sample had fathers who were employed in managerial/professional type positions.

Unlike the studies in the literature review (Hennig and Jardim, 1977; Lemkau, 1979; Standley and Soule, 1974; Egri, 1975; Bielby, 1978), the fathers of female bank managers were not more likely to have been employed in managerial or professional capacities. In fact, they were predominantly in blue-collar occupations in rural, rather than in urban settings. Thus Hypothesis 2, which asserts that the fathers of female bank managers are more likely to be or have been employed as a manager or a professional than otherwise, cannot be supported.

The majority (55%) of the mothers of female managers did not work outside of the home. Only 3% of the sample were employed in a managerial capacity during their careers. Of the professionals, these mothers were predominantly in teaching or nursing careers — both female dominated professions. Of the mothers employed in white-collar occupations, all were either clerks or secretaries (as opposed to the fathers who were mainly in sales positions). Although there is a small differential (9%) between the percentage of mothers employed outside the home and those remaining within the home environment, it is interesting to note that the mothers employed outside the home are primarily in female stereotyped occupations. Thus there are very few female "pioneers" among the mothers of female managers.

These findings closely parallel those of Basil (1972) and Standley and Soule (1974) who found that slightly fewer than one-half of the mothers of female managers were employed outside the home. However, the proportion of mothers who were housewives does not reach the levels cited by Hennig and Jardim (1977) — 96%, or Place (1979) — 65%.

Maternal employment has been found to have both a positive (Almquist and Angrist, 1971; Altman and Grossman, 1977) and negative (Bielby, 1978) influence on the career salience of women, that is, their commitment to working outside the home. For the female bank managers studied, maternal employment appears to have a limited effect on career salience.

Thus Hypothesis 3 that the mothers of female bank managers are more likely to be or have been employed outside the home than otherwise, cannot be supported. Since a significant proportion of the mothers worked outside the home, this hypothesis cannot be rejected with full confidence.

The educational attainment of the female manager's parents was considered in terms of its potential role model effect. The distribution of educational achievement of parents is provided in the following table:

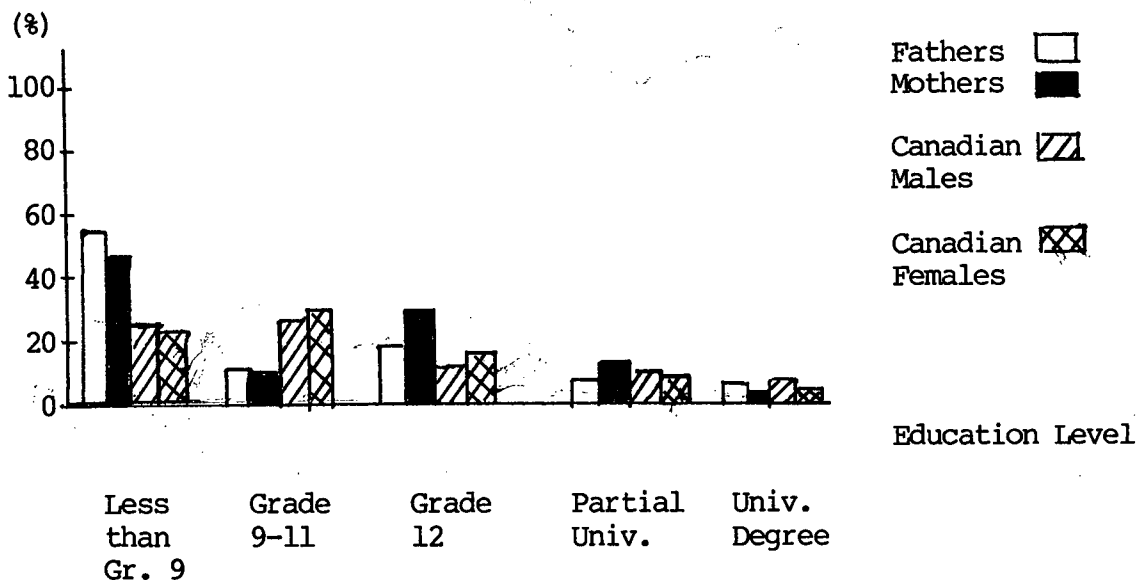
Table 21. Academic Education Level of Parents of Female Bank Managers

	<u>Academic Education Level</u>				
	<u>Less than Grade 9</u>	<u>Grades 9-11</u>	<u>Grade 12</u>	<u>Partial Univ.</u>	<u>University Degree</u>
Fathers (n=29)	55%	10.3%	20.7%	6.9%	6.9%
Mothers (n=31)	45%	9.7%	29.0%	12.9%	3.2%

Compared to the general Canadian male and female population there are a number of differences in education level



Chart 9. Parents' Education Levels and Canadian Population Education Level (Source: Statistics Canada (c), 1976).



As shown in the above chart, university education levels was generally the same for all groups. The largest differences were observed in the education levels of Grade 12 and below. Whereas the parents of the subject sample are slightly more likely to have graduated from high school (non-significant difference), they were also likely to have less than Grade 9 education (for males,  $p < .005$ ; and for females,  $p < .02$ ). Differences were also observed in the Grades 9-11 education level where the mothers and fathers of bank managers were less likely to have progressed to this level ( $p < .05$  for males; and  $p < .02$  for females).

The parents of female bank managers did not have high levels of academic achievement, unlike the parents in other studies of managerial women (Hennig and Jardim, 1977; Tangri, 1972; Place, 1979; Basil, 1972; Egri, 1975). In fact 65% of the fathers and 55% of the mothers had not attained high school graduation.

Comparisons with the general Canadian population show that overall, the parents of female managers are less well educated. Thus Hypothesis 4

that parents of female bank managers are more likely to have attained a higher level of educational achievement than the general population, is rejected for this sample group of female managers.

A paired comparison of the educational achievement of the fathers and mothers of female bank managers yields the following results:

Table 22. Comparisons of Education Level of Fathers and Mothers of Female Bank Managers.

	<u>Percentage (n=29)</u>
Father's Education Level <u>greater than</u> Mother's	10.3%
Father's Education Level <u>equals</u> Mother's	44.8%
Father's Education Level <u>less than</u> Mother's	44.8%

As can be seen from Table 22 statistics, the education level of the mother equals or exceeds that of the father for 90% of the females studied here. This finding is consistent with the studies of Hennig and Jardim (1977) and Basil (1972). Therefore, Hypothesis 5 that the educational level attained by a female manager's mother is at least the same or higher than that of her father, can be accepted with a high degree of confidence.

Concerning the possible role modelling effect of parental education, the managerial achievement of a woman manager is not clearly linked to her parent's educational achievement. However, with the mother's level of education at least the same or higher than her father's, there appears to be some degree of maternal role modelling in that the mother is the father's equal or better on this factor. The next section adds further support to this possibility.

Career Choice. In terms of the perception of overt influence on career choice, the female managers were requested to cite the person who was most influential either as a role model or as an interested party.

Table 23. Influential Persons/Factors in Career Choice of Female Bank Managers.

<u>Family Members</u>	<u>Percentage (n=29)</u>
Father	3%
Mother	9%
Sibling	6%
Husband	6%
Uncle	3%
<u>Significant Others</u>	
Bank Manager	18%
Teacher	0%
Male Peer	0%
Female Peer	12%
<u>Self</u>	15%
<u>Job Market/Chance</u>	24%

Contrary to earlier studies (Standley and Soule, 1974; Hennig and Jardim, 1977), the father of the female bank manager did not have a significant influence on his daughter's career choice. The mother emerged as the most influential member of the immediate family but a large proportion (39%) of the female managers felt their decision was independently made.

Consideration of other persons in a female bank manager's career choice pointed to the bank manager as the most influential. Teachers or faculty members played no part in the career choice of these managers. Female peers also played a significant role in choosing a banking career. These findings are contrary to research studies which have found that faculty members and male peers have significant influence in a woman's career plans (Tangri, 1972, Theodore, 1971; Stake and Levitz, 1979). A

possible reason for this difference may be due to the different educational level of the subjects which affects their average age at entry into the workforce. In the other studies, subjects were mainly university students whereas the female bank managers were high school graduates. Since few female bank managers attended university, they did not experience the collegial atmosphere which normally encourages faculty-student interaction.

Independent choice of a banking career is especially strong. Fifteen percent of the female bank managers cited no outside influence in their career choice and 24% stated that the job market (ie., availability of jobs) was the determining factor in their decision to enter banking.

Thus, both Hypotheses 7(a) and 7(b) which postulate the positive influence of fathers and teachers/faculty members on a non-traditional woman's career choice must be rejected.

Marital Status. Marital status as a measure of career commitment was tested by comparison based on the gender of bank managers.

Table 24. Marital Status of Bank Managers by Sex.

<u>Marital Status</u>	<u>Males (n=68)</u>	<u>Females (n=41)</u>	<u>Z-Value</u>
Married	94.1%	58.5%	4.56*
Separated and Divorced	4.4%	26.8%	-3.38*
Widowed	0.0	0.0	
Single	1.5%	14.6%	-2.73**

\*p < .005

\*\*p < .01

Consistent with Hypothesis 7, female bank managers were significantly less likely to be married than male bank managers. Conversely female managers were more likely to be separated or divorced or single than male managers. This finding is supportive of many research studies of managerial women which observe that managerial women are more likely to be

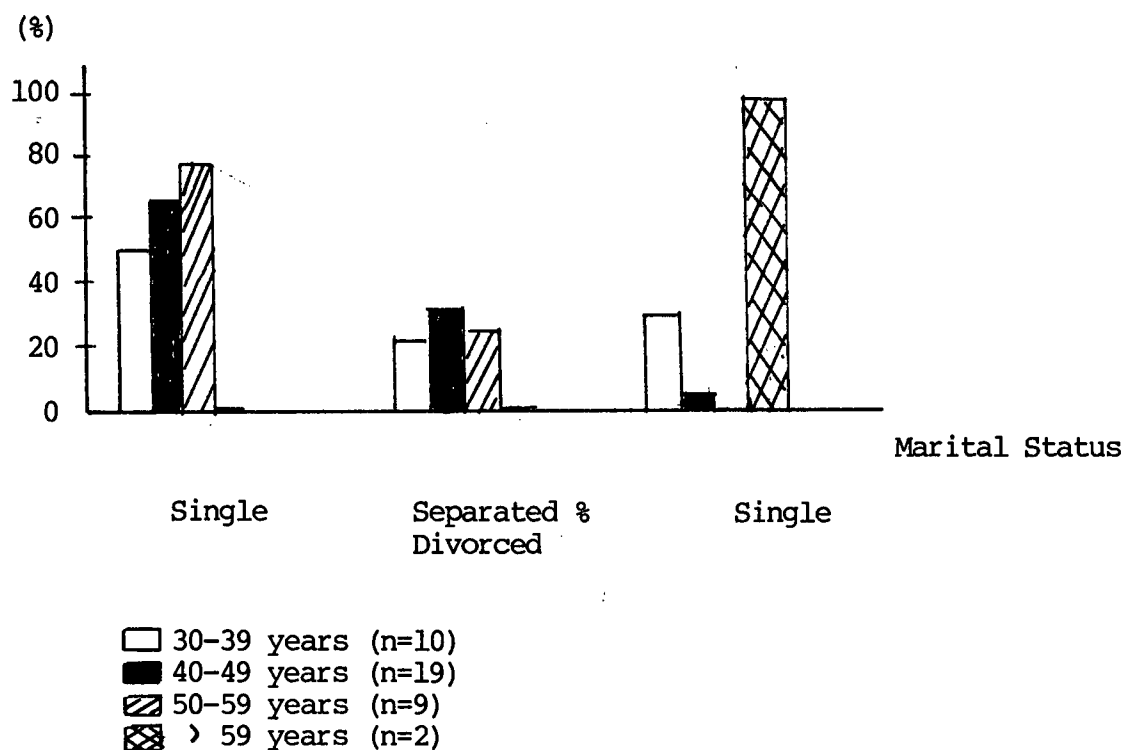
either separated, widowed, or divorced than married (Wolfson, 1976; Yohalem, 1979; Van der Merwe, 1978; Place, 1979; Almquist and Angrist, 1971).

Reasons given for the greater incidence of single, divorced, separated, and widowed women in demanding managerial careers are numerous. Foremost is the economic necessity of these women to pursue a more responsible and thus, higher paying career. Another is the career/marriage trade-off for women which may necessitate a de-emphasis of career commitment on the part of married women.

Within the female managerial group, marital status was also considered in terms of the age of the respondent, various career experience factors, and education level.

When marital status is viewed in terms of the age of the female manager, respondents are more likely to be married than otherwise in all age groups excepting those over 59 years. The highest proportion of separated and divorced women are in the 40-49 year age group. The smallest proportion of single women are in the mid-range of 40-59 years.

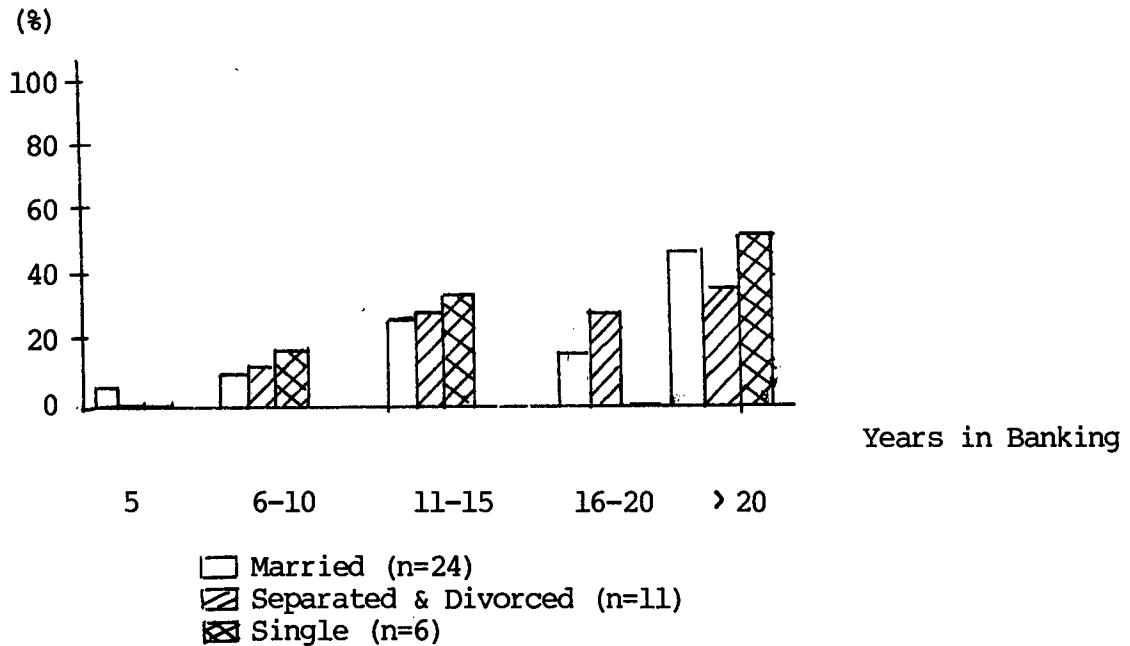
Chart 10. Marital Status of Female Bank Managers by Age.



Work experience factors were also considered to evaluate what impact marital status may have on the labour force participation and career mobility of the female manager.

By total years in banking, single women were proportionately more prevalent in the 6 to 15 years experience groups and in the greater than 20 years experience group.

Chart 11. Marital Status of Female Bank Managers by Years in Banking.



The other experience factors of years as a manager and years in present position did not vary significantly based on the marital status of the respondent. This may be due to the small range (0 to 15 years) of managerial experience of the female managers as a group.

As a measure of career mobility, the number of years of work experience at another bank was analyzed in terms of marital status of the female bank manager. All marital status groups showed a relative lack of inter-company movement (ranging from 58.3% to 66.7%). Only the married female managers indicated any substantial experience in a rival bank thus suggesting a greater degree of career mobility for this group. Considering that the married group is in the mid-range of total years of banking compared to both single and separated/divorced women, and that all groups have essentially equivalent managerial experience, this finding may indicate a greater willingness of married women to seek out new opportunities.

The impact of marital status on the availability to take educational courses has been discussed in the literature review. In this group of female managers, single women reported the greatest degree of academic education and attendance at banking courses. Separated and divorced women show the least amount of academic education and attendance at banking courses. Separated and divorced women show the least amount of academic education of all groups whereas married women have the least attendance at internal banking courses (20.8% had not attended any banking courses).

Thus single women appear to have the greatest degree of education, both academic and corporate training, whereas married women appear to have not availed themselves of specific career oriented training to the same extent. This may indicate a greater difficulty on the part of married women to take these courses given their personal family obligations.

Childbearing. The impact of childbearing on a woman's career has been discussed extensively in the literature. The presence and age of children in the female bank manager's household are shown in Tables 25 and 26. Although the percentages are drawn on very small sub-samples, this data represents the entire population available for study.

Table 25. Number of Children in Household of Married, Separated and Divorced Female Bank Managers.

<u>Number of Children</u>	<u>Percentage (n=28)</u>
0	25.0%
1	17.8%
2	35.7%
3	21.4%



Table 26. Age of Children in Household of Married, Separated and Divorced Female Bank Managers.

<u>Current Age of Children</u>	<u>Percentage (n=21)</u>
Less than 6 years	0.0
6 to 18 years	23.8%
More than 18 years	76.2%

From these statistics it can be seen that many of the female bank managers (25%) do not have children and if they do, all are of school age or older. Of those with school age children, female managers are predominantly in the 30-39 year age group. The majority (89%) over the age of 40 have adult children, ie., over the age of 18.

To determine the possible relationship between the number of children and the life cycle stage of the female managers, the following calculations were made.

Table 27. Average Number of Children by Age of Married, Separated and Divorced Female Bank Managers

<u>Age of Female Manager</u>	<u>Average Number of Children</u>
30-39 years	1.00
40-49 years	1.79
50-59 years	1.43
More than 59 years	0.00

Based on these statistics, the female manager in the 40-49 year age group has the greatest number of children. One-quarter of the married, separated, and divorced female bank managers did not have any children and an additional 18% had only one child. Moreover, there appears to be a trend towards fewer children among the younger managers (30-39 years) possibly indicating a conscious attempt to minimize the negative effect of childbearing on their workforce participation.

Compared to Canadian fertility statistics, the female bank managers have significantly fewer children. Based on the 1981 Canadian Census

(Statistics Canada (e), 1981), the average number of children in the relevant age groups are: women age 30-34 years — 1.88 children; age 35-39 years — 2.33 children; age 40-44 years — 2.84 children; and over 45 years of age — 3.30 children.

Several studies have noted that a substantial number of female managers have few, if any, children (Place, 1979; Hennig and Jardim, 1977; Van der Merwe, 1978; Yohalem, 1979). The female bank managers in this study were no exception.

Thus, there is full support for Hypothesis 9 which asserts that female bank managers are more likely to have few, if any, children.

The impact of childbearing on the female manager's career is further assessed by the type and duration of maternity leave taken at the time of her children's birth. Of the 20 female managers who had children, six did not take extended maternity leave. These women had a small number of children, four had two children, and two had only one child. The average age at which childbearing started for this group of women was 25.5 years.

In contrast, there was a greater number of children (average 2.2 children) for female managers who took some form of extended maternity leave. Overall, the average age at the time childbearing started was 21 years with the average duration of maternity leave 6.07 years. The following table gives further information as to the effect of the age of the mother on her choice to take extended maternity leave.

Table 28. Maternity Leaves by Age of Female Bank Manager.

<u>Type of Maternity Leave</u>	<u>Average Age at Start of Leave</u>	<u>Number of Pregnancies</u>
Delayed entry into workforce	18.3 years	3
Full-time maternity leave	24.5 years	8
Part-time maternity leave	23.8 year	5

Women who did not take extended maternity leave tend to be older at the time of their childbearing and also tend to have fewer children than those withdrawing from the labour force on a full-time or part-time basis. The duration of any interruption in worklife for childbearing reasons averaged six years — the length of time before a child reaches school age. It is especially noteworthy that none of the childbearing female managers have pre-school age children, in fact, the majority have children over the age of 18. Combined with the observation that the female managers have only an average of 4.49 years managerial experience, this finding may indicate a postponement in assuming additional managerial responsibilities until the children are of a relatively independent age.

Thus there is partial support of Hypothesis 1 which states that female bank managers exhibit a continuous, high participation career pattern despite marital status and the presence of children because a substantial number of women managers (30%) did not leave the workforce when their children were born. The interruption of careers was usually limited to six years for the majority of women bank managers with children.

Role Conflict. As discussed in the literature review, the existence of inter-role conflict in a career woman's life is affected by certain variables such as marital status and the number of children in the household.

The marital status of female bank managers appears to have an effect on inter-role conflict consistent with other research findings.

Table 29. Role Conflict and Marital Status of Female Bank Managers.

<u>Marital Status</u>	<u>Role Conflict</u>		
	<u>No</u>	<u>Yes (present)</u>	<u>Yes (past)</u>
Married (n=19)	42%	42%	16%
Divorced & Separated (n=7)	57%	43%	0%
Single (n=6)	100%	0	0

More married women report role conflict than either divorced/separated or single women.

When the presence of children in the household is considered, there appears to be a different relationship between marital status, role conflict, and the number of children in the family.

Table 30. Role Conflict and Average Number of Children of Female Bank Managers.

<u>Marital Status</u>	<u>Average Number of Children for Conflict Responses</u>		
	<u>No</u>	<u>Yes (present)</u>	<u>Yes (past)</u>
Married	.33	2.25	2.67
Divorced & Separated	2.25	1.33	0.00

Among the female bank managers, marital status and the presence of children are more positively related to the degree of inter-role conflict reported. A substantial proportion of married women (58%) stated that they experienced conflict between their roles of wife, mother, and career women. This conflict was more pronounced for married women who had relatively more children. Only 43% of the separated and divorced women reported role conflict however there was a negative relationship between the number of children and reported role conflict. Children of separated and divorced women were most often 18 years or older. On the other hand, married women often had school-age children who would have more demands on a mother's

time. And finally, as expected, none of the single women reported any role conflict.

In summary, the degree of inter-role conflict has been postulated to be a function of the number of social roles held by a person. Working women, especially married ones, have been found to exhibit more inter-role conflict than men (Herman and Gyllstrom, 1977; Bryson, et. al., 1978). Thus, consistent with other research findings, Hypothesis 10 which states that unmarried female managers have a lesser degree of inter-role conflict than married female managers is supported. Hypothesis 11 that female bank managers with children report greater inter-role conflict than ones without children, can also be accepted when the age of the children is taken into account.

Spouses of Female Bank Managers. In addition to one's parents, the husband of the female bank managers is hypothesized as a very influential person in her career plans. An evaluation of the spouse's occupational and educational background provides some indication of the degree of "matching" between husband and wife on these dimensions.

Table 31. Occupation of Female Bank Manager's Spouse.

<u>Occupation</u>	<u>Percentage (n=19)</u>
Manager/Supervisor	36.8%
Professional	0.0
White Collar	42.0%
Blue Collar	21.0%

Spouses were more likely to be employed in nonsupervisory jobs;

however, they were more likely to be in white-collar occupations than in blue-collar occupations. To this extent, there appears to be a certain degree of "matching" with the wife's occupation. This finding is especially noteworthy when examining the type of industry that the managerial/supervisory group is employed in. Four of the seven husbands who were managers were employed as bank managers.

Thus, there is support for Hypothesis 12 which asserts the equivalency of a managerial woman and her spouse's occupational status.

Spouses of female bank managers possess a relatively high level of education with 24% holding university degrees; 12% having partial university; 29% with high school graduation; and the remainder completing at least Grade 10. Although there were no university graduates among the female bank managers, a paired comparison of education levels of husbands and wives showed relative equivalency between couples.

Table 32. Comparison of Education Level of Female Bank Managers and their Spouses

	<u>Percentage (n=18)</u>
Spouse's Education Level <u>greater</u> than Female Manager's	44%
Spouse's Education Level <u>equal to</u> Female Manager's	11%
Spouse's Education Level <u>less than</u> Female Manager's	44%

Based on these findings, Hypothesis 13, which states that spouses of female managers have the same or higher level of education than their wives, can be accepted with limited confidence.

Both of these findings concerning spousal occupational and educational level are consistent with that of other studies which report that women tend to marry their equals or superiors on these two dimensions (Basil, 1972; Egri, 1975; Feldman, 1973; Yohalem, 1979).

## Psychological Dimensions of Female Bank Managers

Motivation. Psychological motivation was measured through sub-components of two research instruments — the Rokeach Value Study and Ghiselli's Self-Description Inventory.

Based on his research findings, Rokeach (1973) found the following relationships between individual value ranking scores and need for Achievement, need for Affiliation, and need for Power.

Need for Achievement —	Independence (positive correlation) Intellectual (positive) Honesty (negative) Obedience (negative)
Need for Affiliation -	True Friendship (positive) World at Peace (positive) Mature Love (negative)
Need for Power -	Freedom (positive) Obedience (negative)

Comparison between male and female bank managers' scores on need for Achievement yielded inconclusive results. Male managers ranked both Independence and Honesty higher than female managers and ranked Intellectual and Obedience lower. When value rankings of bank managers were compared with the value rankings of Rokeach's sample of American males and females, the Canadian bank managers scored higher on need for Achievement. Male bank managers had higher value means on Independent, Intellectual, and Honest values, but lower on the Obedience value than American males. Female bank managers, as compared to American females, also recorded a similar relationship of rankings although the relative rankings of Honest and Obedient values were reversed. With the exception of Obedience value scores, female bank managers recorded higher scores on overall need for Achievement than American males.

On the need for Affiliation factor, comparisons between male and

female bank managers again yielded inconclusive results. Male managers scored higher on the True Friendship value but lower on both A World at Peace and Mature Love values. Comparisons between male bank managers and American males indicated that male managers scored lower on need for Affiliation for two out of the three value items, the largest disagreement being on the World at Peace value item (a difference of 8.36 mean rankings). Female bank managers showed equivalency on the True Friendship value item but less need for Affiliation on the remaining two items than American females.

For the need for Power over others factor, male bank managers scored higher than female managers in the hypothesized direction for both value items. Comparisons between male bank managers and American males were inconclusive. However, comparisons between female bank managers and American females showed that female managers scored lower on this factor.

A table of the Rokeach value mean scores of male and female bank managers and Rokeach's samples of American males and females is available in Appendix Table 3-1.

Utilizing Ghiselli's Self-Description Inventory scores on motivational factors of need for Achievement, need for Self-Actualization, need for Power, need for Reward, and need for Security were also obtained for the bank managers. A mean score profile on these factors for male and female bank managers and Ghiselli's sample of managers, supervisor, and workers showed a similar relationship between factors for each group.

Male and female bank managers have almost equivalent factor mean scores on all items (the greatest difference being .46). In terms of mean scores, they most closely approximate Ghiselli's manager sample although they score lower on need Achievement (but higher than Ghiselli's



Supervisors) and significantly higher on need for Job Security (even higher than Ghiselli's line workers). Between the bank managers and Ghiselli's manager group, both of these differences are significant to the  $p < .005$  level (Z-test).

Generally, research studies have shown that women managers differ from other women in terms of higher need for achievement (Tewari, 1980; Moore and Rickel, 1980; Knotts, 1975; Morrison and Sebald, 1974; Trigg and Perlman, 1976); higher need for power over others (Knotts, 1975; Morrison and Sebald, 1974; Trigg and Perlman, 1976). This feminine managerial profile of motivational needs is consistent with that of successful male managers (Hall, 1976).

A fourth motivational need pertinent to managerial women was introduced by Horner (1972). On the Motive to Avoid Success, women consistently score higher than men (Horner, 1972; Prescott, 1971).

On both the Value Survey and Self-Description Inventory, male and female bank managers exhibited similar motivational need profiles. Only on the need for Power Over Others (using the Rokeach Value Survey) was there a difference with male bank managers scoring higher than female bank managers. In summary, female bank managers exhibit a motivational profile similar to male managers, thus providing support for Hypothesis 16.

Causes for Success. The research literature on causes of career success for men and women documents certain sex-based differences in perceptions (Deaux, 1979; Stevens and DeNisi, 1980; Feldman-Summers and Kiesler, 1974). In terms of self-reports, women see internal factors such

as effort and hard work as most important whereas men see ability as the most important denominator.

Female bank managers ranked Van der Merwe's list of causes of success in the following manner.

Table 33. Female Bank Managers' Self-Reports on Causes of Success

<u>Factor</u>	<u>Ranking</u>	<u>Percentage</u>
Hard Work	1	12.8%
Competence	2	11.7%
Self-Confidence	3	11.0%
Determination	4	10.5%
Extra Effort	5	10.0%
Interpersonal Skills	6	9.4%
Intelligence	7	8.3%
Environmental Support	8	7.2%
Aggressiveness	9	7.2%
Luck	10	6.1%

Consistent with research findings, women cited hard work as the primary factor in their career success, however extra effort only ranked five on the list. Factors denoting an internal locus of control did rank higher than those suggesting an external locus (environmental support and luck). Thus there is partial support for Hypothesis 17 which postulates that hard work and extra effort would outweigh other factors in career success.

Attributions of causes of success for third parties has been found to differ depending on the sex of the third party. Namely, ability and external factors are more often attributed to male managers whereas motivation and internal factors are more often attributed to female managers. Female bank managers were asked to rank Van der Merwe's success factors according to their applicability to other women and to men in general.

Table 34. Female Bank Managers' Rankings of Causal Success Factors to Women and Men in General.

<u>Success Factors</u>	<u>Ranking</u>	
	<u>Women in General</u>	<u>Men in General</u>
Competence	1	3
Determination	2	6
Interpersonal Skills	3	6
Self-Confidence	3	2
Extra Effort	5	5
Aggressiveness	6	1
Environmental Support	6	3
Hard Work	6	6
Intelligence	6	6
Luck	7	7

In ranking causes of success for women in general, the female managers remained consistent in ranking internal factors generally higher than external factors. Compared to the self-report of success factors, the female managers ranked determination, interpersonal skills, aggressiveness, and environmental support higher for women in general. On the other hand, hard work was ranked considerably lower for women in general.

Ranking of these same factors for men in general varied greatly from those attributed to women. Unlike for women, aggressiveness and environmental support received considerably higher rankings for men. Factors such as determination and interpersonal skills were considered of less importance for men than for women. Only for the factors of extra work (medium ranking); hard work, intelligence, and luck (low rankings) was there consistency between the two groups. These rankings would suggest only partial support for Hypothesis 18 which postulates that female bank managers ascribe internal causes of success to women and external causes of success to men.

Managerial Style. The managerial style of bank managers was examined utilizing various research instruments to assess leadership behaviour,

relationship orientation, perceptions about co-workers, values, and attitudes. The results of each, comparing bank managers on the basis of gender, age, and years of managerial experience, are presented sequentially.

(1) Leadership Behaviour. To evaluate leadership behaviour, responses to the seven bank incident interview questions were analyzed in terms of selection and rationale for preferred courses of action attributed to the "typical" bank manager. Because the managerial style analysis is limited to behavioural attributions, it is not a complete analysis of available style data which also includes metaphor responses and quality of imagery. These interpretations were felt to be beyond the scope of this thesis which focusses on the behavioural rather than metaphorical aspects of leadership.

Initial analysis of the behavioural attributions of style were coded as Lineal, Collateral or Independent using the Kluckhohn-Strodtbeck (1961) theoretical framework. The male and female bank manager groups had very similar leadership style attribution profiles. For each group, the style for a "typical" bank manager was Lineal-Independent (for three of the seven incidents) followed by the Collateral-Independent style (for two of the incidents). A comparison based on the average percentage distribution per style dimension over all incidents is presented in the following table.

Table 35. Managerial Style Attribution by Sex -- Bank Incident Responses

<u>Managerial Style</u>	<u>Average Percentage Distribution</u>	
	<u>Male (n=68)</u>	<u>Female (n=41)</u>
Lineal	16.20%	19.23%
Collateral	20.30%	22.03%
Independent	12.47%	16.43%
Lineal-Independent	27.69%	41.96%
Lineal-Collateral	5.70%	5.24%
Collateral-Independent	26.85%	27.62%

There were no significant differences (Z-test) based on sex of respondent for any of the attributed behavioural style dimensions.

The age of the respondent in attribution of managerial style was also considered. Within the 30-39 age category, female managers chose the Collateral-Independent (25.7%) and Independent (24.3%) managerial styles whereas the male managers chose Lineal-Independent (25.3%), Collateral-Independent (23.3%), and Collateral (22.3%) styles. Generally they have equivalent attributions of managerial style.

Within the 40-49 age category, female and male managers both chose the combination styles of Lineal-Independent (20.8% and 32.2% respectively) and Collateral-Independent (30.8% and 27.4%). Again, no significant differences in style attributions were observed.

Within the 50-59 age category, a slight difference emerges in that the female managers chose the Collateral-Independent (25.8%) and Collateral (22.6%) styles. Male managers selected Collateral-Independent (29.6%) plus the Lineal-Independent (28.6%) styles. Small sample sizes limit the generalizability of these findings.

The greatest difference in managerial style attribution emerges in the oldest age category (greater than 59 years) with the female managers choosing the Lineal (28.6%) and Lineal-Independent (28.5%) styles whereas the male managers primarily selected the Collateral-Independent (40%) style. These comparisons are tempered by the fact that there is a very small sample group (three males and two females) available.

Across managerial experience groups, male managers consistently selected the Lineal-Independent and Collateral-Independent managerial styles. Lowest preference is accorded to the Lineal-Collateral and Independent styles.

Greater variability is exhibited across managerial experience groups (although limited to under sixteen years) for female managers. The Collateral-Independent style is consistently attributed to "typical" managers by all experience groups whereas secondary preference for each experience group was different. For the less than five years managerial experience group, the Lineal-Independent style was chosen; for the 6-10 year experience group, the Lineal style was chosen. All of these secondary attributions were along the same Lineal-Independent continuum.

Comparisons between sexes based on years of managerial experiences suggest that females more often attribute Lineal and Independent managerial styles to the "typical" bank manager. Male managers exhibit a more pronounced preference for the Lineal-Independent combination style.

A second approach to analyzing responses to the bank incident questions was to ascertain the functional orientation of the manager. That is, whether he or she was perceiving an approach to the problem stressing either rewards, decisions, communication, goals, or management policy. Male and female profiles on the function of their responses, averaged over the seven incidents, were as follows:

Table 36. Functional Orientation by Sex -- Bank Incident Responses.

<u>Functional Orientation</u>	<u>Percentage Distribution</u>	
	<u>Male (n=66)</u>	<u>Female (n=41)</u>
Rewards	13.72%	12.92%
Decisions	30.51%	20.67%*
Communication	23.65%	29.20%**
Goal Orientation	14.45%	15.25%
Management Stance	17.66%	19.90%

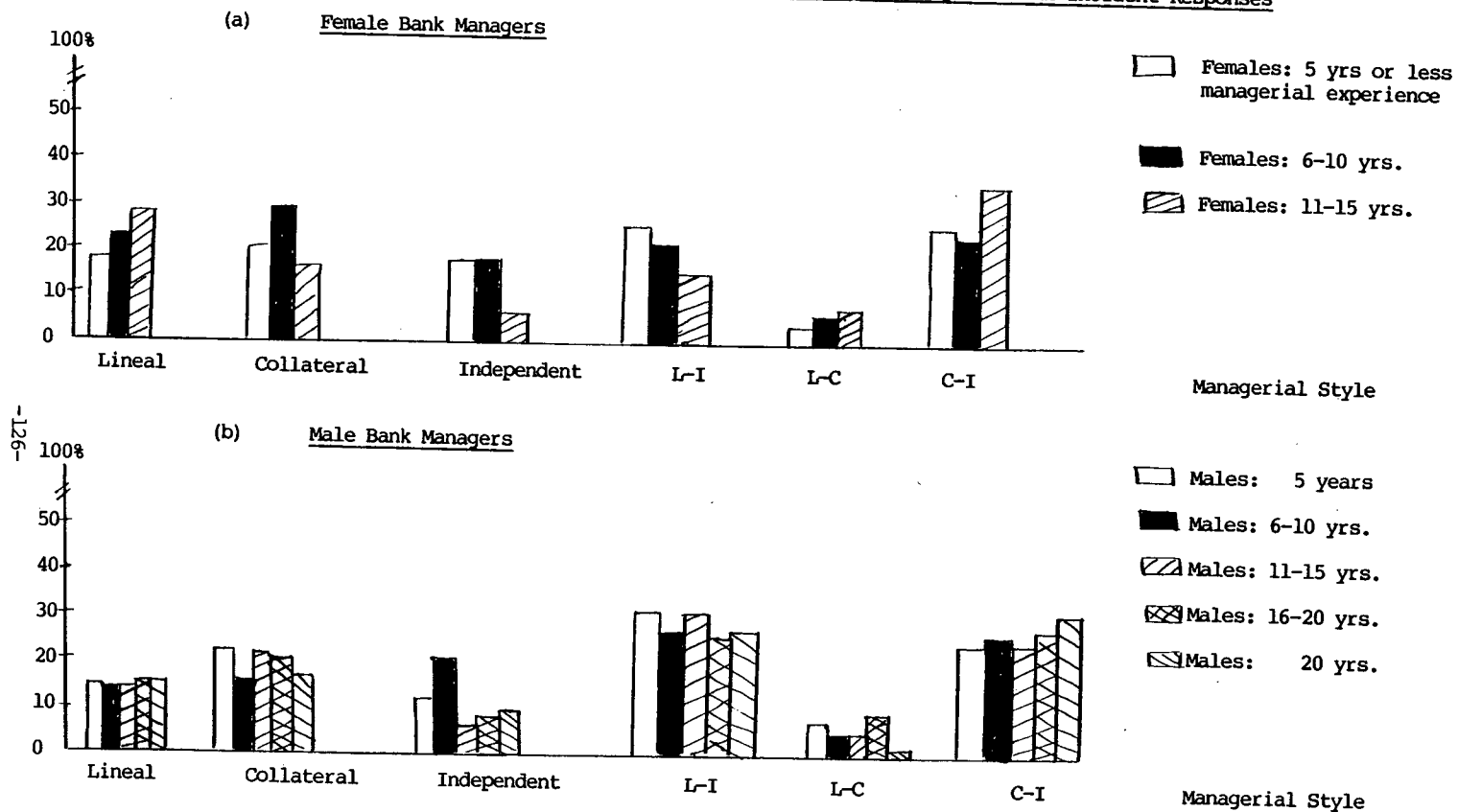
\*  $Z=3.477$ ,  $p < .005$

\*\* $Z=-2.0036$ ,  $p < .05$

As indicated in the above table, male managers visualized taking the decision-making approach whereas the female managers visualized taking a

Chart 12.

Managerial Style Preferences by Sex and Years Experience as Manager - Bank Incident Responses



communication approach.

Further analysis based on age and managerial experience variables yields several sex-based differences. (See Appendix Tables 3-2 and 3-3) for statistical reference.) Within gender categories, there appear to be consistent patterns of functional orientation across age groups in the bank incident responses. Decision-making and communication orientations are ranked highest over others.

Moreover, the profile of functional orientation is consistent across managerial experience groups. The greatest degree of agreement is found for female managers with consistently higher emphasis placed on the communication and decision-making functions with rewards and goal orientation accorded the least degree of emphasis. Male managers again stress the decision-making and communication functions (in that order) in their responses with rewards and goal orientation receiving less emphasis.

Overall, there appear to be only slight differences in perceived functional orientation based on the sex of the bank manager. Male managers seem mentally oriented more to a decision-making approach whereas female managers more often hold a communication orientation. Both groups place the least amount of emphasis on the rewards and goal orientation functions. There are few, if any, differences within gender groups based on either the age of managerial experience of respondents. If anything, the eldest group (over the age of 59) shows the most extreme profile; however, this may be primarily due to the small sample groups involved.

A third approach to analyzing the managerial style of the bank managers in terms of their responses to the bank incident interview questions was to examine the role assumed by the manager. The managerial roles visualized were that of figurehead, leader, monitor, disseminator of



information, resource allocator, implementor of Head Office policy, and disturbance handler. Sex-based differences in roles attributed to "typical" managers averaged over all incidents is provided in the table below.

Table 37. Role Orientation by Sex -- Bank Incident Responses.

<u>Role Orientation</u>	<u>Male (n=64)</u>	<u>Female (n=41)</u>
Figurehead	2.10%	5.88%*
Leader	46.50%	29.69%*
Monitor	9.62%	20.45%*
Disseminator of Information	22.90%	18.21%**
Disturbance Handler	9.27%	19.61%*
Resource Allocator	6.12%	0.84%*
Implementor of H.O. Policy	3.50%	5.32%

\*  $p < .005$  (Z-test)

\*\* $p < .10$  (Z-test)

On almost all role orientations there were significant sex-based differences. Male managers most often visualized a leadership role whereas female managers exhibited more diversity in role preferences. They chose the leader role more often than other roles, however, the roles of monitor, disturbance handler, and disseminator of information proved to be strong selections.

Again the interview responses on the managerial role dimension were analyzed in terms of the age and managerial experience of respondents. (See Appendix Tables 3-4 and 3-5 for statistical reference.)

Female managers vary somewhat in their perceived role orientation when compared on the basis of age. Similar to the male role perception pattern, females age 30-39 select the leader role substantially over other roles. Females age 40-49 years do not show such a clear preference in that the leader, disseminator, and disturbance handler roles are almost of equal incidence. Women age 50-59 equally select the leader and disturbance

handler roles whereas those over the age of 59 selected the monitor and leader roles over others. Thus, although the leader role is a connecting dimension across age groups, female managers 40 years and over appear to subscribe to more numerous role behaviours.

Male managers on the other hand, are very consistent in their role selections across age groups. The leader role emerges as the most preferable with the disseminator role being the second choice (by approximately 20 percentage points less).

Female and male managers tended not to assume either the figurehead, resource allocator, or implementor of Head Office policy roles. Female managers chose a more interactive mode of role orientation by more often selecting the monitor and disturbance handler roles than did male managers.

When role orientation data is analyzed in terms of the sex and years of managerial experience, female managers again show a diversity of preferences. The newer managers (5 years or less managerial experience) closely follow the male profile which stresses the leader role. For female managers with 6-10 years managerial experience, the monitor role emerges as the most often visualized, followed closely by the leader and disturbance handler roles. The most senior female managers also visualize the monitor role most often however the leader role is identified substantially less often than either the disseminator or disturbance handler roles. It appears that with additional experience, the women managers place more emphasis on the monitoring and disturbance handling approach.

Male managers are very consistent across experience groups in their primary emphasis on the leader role and secondary emphasis on being a disseminator of information. As with the female managers, being a figurehead, resource allocator, or implementor of Head Office policy is the

least cited managerial role.

A final dimension of responses to bank incidents is the orientation of the "typical" manager to either subordinates, superiors, customers, a combination of the three, or a neutral approach. The preferred person orientation averaged over all seven bank incidents showed no significant sex-based differences.

For both male and female bank managers, the majority of responses (61% and 52% respectively) were oriented exclusively towards subordinates. Combination responses including subordinates were also cited although to a much lesser extent. Only 6% of the bank managers' responses involved a neutral stance.

In addition to bank incident questions, bank managers were asked to respond to three personally-oriented scenarios involving work associates (internal and external to the branch). There were no sex-based differences in the degree of involvement with each associate. In general, Assistant Managers ranked first; regional personnel managers, second; junior tellers, third; and managers of rival banks, fourth. The primary orientation was towards the manager's immediate subordinate (see Appendix Tables 3-6, 3-7, 3-8).

Personal socialization with colleagues and clients was also considered. For female managers, interaction was mainly with peer bank managers at lunches and dinners. Socialization with clients was limited to lunch engagements where the main purpose was to facilitate business dealings. Thus, there is only limited support for Hypothesis 19 which asserts a low degree of social involvement with colleagues and clients. A high degree of variability exists among the female managers regarding who they socialize with and how often. There is consistency however, in the

recognition of the value of informal contact with business clients thus, in this area Hypothesis 19 cannot be substantiated.

In summary, there were some sex-based differences in leader behaviour responses. Male managers were more consistent in their attribution of the traditional leadership, decision-making style to the "typical" bank manager. In contrast, female managers' responses were much more varied, responding to the situational differences in critical incidents. On functional orientation female managers exhibited a clearly stronger preference for a communications approach. For other measures of leadership behaviour, no significant sex-based differences were observed.

Overall, in terms of their perceptions about "typical" managerial behaviour, male and female managers take slightly different approaches. Whereas male managers attribute a more directive style in their job, female managers are more flexible and are more likely to attribute a consultative approach. Therefore, Hypothesis 20 which states there are no sex-based differences in managerial behaviour is not accepted, to the extent that these perceptual attributions are indicative of actual behaviour.

(2) Relationship Orientation. On the Person-Thing Orientation scales developed by Frost and Barnowe (1979) there were a large number of sex-based differences in scale scores.

Table 38. Person-Thing Orientation by Sex of Bank Managers

	<u>Mean Scores</u>		<u>T-value Probability</u>
	<u>Male (n=59)</u>	<u>Female (n=31)</u>	
Average "Person" Score	3.5593	3.9129	p=.004
Average "Thing" Score	3.0706	2.9722	Non-sig.
Factor 1 — Things: Mechanical-manual activities	3.0073	2.5300	p=.02
Factor 2 — Persons: Interacting with others in formal roles	3.6836	3.9677	Non-sig.
Factor 3 — Things: Working with Numbers	3.0000	3.5444	p=.009
Factor 4 — Persons: Approaching others informally	3.5763	3.8629	p=.049
Factor 5 — Persons: Interacting with Children	3.3983	3.9677	p=.003
Factor 6 — Things: Watching Machinery	3.7797	3.1935	p=.004

Based on the Person and Thing scale scores, both male and female bank managers exhibit a higher Person rather than Thing orientation. Although both groups appear to be Person specialists, female managers have a significantly higher Person score than male managers. Male and female managers have essentially equivalent Thing scale scores.

In terms of individual factors, male managers' mean scores are significantly higher on two of the Thing factors (Factors 1 and 6). Female managers score significantly higher on one of the Thing factors (Factor 3) plus two of the three Person factors (Factors 4 and 5). No significant sex-based difference was observed for Factor 2. Female managers, then, show a consistently higher Person orientation plus an abstract orientation. Male managers on the other hand, score higher on mechanically oriented dimension.

Analysis of Person-Thing scale scores by sex and age of respondent

yielded several differences. For male managers with the sample divided into older (greater than 42) and younger (less than 43) subsamples, the average Person scale was negatively correlated with age ( $\chi^2=9.52757$ ,  $p=.023$ ;  $r=-.23098$ ,  $p=.0081$ ) as was the average Thing scale score ( $\chi^2=.13981$ ,  $p=.9767$ ;  $r=-.13484$ ,  $p=.2309$ ).

For female managers with age categories based on decades (eg., 30-39 years, 40-49, etc.), a positive correlation with age and scores on Thing Factor 3 (Working with numbers) was found ( $\chi^2=.3746$ ,  $p=.021$ ). No other significant differences utilizing this age categorization or the bipolar age categorization were observed.

Drawing from the Person-Thing scale scores compiled by Frost and Barnowe (1979, pp. 25-26) in the development of this research instrument yields interesting comparisons.

Table 39. Comparison of Person-Thing Scale Score Means: Bank Managers vs. Other Occupational Groups.

	<u>Scale Score Means</u>				
	<u>Bank Mgrs.</u>	<u>Business Students (n=456)</u>	<u>Mining Managers (n=178)</u>	<u>Mgrs./ PT Stdts. (n=73)</u>	<u>College Acad/Res. (n=270)</u>
<u>Person Scale</u>					
-Male Mgrs. (n=59)	3.56	3.17*	2.90*	3.44	2.90*
-Female Mgrs. (n=31)	3.91	3.17*	2.90*	3.44*	2.90*
<u>Thing Scale</u>					
-Male Mgrs.	3.07	3.05	3.44*	3.05	3.02
-Female Mgrs.	2.97	3.05	3.44*	3.05	3.02

\* $p < .005$  (Z-test)

On the Person scale, male bank managers score significantly higher than all comparison groups except for the Managers/Part-time students in Timms' study (1979). Female bank managers score higher on Person orientation than all comparison groups.

On the Thing scale, male and female bank managers score significantly lower than only one comparison group — the Mining Managers (Dreschler, et. al., 1979). Given that this latter group is comprised largely of Thing specialists (high Thing — low Person orientation), this is a reasonable difference as the bank manager's job does not have a high technical or scientific component.

In summary, both male and female managers proved to be "Person Specialists". Women managers scored significantly higher on their average Person scores as well as on all Person factors. On individual Thing factors, male managers scored higher on mechanical activities whereas female managers scored higher on working with numbers. Overall, average Thing scale scores were equivalent for both groups.

In relation to the requisite orientation of a bank manager, the female manager appears to have the advantage. A high Person orientation is required by a bank manager in dealing with both subordinates and clients. Of the Thing factors, the factor involving numerical orientation is the most relevant and it is on this factor that women managers score higher.

Thus based on person orientation, female bank managers appear to be slightly more relationship oriented than male managers therefore Hypothesis 21 is accepted.

The higher Person orientation of the female managers is consistent with findings on leader behaviour attributions. Female bank managers advocate flexibility in dealing with a diverse set of problems. Remember

that they also visualized a communication or consultative approach more often than male managers.

(3) Perceptions about Co-Workers. The Superior, Peer, Subordinate scale measures the perceptions that a manager has about his or her superiors, peers, and subordinates. Perceptions are often based on past experiences with those persons and may influence behaviour in work situations, therefore an assessment of this variable is important to understanding managerial style. (See Appendix Table 3-9 for detailed statistics on SPS scale scores.)

(a) Superior Ratings. Sex-based differences in bank managers' perceptions of their supervisors concentrated in perception of Leader Manner. Males perceived their supervisors in a positive light as primarily democratic, humourful, relaxed, flexible, open, and predictable. Females, on the other hand, had a more negative perception of their supervisors as authoritarian, dour, tense, inflexible, closed, and unpredictable. On individual variable scores ( $p < .05$ ) a similar division is evident.

Male Perception of Supervisor — relaxed, predictable, passive, ambitious.

Female Perception of Supervisor — tense, unpredictable, assertive, lacksadaisical.

To determine the possible existence of age-based differences in female managers' perceptions, comparisons were drawn between women less than 40 years of age and women 40 years old and over. The younger group rates their superiors as irresponsible, democratic, and independent, whereas the older women saw their supervisors as responsible, authoritarian, and dependent ( $p < .04$ ).

(b) Peer Ratings. In contrast, males tended to perceive their peers



in less favourable terms than females did. Although no significant differences were recorded in factor ratings, individual variables which did differ ( $p < .05$ ) included:

Male Perception of Peers — incompetent, lackadaisical, legalistic, non-competitive.

Female Perception of Peers — competent, ambitious, pragmatic, competitive.

On the age dimension for female managers, the only difference was recorded on the "caring" dimension with younger managers seeing peers as more caring.

(c) Subordinate Ratings. In regards to perceptions of subordinates, females perceived subordinates more negatively than did males. Unlike ratings obtained for Supervisors and peers, there were significant differences in factors scores for subordinates. For three of the five identified subordinate factor clusters, males and females exhibited different perceptions.

Work Relationships ( $p=.035$ ) — Males saw subordinates as creative, supportive, sincere, equalitarian, and hurried. Females saw subordinates as reactive, threatening, phony, lofty, hurried.

Flexibility ( $p=.043$ ) — Males perceived subordinates as independent and flexible whereas females perceived subordinates as dependent and inflexible.

Tenseness ( $p=.047$ ) — Males saw subordinates as relaxed on this dimension while females perceived subordinates as tense.

Individual variable scores for which there were statistically significant differences ( $p < .05$ ) were:

Male perception of subordinates — decisive, equalitarian, creative, humourful, democratic, legalistic, flexible.

Female perception of subordinates — indecisive, lofty, reactive, dour, authoritarian, pragmatic, inflexible.

Again there were few differences in subordinate ratings based on age of female manager. Only on one variable was there a significant difference

( $p=.05$ ) with younger managers perceiving subordinates as harmful and older managers seeing them as helpful.

In summary, there were several sex-based differences on the SPS scale. Female bank managers, as compared to male managers, regarded their superiors and subordinates in a negative manner. However, they perceived their peers more positively than male managers. Few age-based perceptual differences were observed for the female bank manager group.

One may conclude that female managers view their superiors and subordinates as more threatening or less supportive than did male managers. On the other hand, male managers tended to be more negative regarding their peers.

Recognizing that positive relations with one's superiors is essential for future career advancement and that the development of good relations with one's staff can reflect positively on branch performance, the alliance of the male manager with these two groups may be more conducive to managerial success. Peers on the other hand, are less influential (until they are promoted) in terms of assisting in meeting one's career goals. Thus alliance with one's peers would be a long-term rather than short-term political strategy.

Based on these findings, Hypothesis 22, that female bank managers exhibit similar attitudes as male managers towards superiors, peers, and subordinates is rejected.

(4) Values and Attitudes. Measures of bank manager values and attitudes were obtained using the Ghiselli Self-Description Inventory and the Rokeach Value Survey.

There were few sex-based differences in personal trait factors as measured by Ghiselli's Self-Description Inventory. On only two traits were there significant sex-based differences with male managers scoring higher on Supervisory Ability ( $p=.013$ ) and female managers scoring higher on Working Class Affinity ( $p=.034$ ). However, there were no significant differences on other managerial performance traits; namely, Self-Assurance, Decisiveness, need for Achievement, need for Power, and Self-Actualization. Essentially male and female bank managers exhibit similar trait profiles on the SDI.

Although there were few differences between male and female bank managers on summary trait scores, more differences were observed in the selection of individual adjectives. Calculations utilizing the Student's t-test and Pearson correlation coefficients highlighted the following sex-based differences in pairs of self-descriptive adjectives. (Note that coding of pairs of adjectives were scored as follows: first adjective in pair equally "1", the second adjective equally "0".)

Table 40. Ghiselli SDI Item Differences — Male vs. Female Bank Managers

<u>Self-Descriptive Adjectives</u>				<u>Significance Level</u>	
<u>Male (n=59)</u>		<u>Female (n=31)</u>		<u>Pearson Cor</u>	<u>T-test</u>
Modest	-	Pleasant	$r=-.21$	$p=.021$	$p=.042$
Mature	-	Harmonious	$r=.306$	$p=.002$	$p=.003$
Practical	-	Stable	$r=-.234$	$p=.013$	$p=.026$
Realistic	-	Independent	$r=.237$	$p=.012$	$p=.024$
Strong	-	Unselfish	$r=.208$	$p=.025$	$p=.050$
Concerned	-	Pleasant	$r=-.260$	$p=.007$	$p=.013$
Poised	-	Ingenious	$r=.186$	$p=.039$	n.s.
Civilized	-	Dignified	$r=-.170$	$p=.055$	n.s.
Dominant	-	Unfussy	$r=-.177$	$p=.048$	n.s.
Stable	-	Pleased	$r=.185$	$p=.040$	n.s.
Dependable		Content	$r=.189$	$p=.037$	n.s.

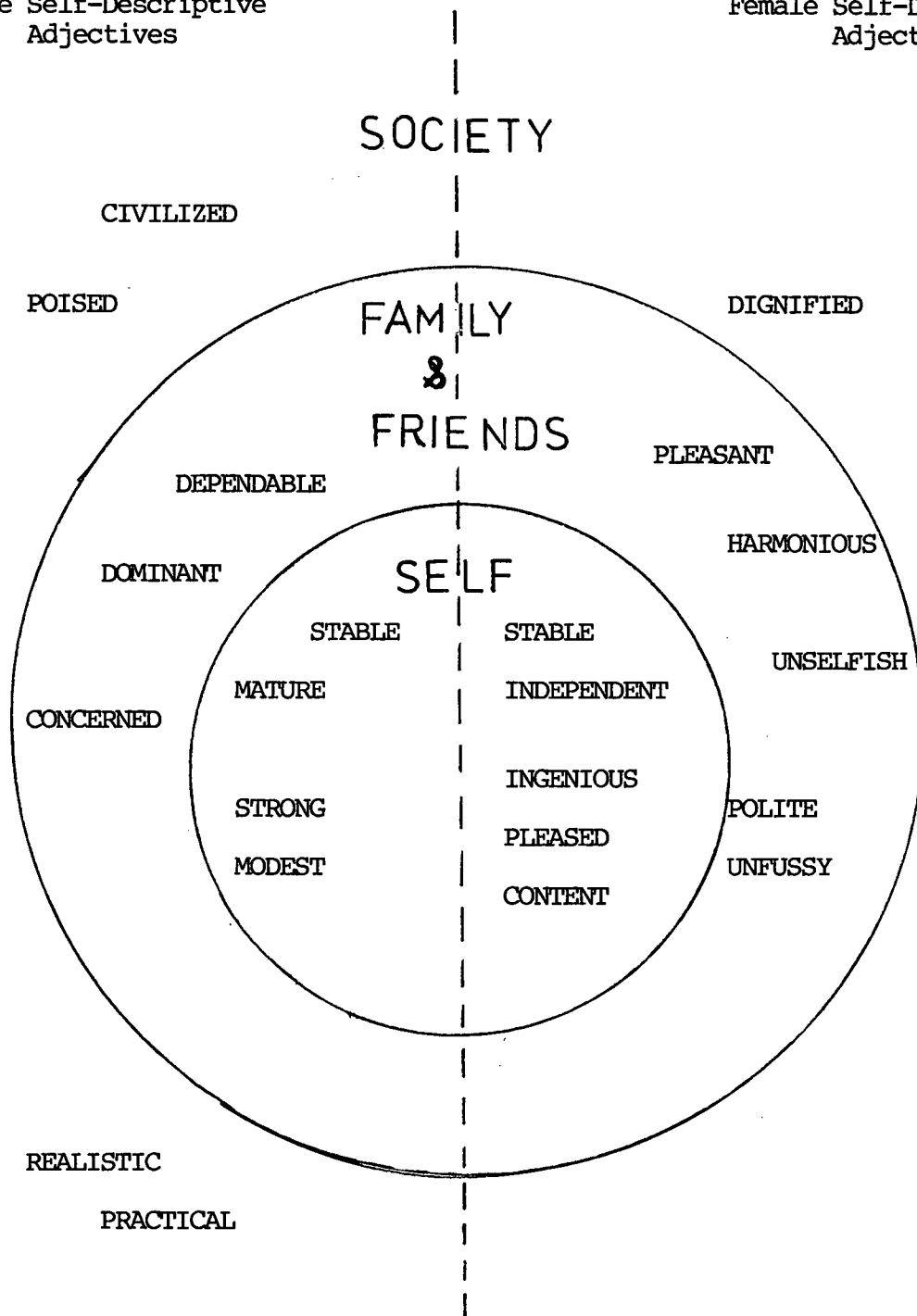
Male managers, compared to their female counterparts, tended to stress logic and strength denoting an internal locus of control in their self-descriptions. Female managers on the other hand stressed interpersonal relations and concern with others denoting an external locus of control in their self-descriptions.

Arranging the adjectives in these self-descriptions according to their orientation towards Self, Family and Friends, and Society provides further understanding of the contrast between male and female perspectives.

Figure 2. Interpretive Framework for Ghiselli SDI Adjectives: Male vs. Female Bank Managers

Male Self-Descriptive  
Adjectives

Female Self-Descriptive  
Adjectives



In the "Self" inner circle, male managers include adjectives which emphasize strength of character of perhaps a heroic dimension (stable, mature, strong, modest = Superman). Female managers present an inward focus stressing self-actualization and satisfaction of the soul (stable, independent, ingenious, pleased, content).

In the "Family and Friends" intermediate circle, there is a focus on interpersonal relations with significant others in one's life. Males continue to stress strength virtues (dependable, dominant) modified by concern. These adjectives imply a degree of distance from others and a maintenance of self-control. Female managers stress manners in interpersonal relationships (polite, pleasant, harmonious, unselfish). The implication is toward achieving a closeness to others; however, this may also imply a subversion of self-interests.

Last, in the "Society" region beyond, the adjectives denote culturally defined values. Male Managers stress logical process (realistic, practical) and societal manners (civilized, poised). Female managers on the other hand stress dignity — a self-oriented concern.

Overall, male managers placed greater emphasis on adjectives which have a societal perspective, whereas female managers take a more inward focus. Male managers include many leadership type adjectives (strong, stable, mature, dominant) in their self-descriptions. In contrast, female managers include relatively more adjectives stressing social skills and interpersonal relationships within their immediate world view. Their self-image is defined by their personal relationships with others. This can also be interpreted on a sex-role stereotypic dimension with male managers assuming a masculine, paternal sex-role and female managers assuming the feminine, maternal sex-role. In this regard, the bank managers provide

consistent sex-role images.

Comparisons of the value mean scores converted to trait norms for male and female bank managers and Ghiselli's group of managers, supervisors, and line workers is provided in Chart 13 (see Appendix Table 3-10 for statistical reference). As can be seen in the chart, female bank managers are ranked higher on traits of intelligence, decisiveness, working class affinity, and need for financial reward. Male bank managers ranked slightly higher on masculinity. On all other trait norms, there is general equivalency.

In comparison to the American managerial group, female bank managers rank higher only on the intelligence trait, and closer than male bank managers on decisiveness, working class affinity, self-actualization, and need for financial reward.

Perhaps denoting a cultural difference, Canadian bank managers ranked significantly lower than all American groups of traits of masculinity and maturity.

Chart 13. SDI Trait Norms: Bank Managers vs. Ghiselli's Occupational Groups (Source: Ghiselli, 1971)

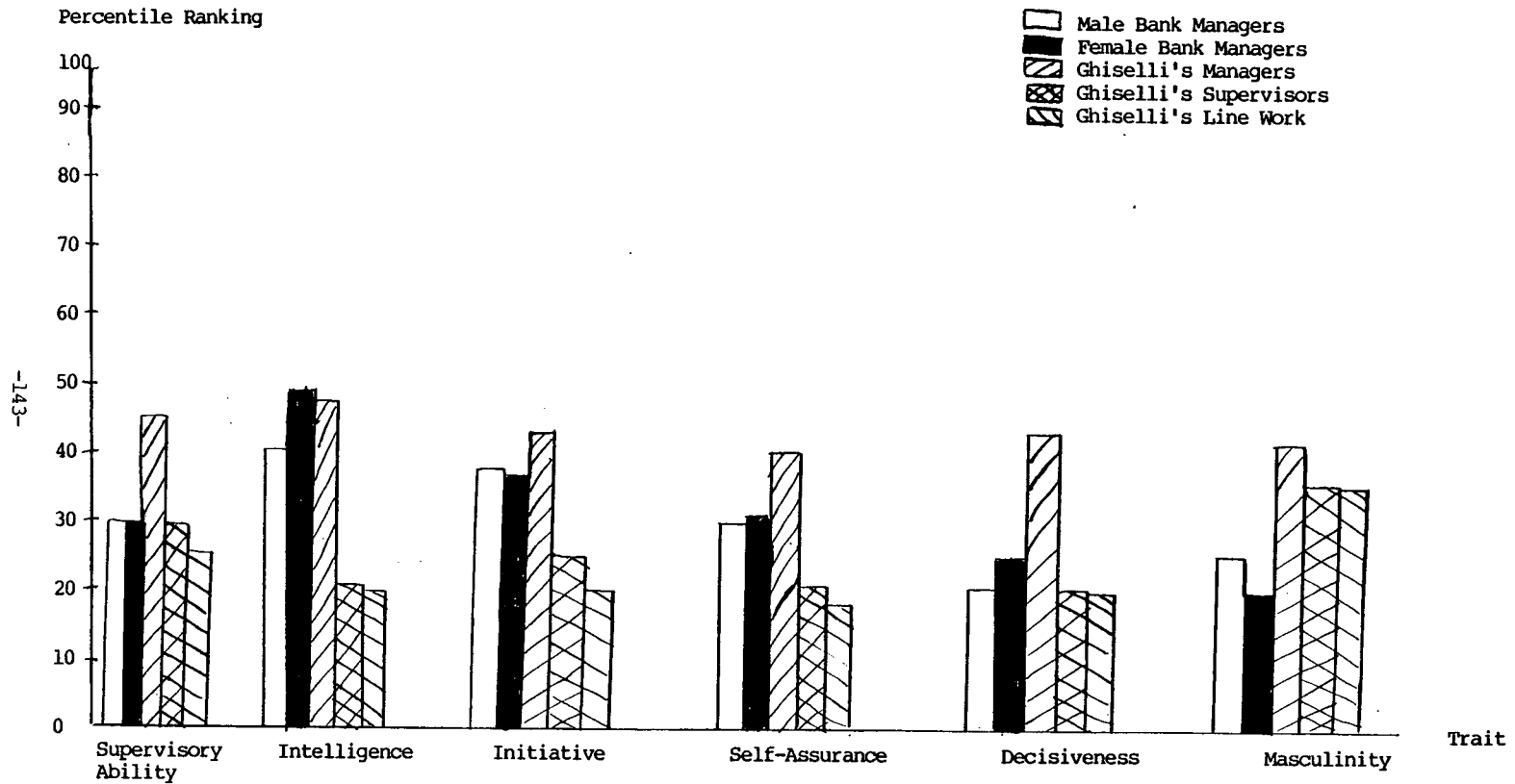
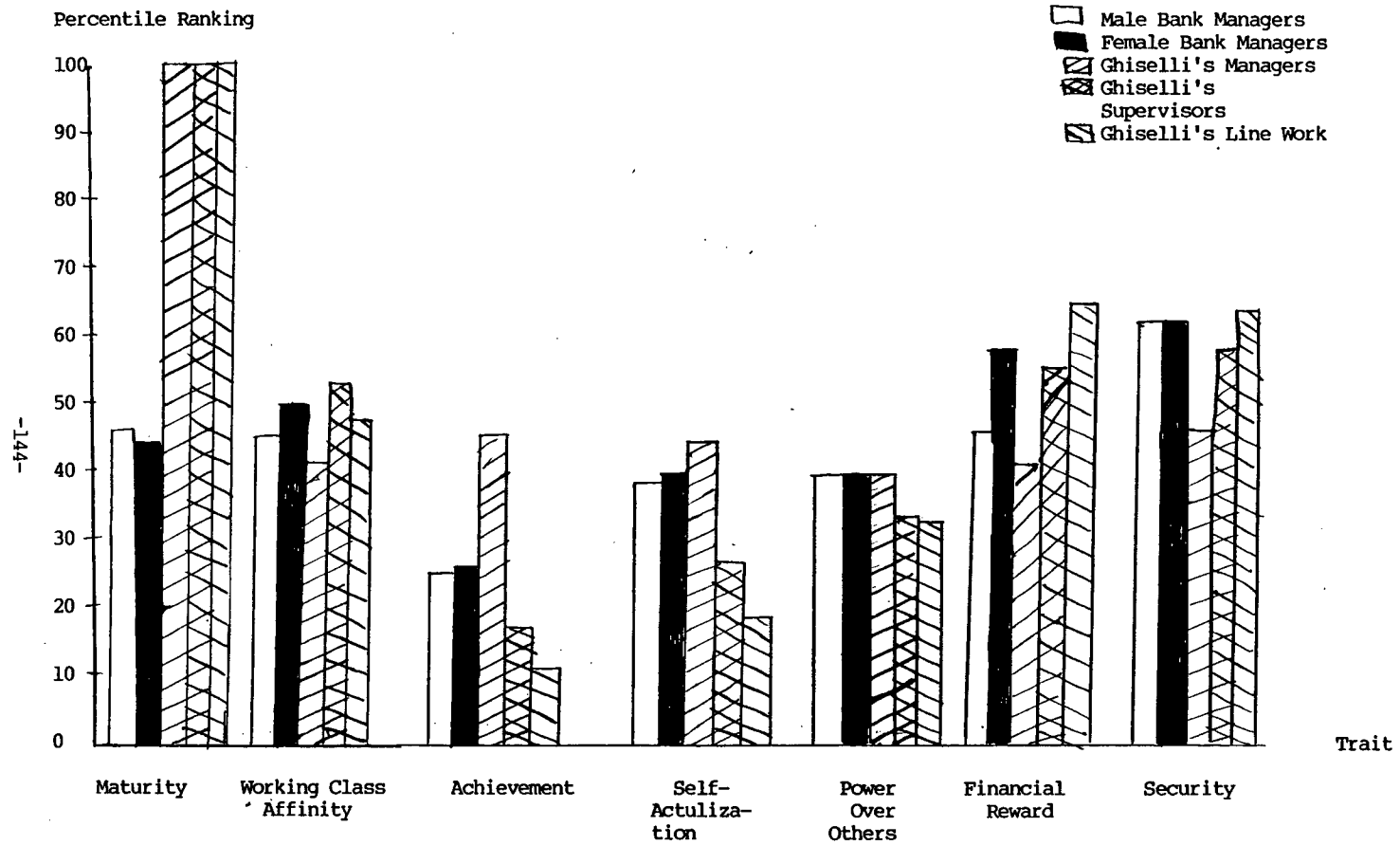




Chart 13. SDI Trait Norms: Bank Managers vs. Ghiselli's Occupational Groups (Source: Ghiselli, 1971) Cont.



On many trait norms, male and female bank managers fell between Ghiselli's managerial and supervisory groups. These traits were intelligence, initiative, self-assurance, decisiveness, working class affinity, achievement, self-actualization, power over others, need for financial reward, and need for security. Thus the SDI would appear to be relevant for the bank manager group on the majority of value traits. Also it accurately reflects the position of the bank manager in the banking hierarchy which is the first level of management.

To ascertain the underlying values or beliefs of Canadian bank managers, the Rokeach Value Survey was also utilized. In that personal values imply certain modes of conduct or behaviours, a comparison of male and female bank managers' rankings of Instrumental values (idealized modes of behaviour) and Terminal values (motivational end-goals) was conducted.

On the basis of value mean scores, male and female bank managers provided the following rankings (1=highest ranking.....18=lowest ranking) of Instrumental values.

Table 41. Rokeach Instrumental Value Rankings -- Male vs. Female Bank Managers

<u>Ranking</u>	<u>Males (n=59)</u>	<u>Value Mean</u>	<u>Females (n=30)</u>	<u>Value Mean</u>
	<u>Value</u>		<u>Value</u>	
1	Honest	3.69	Capable	7.50
2	Responsible	4.37	Honest	7.97
3	Capable	5.46	Loving	8.33
4	Ambitious	7.81	Clean	8.40
5	Independent	8.20	Cheerful	8.67
6	Loving	8.36	Forgiving	8.87
7	Broadminded	8.54	Independent	9.07
8	Logical	8.56	Intellectual	9.07
9	Self-Controlled	9.47	Courageous	9.57
10	Cheerful	10.47	Helpful	9.57
11	Helpful	10.61	Responsible	9.60
12	Courageous	10.88	Logical	9.80
13	Intellectual	10.88	Broadminded	9.93
14	Forgiving	11.10	Imaginative	10.33
15	Clean	11.90	Polite	10.40
16	Polite	12.25	Ambitious	10.60
17	Imaginative	13.47	Obedient	10.73
18	Obedient	14.95	Self-Controlled	12.60

The rankings of Terminal or end-state values for male and female bank managers were as follows.

Table 42. Rokeach Terminal Value Rankings -- Male vs. Female Bank Managers

<u>Ranking</u>	<u>Males (n=59)</u>	<u>Value Mean</u>	<u>Females (n=30)</u>	<u>Value Mean</u>
	<u>Value</u>		<u>Value</u>	
1	Family Security	3.34	Mature Love	7.30
2	Happiness	5.42	Family Security	7.77
3	Self-Respect	5.73	Happiness	8.13
4	Freedom	7.14	Self-Respect	8.53
5	Mature Love	7.66	A Comfortable Life	8.67
6	A Comfortable Life	7.75	Equality	8.80
7	A Sense of Accompl.	7.80	Inner Harmony	9.10
8	True Friendship	8.08	True Friendship	9.10
9	Inner Harmony	8.83	Pleasure	9.27
10	An Exciting Life	9.46	A Sense of Accompl.	9.40
11	Wisdom	9.58	An Exciting Life	9.60
12	Pleasure	10.52	Social Recognition	10.03
13	Social Recognition	11.71	Freedom	10.57
14	A World at Peace	12.34	Wisdom	10.60
15	Equality	13.73	National Security	10.73
16	Salvation	13.97	A World at Peace	10.73
17	A World of Beauty	13.98	A World of Beauty	11.03
18	National Security	14.29	Salvation	11.63

Male bank managers have a greater differentiation in rankings than female managers in that the range for ranking of Instrumental values was 11.26 (5.1 for females) and of Terminal values 10.95 (4.33 for females).

The greatest difference of relative rankings was observed for the Instrumental values of Clean, Cheerful, Forgiving, and Intellectual (females' rankings higher than males'); and of Responsible, Broadminded, Ambitious, and Self-Controlled (females' rankings lower than males'). For Terminal values, females ranked Equality much higher than males; and ranked Freedom much lower than males.

Thus on the basis of value mean rankings, male bank managers rank achievement and leadership orientation values higher while female managers rank interpersonal social skills higher.

There are substantial differences in value means between the Canadian bank managers and Rokeach's samples of American men and women, and Canadian men, as can be observed in Appendix Tables 3-11 and 3-12.

Rokeach factor-analyzed value survey rankings in terms of a number of value factors in his development of a structure of American values (Rokeach, 1973, p. 47). On bipolar continuums, he presents seven value factors.

- (1) Immediate vs. delayed gratification.
- (2) Competence vs. religious morality.
- (3) Self-constriction vs. self-expansion.
- (4) Social vs. personal orientation.
- (5) Societal vs. family security.
- (6) Respect vs. love.
- (7) Inner- vs. other-directed.

The value item loadings for these factors is presented in Appendix Table 3-13.

A weighting system based on these factor loadings with value means was used to calculate the positions of Canadian male and female bank managers,

Rokeach's sample of American males and females, and Rokeach's Canadian males on each of these value continuums. Chart 14 presents a graphic illustration of the relative positions on value factors. (Detailed statistics are provided in Appendix Table 3-14.)

As can be seen in Chart 14, there are a number of similarities in the factor profiles of all groups.

- (a) Immediate over delayed gratification.
- (b) Self-constrictive over self-expansion.
- (c) Social over personal orientation.
- (d) Societal over family security.
- (e) Love over respect.
- (f) Other-directed over inner-directed.

Between male and female bank managers there are slight differences in regards to the following factors.

Factor 1. Male managers score higher on immediate gratification and less on delayed gratification.

Factor 2. Male managers score higher on both ends of the competence-religious morality continuum.

Factor 3. Male managers score slightly less on self-expansion.

Factor 4. Male managers score higher on social orientation and less on personal orientation.

Factor 5. Male managers score substantially higher on societal security but lower on family security.

Chart 14. Rokeach Value Factors of Male and Female Bank Managers vs. American Males and Females, Canadian Males. (Source: Rokeach, 1973)

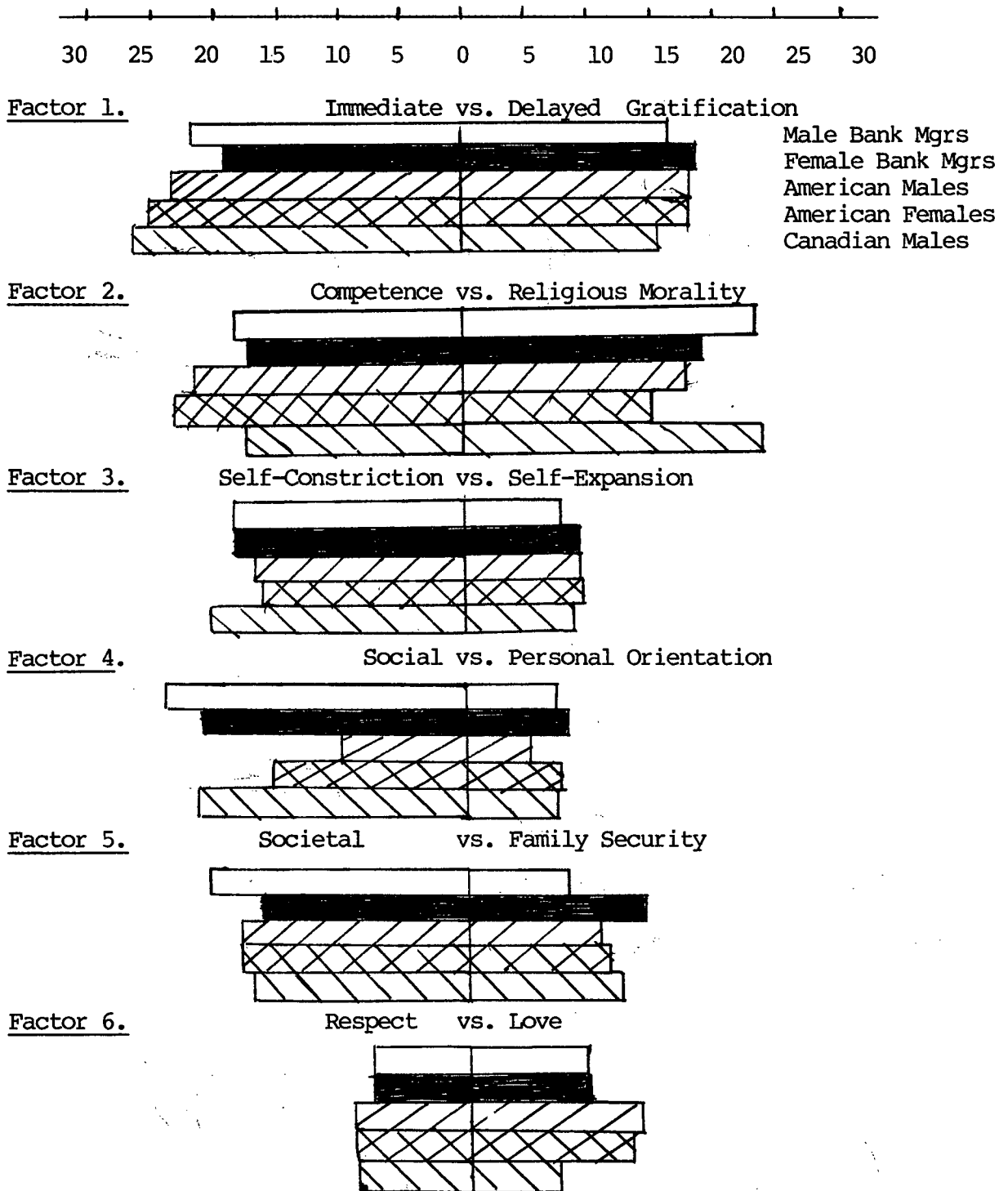
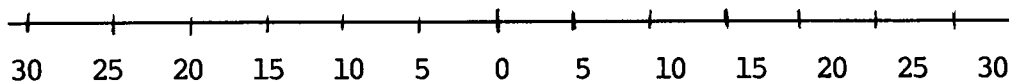
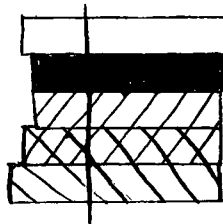


Chart 14. Rokeach Value Factors of Male and Female Bank Managers vs. American Males and Females, Canadian Males. (Source: Rokeach, 1973) Cont.



Factor 7.

Inner vs. Other-directed



The scores for Factor 6 (respect-love) and Factory 7 (inner-other directed) are equivalent for both groups. Thus on a comparative basis, male managers tend to place more emphasis on societal concerns (Factors 2, 4, and 5) whereas female managers value personal concerns relatively higher (Factors 3, 4, and 5). However, scores on Factor 1 (immediate-delayed gratification) were in the opposite direction. Thus there appears to be a contradiction with individual trait scores for which the societal-personal orientation of the sexes is reversed.

Rokeach observed that male respondents tended to be more achievement and intellectually oriented. Females exhibited a stronger orientation towards personal and social values. As with the bank managers, there were considerable similarities in value rankings between the sexes.

Cross-group value comparisons indicate that the female bank managers more closely resemble Rokeach's female sample rather than his male sample. The male bank managers exhibit similar value scores to Rokeach's male respondents. This would suggest that the value orientations based on individual value scores, rather than composite factor scores, may be more accurate measures of values.

Compared to American males and females, the Canadian bank managers generally scored less on: immediate and delayed gratification; competence; and respect and love. They scored more on religious morality, social orientation, and societal security. Culturally then, the Canadian group appears to score higher on societal concerns whereas Americans emphasized personal concerns more.

Analysis of age differences on the Rokeach Value Survey scores yielded few differences. For male bank managers, statistically significant age differences were observed for three Terminal values.

- (a) Family Security -- positive relationship with age ( $\chi^2=23.07$ , d.f.=12,  $p=.0271$ ).
- (b) Inner Harmony -- negative relationship with age (Pearson's  $R=-.43611$ ,  $p=.0003$ ).
- (c) Mature Love -- negative relationship with age (Pearson's  $R=-.24374$ ,  $p=.0326$ ).

Significant age differences for female bank managers were limited to two Terminal values.

- (a) A World at Peace -- negative relationship with age (Pearson's  $R=-.38709$ ,  $p=.1073$ ).
- (b) A World of Beauty -- negative relationship with age (Pearson's  $R=-.47992$ ,  $p=.0036$ ).

No significant differences by age were observed for the Instrumental value set.

Thus for male managers, older men stress family security, while younger men stress inner harmony and mature love to a greater extent. Younger female bank managers value a world of peace and beauty more than older women.

Research on sex-based differences in values and attitudes has been



limited. Women managers have been found to value interpersonal relationships higher than male managers (Rief, et. al., 1975). In terms of work-related factors, women also appear to value intrinsic motivators higher than extrinsic motivators (Van der Merwe, 1978). In one study (Alpander and Gutman, 1976) male and female managers ranked intrinsic motivators in a similar fashion; however, they varied in their ranking of extrinsic motivators. Women tended to rank intangible factors such as superior recognition and peer acceptance higher than male managers.

These research findings are substantiated in this study of bank managers. Based on the results of the Self-Description Inventory and Value Survey, there appears to be substantial sex-based differences in value systems of bank managers. Female bank managers consistently stress social and interpersonal values whereas male managers place higher value on societally defined leadership qualities. Therefore Hypothesis 23 which postulates equivalency on the value dimension of managerial style is rejected.

### Career Experiences of Female Bank Managers

Thus far this analysis has dwelt on the differences between male and female bank managers in terms of their personal backgrounds, psychological attitudes, and perceptions. Going beyond what the individual brings to his or her job, we now look at the career experiences of these bank managers. Specifically, we will look at the differences in career mobility (both geographic and corporate); the factors facilitating and hindering career progression; and the aspirations and opportunities for women in banking management.

Given the small sample (31) of female bank managers for which we have data for and the nature of many of the issues, anecdotal evidence will be used extensively.

Geographic Mobility. Female bank managers reported an average of 2.28 geographic moves since 1960 compared to male managers who reported an average of 3.98 moves in the same time period. This difference was statistically significant at the  $p < .025$  level ( $Z=2.1505$ ).

This finding is interesting when one considers the marital status of male and female bank managers. In that married persons are assumed to be more stable (ie., less likely to move geographically due to family commitments), female managers who have a large proportion of separated, divorced and single persons (41%) should also be more mobile than male managers who are predominantly married (94%). However, variations in geographic mobility appear to be sex-based rather than based on marital status since female managers are consistently less mobile than male managers.

This finding is consistent with that of several researchers who have observed that female employees are less mobile than male employees (Hoffman

and Reed, 1982; Fernandez, 1981). The importance of mobility as a positive factor in career progression has also been established (Jennings, 1967).

Because female bank managers are less mobile than male managers, Hypothesis 23 is accepted.

Career Advancement. To measure rate of career advancement, work experience factors such as the number of years in banking, in another bank, as a manager, and in their present position were considered.

Table 43. Career Advancement of Bank Managers by Sex.

	Mean Values	
	Males (n=65)	Females (n=41)
Years in Banking	22.95	20.34
Years in another Bank	1.74	1.80
Years as a Manager	11.60	4.49*
Years in Present Position	3.76	2.68**

\*  $Z=6.2368$ ,  $p < .005$

\*\* $Z=2.3478$ ,  $p < .02$

Male managers averaged 2.61 years more of total banking experience although this was not significantly more than that of female managers. Male and female managers were also approximately equivalent in the number of years experience in banks other than their present employer.

Significant differences were found when examining the number of years of managerial experience — total experience and in present position. On both counts, male managers reported a greater number of years managerial experience.

Thus based on these research findings, it would appear that males tend to be promoted faster to the managerial level than females given their equivalent years of banking experience. This would suggest different career paths for males and females within the banking industry in that

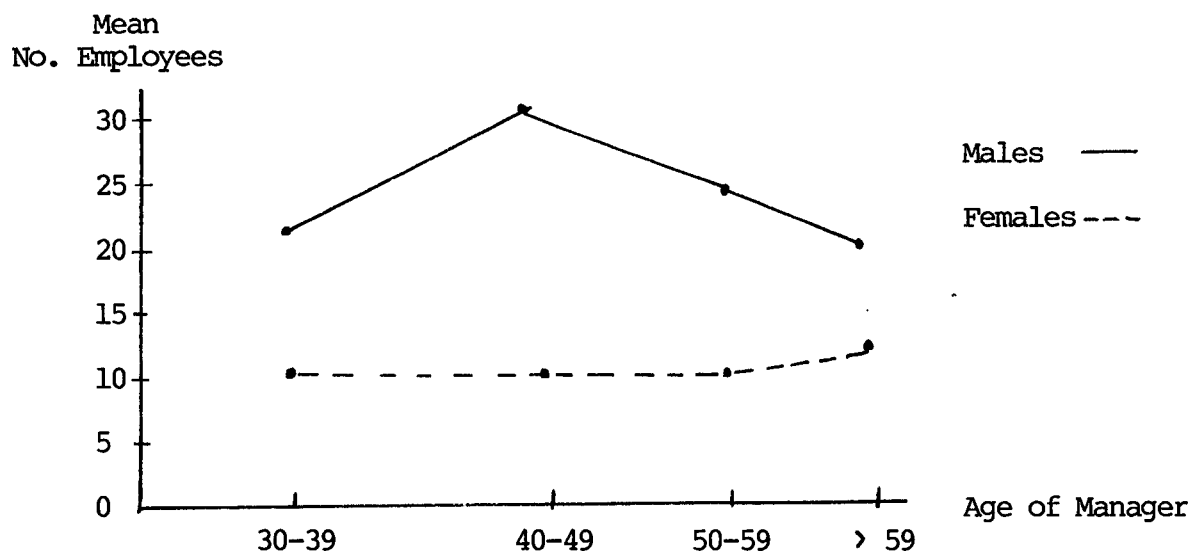
males are on a "faster track" than female employees. Thus Hypothesis 24 is supported given the slower rate of career advancement observed for female bank managers as compared to male bank managers. This conclusion may change in the future as banks continue their recent policy of promoting qualified female employees.

Although female bank managers have the same number of years in banking as male managers, the type of working experience is substantially different. Because female managers have less years of managerial experience, it is logical that they are currently in smaller branches than male managers.

The average number of employees managed by a male managers is 24.5 (full-time and part-time) whereas the average number of employees in branches managed by females is 10.7 ( $Z=6.49$ ,  $p < .005$ ).

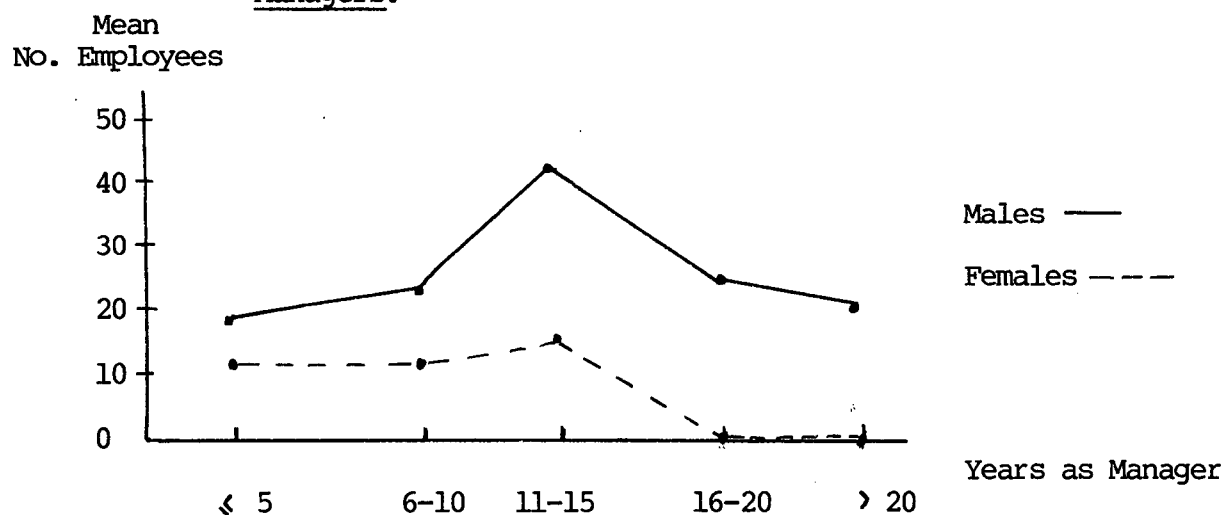
Comparisons based on gender and age of the manager yield similar results in all age categories. The difference is especially significant in the younger age groups: 30-39 year age group ( $p < .005$ ); 40-49 years ( $p < .005$ ); and 50-59 years ( $p < .05$ ). Women tend to remain at the same size branch (average 12 employees) in all age groups whereas men peak in terms of branch size responsibility in the 40-49 year age category.

Chart 15. Bank size by Sex and Age of Bank Manager.



When an experience factor such as years as bank manager is taken into account women again remain in the smaller branches. Given that none of the women managers had greater than 15 years managerial seniority, female managers still remained in smaller branches despite their managerial experience. The statistical difference based on sex and bank size was  $p < .005$  for the less than 5 year and 6-10 year experience category, and  $p < .10$  for the 11-15 year group.

Chart 16. Bank Size by Sex and Years of Managerial Experience of Bank Managers.



For both sexes, there appears to be a positive relationship between years of managerial experience and the size of branch managed although to a lesser degree for males than for females. Male correlation coefficient between bank size and years as a manager was  $r=.80$  while the female correlation coefficient was  $r=.94$ . The largest branches are managed by persons who have 11 to 15 years experience and are in the 40-49 year age groups. This appears to be the prime managerial group.

As an alternate measure of current career success a "success ratio" was developed.

$$\text{Level of Success} = \frac{\text{Number of Employees (full-time + } \frac{1}{2} \text{ part-time)}}{\text{Years as Manager}}$$

On the basis of ratio scores, the bank managers were allocated to high, medium, and low categories of success. Unfortunately male-female comparisons based on this ratio measure were not very meaningful. The relative lack of ratio differentiation was primarily due to the generally brief managerial tenure of females as a group.

In summary, within the bank branch hierarchy women managers tend to be at the lowest levels. This finding is consistent across all age and managerial experience groups. For women managers, additional maturity and managerial experience has not resulted in more senior job responsibilities. At this point in time, women managers are predominantly in the smaller retail branches. Therefore on the measure of the size of bank branch managed, women managers are responsible for smaller organizational units thus providing support for Hypothesis 25.

Career Paths. The majority of women bank managers started their

careers in entry level positions mainly within the banking industry.

Table 44. Banking Entry Level Positions of Female Bank Managers.

<u>First Position with Bank</u>	<u>Percentage (n=31)</u>
Bank Teller	51.6%
Bank Clerical	29.0%
Bank Secretarial	3.2%
Loan/Credit Officer*	9.7%
Bookkeeper	3.2%
Miscellaneous	3.2%

\*Finance company

The most frequently cited reasons why female managers chose to enter banking presents a varied picture as to career planning.

Table 45. Reasons why Female Bank Managers Entered Banking.

<u>Reason</u>	<u>Percentage</u>
Only job available	27.5%
Remuneration	17.2%
Chance	13.8%
Job Characteristics (customer contact, accounting)	13.8%
Bank Image (prestigious employer)	10.3%

Job market variables accounted for 41% of the reasons cited for entering banking. Variables over which the banks have control (remuneration, job characteristics, and image) accounted for another 41% of the career choice of female managers. Of the women who regarded the bank as a prestigious employer, all were born and raised in England, suggesting a cultural influence in career choice. Only one manager cited managerial opportunities as a reason for entering the banking industry.

The path towards management was generally a lengthy one entailing an average of seven positions of an average of 2.42 years before promotion to a managerial level. Comparison of the length of time required and the number of different positions held prior to becoming a manager provides an

indication of which paths are faster than others.

Table 46. Entry Level Position by Average Length of Time and Number of Positions Prior to Promotion to Manager Level — Female Bank Managers.

<u>Entry Level Position</u>	<u>Prior to Promotion to Manager</u>	
	<u>Average Years</u>	<u>Average No. Positions</u>
Teller	17.9	7.1
Clerical	17.6	8.0
Stenographer	9.0	3.5
Loan Officer (Bank)	12.0	4.0
Loan Officer (Finance Co.)	8.5	5.0
Management Trainee	9.0	6.0

As can be seen by the above statistics, the "fast track" to management for women has been to obtain prior experience in a related financial institution. This avenue is only slightly faster than entering the bank management trainee programme. Surprisingly, stenographic experience is more conducive to promotion to management than entering through the more technical positions of teller and clerk. This may be an indication of access to management staff who are largely responsible for internal promotions.

Unfortunately we do not have detailed career path information for the male management contingent. It would be safe to assume that their careers in banking did not start at the lowest levels (secretarial/clerical/teller) of the bank occupational hierarchy. This assumption is based on Bossen's findings (1976) that male employees in three major banks comprised only .1% of the secretarial/typing staff, 6.7% of the clerical staff, and .8% of tellers.



Discrimination. Sex-based discrimination can take many forms — it may be valid or invalid, overt or covert, accepted or challenged. Many female bank managers feel that some form of discrimination has been present either in their personal experience or for women in general.

Female bank managers were asked to identify any obstacles (legitimate and otherwise) facing women in their banking careers. They were then asked to comment on career opportunities for women in banking — past, present, and future.

A significantly large proportion (76%) of female managers perceived obstacles for women progressing within banking. The obstacles to advancement most frequently reported were:

Table 47.      Obstacles to Female Employee Progression within Banking.

Discrimination regarding promotions available	36.6%
Bank policy regarding career opportunities for women	21.9%
Customer bias against women in management	12.2%
Restricted mobility of women	7.3%
Individual superior's bias	7.3%

Other obstacles less frequently cited were lack of management training, peer discrimination, bias of women against management careers, and childbearing.

As relatively recent entrants into bank management, the majority of women managers are currently situated in the smaller retail branches.

"We have 65 branches in the Lower Mainland with only three women managers. Men are in the main branches; women in the retail branches."

Unfortunately for women, retail branch experience is not as highly valued as commercial branch experience within the bank hierarchy. The acknowledged route to the executive levels is through commercial credit and

to date, women have not been assigned to these areas on a regular basis.

"Executive career progression is through the commercial credit area. There are two women at very low levels of commercial training — the "gofer" level — they move slower than men".

Thus, women managers are experiencing difficulty in gaining the requisite experience for future career advancement. However several women feel that the banks are only responding to the demands of their corporate clientele. As one woman summarized the current situation,

"Inroads to commercial banking have not come readily. Banks can't promote females if big businesses won't promote their women. Men are better at commercial on a man to man basis. Women are better at small details, will deal with people better."

Even if the banks were to consistently promote women into commercial areas, once there, women managers face resistance from corporate clients.

Aside from the difficulties the banks encounter in the promotion of women into management, there are incentives to do so. Perhaps the most critical incentive is the banks' need for management personnel.

"Banks are trying very hard to put women in management roles because they don't have a male population to glean from."

Also, there is the threat of external intervention in manpower promotional policy as another female manager commented,

"I still maintain that the Bank feels they must have a certain amount of women in the bank (management) to pay lip service to the Human Rights people."

However, even with the best intentions at the corporate level, the implementation of equal opportunity for women remains subject to individual

bias. Several women encountered sexual discrimination from those responsible for employee promotions. One woman's experience is typical of those related by several female managers.

"When I first started, I told my first manager (after three months) that I'd be a manager. He said 'Hah!' But I didn't see him as an obstacle. I was going to do it! He had the problem."

Another woman also found that in order to progress to management, she had to assert herself. She felt that she was able to progress,

"Only as a result of sheer insistence on my part and being in the right place at the right time. The man in Personnel tried to discourage me but when I accused him of discrimination, he said he never thought of it like that. I got my promotion in three weeks.

They didn't really want to discriminate, but they certainly did. They didn't think broadly enough. You have to speak up for yourself and eventually you'll get there."

Similar to the women executives studied by Hennig and Jardim (1977), both of these women had developed specific career plans and pursued them aggressively.

Once in management, female managers often experience resistance from peer male managers. For one woman manager discrimination from a peer was particularly overt.

"When I received my appointment, my predecessor called a meeting telling the staff that he was being replaced by a woman and was insulted. He didn't know anything about my background and qualifications."

Like others in her position, this woman has experienced isolation from her male colleagues in management. In the one year since her appointment, she has yet to be contacted informally by any of the other male bank managers.

Career isolation is a concern for many women managers. Given the organizational benefits of close interaction between managers, sometimes

other women do not provide a support system for the new female manager.

"Women don't help each other. I have heard women with degrees and who are ambitious saying 'I wouldn't want to work for a woman.

Women who get to middle management may quit because they feel they're all alone."

Thus the picture of the female bank manager as a "pioneer" in her field is confirmed. To overcome resistance from several sources, she must be confident of her abilities, have clear career goals, be independent and assertive.

These statement by female bank managers confirm reports of sex-based discrimination in much of the literature on women managers (Van der Merwe, 1978; Rosen and Jerdee, 1974; Standley and Soule, 1974). Although salary data was unavailable for bank managers, one could intimate that there was salary discrepancies based on the size of branch managed. In that remuneration is based on the level of job responsibility, women bank managers, as managers of smaller branches, would also be at lower salary levels. This conclusion was confirmed by one female manager who stated

"Women in management are on (salary) levels 1 to 7, not many get into 8 where they have more subordinates...."

Women are outnumbered at all but the lowest levels in the banking hierarchy. Consequently, there has been restricted career opportunities for women within the banking system.

Based on the reports of individual female managers, sex-based discrimination is perceived to exist. However, it is also perceived to be weakening due to external forces such as social, economic and legislative changes regarding equal employment opportunities. Currently there is support for Hypothesis 27 regarding the presence of sex-based discrimination, however, the forecast is optimistic that positive change is

underway.

Career Opportunities. The lack of career opportunities appears to be an obstacle of the past, at least in the eyes of female managers. When asked their evaluation as to present and future career opportunities for women in banking as compared to past opportunities, the majority (83%) reported that the situation had substantially improved. Only 10% felt current opportunities were worse than in the past, and 6.7% felt they were the same.

The improvement in career opportunities was felt to be due mainly to a positive change in bank and societal attitudes towards women in management, a relative shortage of men entering banking, a high turnover of staff creating more managerial opportunities.

"Some women don't realize it but there has been an incredible improvement. I would like to have been born 20 years later. During the 1940's there were no careers for women — they got married and left."

"It is a result of corporate rethinking. Banks finally realizing that they are losing a lot of potential by leaving them (women) at the lower echelons."

"I feel I have more of an advantage as a woman. The bank is short of qualified women in management. There are fantastic opportunities for women. Males have more competition, women are more noticable, have a higher profile."

"Probably there will be more opportunities for women due to divisionalization between retail and commercial branches. Women usually don't have the commercial training but are better at the detail work required at the retail branches."

Women who felt current opportunities were worse or still limited based their evaluation on bank practices which restrict women managers to retail branches and to a relaxation of affirmative action programs for women.

"It depends on what you're going in for, for example, the Account Manager job for women is being phased out therefore there will be no internal advancement for women. Account Manager posts are now reserved for men as training posts because of their mobility. This trend started about two years ago."

"There are only men (33) at the Credit Approvals department."

"Women still have to prove themselves. Women have to go through all the small courses -- men don't have to."

Recognizing the organizational problems of career advancement, the female bank managers interviewed were unanimous in their assertion that hard work was the best way to overcome these obstacles.

"Work hard. The woman has to work harder to prove herself -- it is not taken for granted that she can handle it, for example, credit."

"Show people you work hard. Project a good self-image. With banking, the more you are noticed for doing a good job, the farther you will get ahead."

And then others give more general advice for the ambitious career woman.

"Same thing as a man! Master each step, develop business, retain existing business. Drive to get ahead."

"Be totally aware of how the organization functions and what it classifies as an accomplishment. Hard work isn't enough. You have to become flexible enough to change with changing conditions and markets. Be realistic of own capabilities."

All of these factors (both negative and positive) have an impact on the future career plans of this group of female managers.

Career Plans. When asked where they would like to be in their career five to ten years from now, most female managers planned to remain at their present level or to leave the system entirely.

Table 48. Career Plans of Female Bank Managers.

<u>Career Plans</u>	<u>Percentage (n=31)</u>
Stable — current or equivalent position	28%
Retirement	22%
Promotion to larger branch	22%
Transfer to Commercial Credit	9%
Promotion to bank executive	9%
Transfer to Head Office as Specialist	6%
Demotion to smaller branch	3%

The question remains as to whether it is by choice or circumstances that few of the women managers aspire to higher managerial levels. The mean age of this group was only 45.50 years — well within the range of senior management opportunities. As one young woman recounted, she may be getting slightly battle-weary.

"I'm tired of being first — always trying to prove myself. Every step I've taken, I've had to prove myself.

Society gives the man a chance. A woman has to prove herself continuously."

Although career opportunities for women have expanded considerably in the recent past, many women managers interviewed perceive restrictions inasfar as promotions to larger branches and into commercial credit areas. These perceptions are reflected in the career plans of female bank managers. Less than one-half of the women managers planned to progress beyond their current level in the organization. The majority planned to remain as managers of small branches or retire.

Summary. In an overall sense, female bank managers perceive a certain degree of sex-based discrimination from a number of sources — the bank as an organization, their superiors, their peers, customers, and other women. It has been shown that female bank managers in general are hampered in two important areas — geographic mobility and educational attainment — deemed

necessary for career advancement. The influence of these two factors in retarding managerial progression cannot be overlooked.

The record shows that female managers are more likely to be managing the smaller retail branches. This may be due to their shorter tenure as managers (although not in terms of total years of banking experience) and may be a temporary situation until these women gain more managerial experience and training. However, there is recognized a significant organizational obstacle in progression that may limit the women managers to the smaller branches, out of the commercial branches seen as the path to the executive levels.

It is recognized that times are changing for women within banking in terms of available career opportunities for women however there appears to be a level and area beyond which advancement is restricted. Whether this next obstacle to the executive suite can be overcome by the hard work credited for their current level of achievement remains to be seen.



## CHAPTER V

### CONCLUSION

Women are relatively recent entrants into banking management in Canada. Through data collected in this study, it may be seen that they differ from male managers in a number of significant ways. The woman branch manager generally has less formal education qualifications for the job but has the benefit of extensive on-the-job training from the "ground up".

Her managerial style conception often differs from that of men in behavioural attributions, personal values and perceptions of co-workers. In some respects, this difference is more conducive to meeting the demands of the managerial function. For example, the woman manager often takes a situational approach involving communication with subordinates. Thus, she appears to have a greater flexibility in meeting the diverse demands of the managerial role. Consistent with this finding, the female manager exhibited a higher person orientation than the male manager. Furthermore, the female managers stressed social and interpersonal values more strongly than male managers. This orientation is important in a position which requires extensive interpersonal skills both with co-workers and clients.

In many ways, the managerial woman resembles her male colleague. Similarities were evident in a generally high person orientation and in motivational need profiles, that is, high need for achievement, high need for power, and low need for affiliation.

Women bank managers are pioneers in the sense that they have fewer predecessors in banking management than do male bank managers. On average, they have fewer years managerial experience and this is reflected in their predominance in the lower levels of the branch bank hierarchy. With

additional experience, they should also progress to positions of greater responsibility. As one woman summarized,

"Men are advanced faster. Women have to prove themselves. Personally I feel that the bank would like to have more women at the top."

Hopefully future career opportunities will include the area of commercial credit which is the primary route to senior executive positions in the banks.

Women managers are also pioneers within their own families. They had few persons to serve as professional or managerial role models during the developmental years. Their parents were in predominantly rural, blue-collar occupations with a low need for educational achievement. Their mothers were primarily in female stereotypic roles -- both in the home and in the work place.

Their husbands are generally their equals in terms of occupational status and education level. In that they perform similar career functions, husbands hopefully are more understanding and supportive of the demands placed on a business manager. The importance of the husband's support of career goals was underlined by one woman manager.

"Still a lot of women think they can't do it, they are afraid of responsibility. They may not have the support of their spouses."

The majority of the married women interviewed indicated that their spouses were supportive (both psychologically and physically) of their career ambitions.

However, for women who are married and have children, there remains the additional pressure of role conflict between career demands and personal family life. For many, this necessitated leaving the workforce during the childbearing period -- possibly to the detriment of their career

progression.

Other obstacles to female career advancement stemmed from discriminatory attitudes of the banking establishment and its members (both male and female) and bank clients. In general, women bank managers are optimistic that these biases are now changing and will be minor factors in the future.

Aside from the changing sex composition of its managerial workforce, the banking industry is undergoing considerable organizational change. The full impact of computerization of banking services and functions has yet to be felt. Generally, the introduction of the computer has been welcomed by the female managers.

"The computer has been great for women. At first there were some job losses -- about one from each branch. But then the computer allowed us to handle so much more business that we built up again. We now need extra tellers -- and they are difficult to find. The computer has relieved women of so much tedious and senseless work that now women are available for promotion, and more interesting jobs are available too."

Accompanying the introduction of electronic banking, other organizational changes are made possible. Already there is a trend towards centralization of commercial lending -- a trend which may be expanded into the retail area where women managers are situated. The nature of the branch manager job will undoubtedly change with implementation of a computerized central accounting system. In some respects, the level of responsibility of the local branch managers may be reduced if the lending function is transferred to a central location. Career options for branch managers may alter considerably as one manager commented,

"More people are specializing as opposed to going to branch manager positions. Career branch managers are a thing of the past. It may turn into a mid-point on the way to specialization."

Then, are we studying a soon-to-be extinct species? Will the branch manager job be changed so extensively that traditional career paths are no longer valid? How will it affect women who are only now opening up new avenues to management?

The impact of technological change on the nature of the bank manager's job has yet to be determined. Whether women managers are adequately equipped to take advantage of these changes remains to be seen. If the emphasis is on formal education, the present group of women managers is at a relative disadvantage compared to their male colleagues. However, if the emphasis is on general managerial skills, women managers appear to be well-equipped to meet the challenge of the future.

#### Implications for Future Research

This study is a first step in understanding women bank managers. To this purpose, a descriptive approach was taken to ascertain the personal characteristics, psychological determinants, and career experiences of Canadian female bank managers. At times, comparisons were drawn between male and female bank managers to determine sex-based differences.<sup>1</sup> In other instances, this group of female managers was compared to her female counterparts in other Canadian and American industries.

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<sup>1</sup> The personal style of the female managers was considered based on the interviewers' perceptions of dress (masculine or feminine) and manner of expression (masculine, androgynous, or feminine). The majority (46%) of female bank managers fit the masculine/androgynous category. There were relatively fewer women managers (27%) who projected a stereotypic feminine image. This may indicate a suppression of their femininity to indicate that women bank managers are not very different from male managers in terms of personal style.

To the extent that this study presents a very tentative overall picture of the Canadian female manager, much research remains to be done testing specific dimensions of managerial women. For example, there is a relative lack of psychological research on Canadian female managers. Most of the female managerial comparisons involve American studies. Although similarities exist between Canadian and U.S. business, we need to ascertain where cultural differences may lie.

It is also important to determine whether there are regional differences within Canada. Is the business milieu (and its participants) in Western Canada different from that of Central Canada, Quebec, or the Maritimes? Information of possible regional differences is especially pertinent to national organizations such as the chartered banks.

Another area of concern is the career experiences of female managers. As indicated in this study, bank policy regarding the promotion of female employees has undergone a significant change in the last five years. Longitudinal research regarding the effects of this policy is warranted.

For the banks, an evaluation of how female managers differ from male managers is important for recruitment and developmental purposes. Do the female managers have special needs which should be addressed? If so, what actions should be taken to realize the full potential of their female managers?

It is hoped that this study has highlighted areas which merit further investigation of Canadian women managers, particularly in the banking industry. For as one women manager said,

"Banks can't do without women!"

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## APPENDIX 1

### Instructions to the Interviewer

#### Introductory Interview Comments

Each interviewer will include these statements in an introductory conversation with the interviewee before proceeding to the questions themselves.

1. Sponsor                      Your regional supervisor, Mr....., has already told you something about this study, I believe.
2. Time                         This interview will take about 1½ hours of your time.
3. Overview                    We do not yet know much about managerial styles in Canada. This research is intended to help us define what the Canadian style is. It will also be helpful in designing a new training program for persons interested in management positions. By style we mean a blend of behaviours, attitudes, and assumptions in a distinctive personal manner.
4. Format                        The interview consists of a number of short stories or incidents. There are also a number of metaphors that allow one to describe what a bank is like.
5. Privacy                      We want you to know that your responses will be kept confidential. Your name and other identifying details will never be linked with the answers you give when our results are discussed or published. None of your answers will be revealed to your superiors and they will not be used in any way that could influence your personal career in the banking field.
6. Obligations                Your responses are voluntary. You may refuse to answer one or more questions or may withdraw from the interview at any time. Your completed interview will provide evidence of your agreement to participate in our study.
7. Procedures                 I will read you several stories, one by one. After each story I will ask you to say how you think the typical bank manager would respond in that situation. I will be noting down your answers on this answer sheet that you see here.



APPENDIX 2-1. Interview Bank Incidents.

THE INTERVIEW

The interview is actually on 5" x 8" cards. These were handed to the interviewee one at a time. Each incident, is also read aloud to the interviewee. What follows is a typed copy of the cards to be used. There are two cards represented on each page.

---

Here is a short story:

A branch bank incident:

The branch's most accurate and versatile teller now has about 3 years' experience and shows clear capability for further training and advancement. Frequently however, the branch has experienced staff shortages and has had trouble coping with daily routines. Moreover, new and inexperienced personnel, when obtainable, have created training demands, adding to the general stress. These difficulties would be compounded by the loss of the branch's best teller.

---

---

A typical manager would choose which of the following responses to this incident?

1. Indicate to the head office an unwillingness to recommend staff for other opportunities unless the replacement process is improved.
2. Recommend advancement for the teller regardless of the consequences.
3. Same as 2 but inform head office by letter, frankly informing them of the chronic problem the branch faces in obtaining replacements.
4. Say nothing to the employee regarding training or promotion possibilities but provide verbal reinforcement and express appreciation for a job well done. Recommend a generous wage increase.
5. Be patient and let the normal performance appraisal process leading to promotion operate effectively.

Now please explain your answer.

---

Keep the above incident in mind, but now think of the employees in a branch bank as like the parts of a plant. In meeting the problem just described, which of the following parts would the typical manager be most likely to resemble?

The Plant: flower, twig, branch, trunk, root, seed, leaf  
(choose one)

Now, please explain your answer.

---

---

Here is another story:

A branch bank incident:

Local branch services include automatic monthly withdrawals from each of three saving accounts belonging to a long-term customer in order to meet mortgage obligations elsewhere. The customer has just approached the loans clerk stating that the wrong amounts have been extracted from the various accounts on several occasions, causing overdraft charges which have not been the customer's fault. The loans clerk has tried to explain and apologize but the customer is irate and insists on seeing the manager.

---

---

A typical manager would choose which of the following responses to this incident?

1. The manager listens while the loans clerk is asked to explain bank procedures and the probable source of error to the customer.
2. The manager tries to explain the error to the customer himself, asking the loans clerk to listen.
3. The manager calls both the teller and the customer into his office. He then reprimands the loans clerk in front of the customer and assures the latter that this will not happen again.
4. The manager calls both the loans clerk and the customer into his office. He then accepts the blame on behalf of his staff, and assures the customer that this will not happen again.
5. The manager delegates the problem to the accountant and asks the latter to deal with the customer.
6. The manager praises the loans clerk and tells the customer that the computer must have produced some random errors. He says these will not happen again.

Now, please explain your choice.

---

---

In meeting the problem just described, which of the following body parts would best typify the kind of image the bank manager would wish to present to the customer?

The Body: hand, brain, eye, teeth, tongue, breast, leg

(choose one)

Now, please explain your choice.

---

---

Here is another story.

A branch bank incident:

Two branch tellers are seldom able to balance their cash each afternoon without help. One teller, a 23 year old man, is a management trainee with a university Arts degree, while the other teller (a female) is about the same age, and has previously worked in a large department store. In each case, there seems to be no single error pattern responsible for the imbalances. The female teller has an especially pleasant manner with customers while the man projects a more "professional" image. Both have been with the bank approximately 6 months.

---

---

A typical manager would choose which of the following responses to this incident?

1. Recommend to district personnel manager that both persons be transferred to other branches.
2. Hold separate discussions, search for possible underlying causes, let the tellers know that their performance must improve.
3. Ask the branch's best teller to provide as much informal coaching as possible to each individual.
4. Arrange for each teller to attend a "teller-competence" refresher course run by district staff.
5. Treat each individual separately; refer the man to the management training coordinator, ask the woman to attend a "teller competence" refresher course.

Now, please explain your choice.

---

---

Keep the above incident in mind, but now think of the employees in a branch bank as like the tools in a tool kit. In meeting the problem just described, which of the following tools would the typical manager be most likely to resemble?

The Tool Kit: brush, level, pliers, saw, clip, hammer, file.

Now, please explain your answer.

---

---

Here is another story:

A branch bank incident:

Over the past several years the volume of customer traffic in a small, well located branch has greatly increased. A number of floor layout changes have been tried, but conditions in the customer area and the work area are overcrowded. During the past three years, staff turnover has been much lighter than average, and the head office has recently pointed this out by letter. Enlarging the physical space would include acquiring an adjacent building.

---

---

A typical manager would choose which of the following responses to this incident?

1. In a letter to district office, outline the facts and request a meeting with the District Manager and also a site visit.
2. Discuss the situation informally with the district manager and personally request that more space be made available.
3. Discuss the situation with staff, get suggestions, summarize these in a letter to district office, and also encourage branch staff members to write that office with their own requests.

Now, please explain your choice.

---

---

Keep the above incident in mind, but now think of the employee in a branch bank as like the elements of a natural setting. In meeting the problem just described, which of the following elements would the typical manager be most likely to resemble?

A Natural Setting: fire, water, stone, oil, wind, ice, sunshine  
(choose one)

Now, please explain your answer.

---

Here is another story:

A branch bank incident:

The most experienced teller, a Canadian woman aged 34, has just approached you privately. She is complaining of odors of garlic and curry, which she attributes to a newly appointed teller from South Asia. She feels that the odors may also be offensive to bank customers (some have complained).

Several other staff members reportedly share her view.

---

A typical manager would choose which of the following responses to this incident?

1. Draft a general notice on personal grooming and proper attire, stressing the positive effects of personal appearance on customers.
2. Ask the aggrieved teller to handle the matter herself.
3. Tactfully extend verbal sympathy to the woman who has complained.
4. Privately and tactfully discuss the complaint with the immigrant person.
5. Send a memo to the immigrant person outlining the complaint and making tactful suggestions for change.

Now, please explain your choice.

---



---

Keep the above incident in mind, but now think of the employees in a branch bank as like the members of a family. In meeting the problem just described, which of the following family members would the typical manager be most likely to resemble?

The Family: mother, father, brother, sister, uncle, cousin, spouse  
(choose one)

Now, please explain your answer.

---

---

Here is another story:

A branch bank incident:

The senior bank management in Toronto has contracted for the installation of a set of new, up-dated computer terminals in branch offices across the country. Conversion of this new system is expected to take several months. This advanced technology is expected to reduce the absolute number of clerical operations needed. Hence reductions in staff are forecast. The remaining clerks will have to improve their overall knowledge of the banking system. Mechanical malfunctions are expected during the transition and some customers are likely to complain. The bank is currently facing a serious credit squeeze and there is a fierce inter-bank competition for depositors. Valued clients must not be lost in this technological shuffle. The staff has heard about the change via the grapevine and there has been much gossip.

---

---

A typical manager would choose which of the following responses to this incident?

1. Using a carefully drafted memo, draw the change to the employee's attention.
  2. Inform employees of the change using a carefully drafted memo. In addition, invite signed, written feedback via a suggestion box.
  3. Call a staff meeting and inform them of the change. Be prepared to answer questions.
  4. Call a staff meeting and inform them of the change. Suggest forming an employee committee to study the implications for your particular branch. Invite a set of committee recommendations for how to cope with predicted problems.
  5. Call in each employee and discuss the change, outlining the probable personal implications for that individual.
  6. Call a staff meeting and inform them of the change. Announce a new training program designed to develop necessary additional skills and alleviate anxieties.
- 

---

Keep the above incident in mind, but now think of the employees in a branch bank as like members of the animal kingdom. In meeting the problem just described, which of the following animals would the typical manager be most likely to resemble?

The Animal Kingdom: owl, snake, dog, lion, horse, parrot, elephant

(choose one)

Now, please explain your answer.

---

---

Here is another story:

A branch bank incident:

Two of the better tellers approach the manager with a suggestion. They want a record to be kept of the number of days individual tellers obtain a balance on the first run. They suggest that a score board summarizing this information be posted publicly in the staff lounge, and that a bonus be given the winner after a three-month period.

- 
- 
1. Announce the idea at coffee, then put the suggestion to a secret vote among all tellers.
  2. Put the suggestion to the tellers at a staff meeting and ask for a show of hands.
  3. Explain to the two employees that this change would go against higher level bank policies.
  4. Explain a decision not to adopt the suggestion because it could hurt individual teller's feelings.
  5. Announce the idea at coffee and ask that a committee be organized to study the issue.
-

---

Keep the above incident in mind, but now think of the employees in a branch bank as like the members of an occupation. In meeting the problem just described, which of the following occupations would the manager's role be most likely to resemble?

Occupations: doctor, lawyer, coach, professor, prime minister,  
farmer, engineer.

(choose one)

Now, please explain your answer.

---

---

In the previous questions you have chosen these seven different metaphors to describe a branch bank manager: (interviewer to fill in the blanks)

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

What do these seven metaphors have in common that would help us characterize a typical branch bank manager?

Which of the seven metaphors above would you choose as the very best one to describe the role of the typical bank manager? Explain your answer.

---

# Appendix 2-2(a)

## PERSONAL BACKGROUND

Name: Marital Status: Sex:

Year of Birth:

Post-Secondary Education:

Institution

Degree

Year

Professional Training:

Institution

Course/Certificate

Year

Current Employment:

Present Position:

Name and Address of Bank:

Years in Present Job:

Office Telephone No.

Past Employment:

Institution

Position

Dates

Successive Residences Since 1960:

Location

Dates

Ethnic Background of Self and of Family:

Country of Birth

Year of Immigration  
to Canada (where relevant)

Mother  
Tongue

1) Self

2) Father

3) Mother

4) Father's father

5) Mother's father

6) Father's mother

7) Mother's mother

Appendix 2-2(b)

PERSONAL BACKGROUND

Name: Marital Status:  
 Year of Birth: Children (Ages):  
 Post-Secondary Education:  
     Institution Degree Year

Professional Training:  
     Institution Course/Certificate Year

Current Employment:  
     Present Position:  
     Name and Address of Bank:  
     Years in Present Job: Office Telephone No.

Past Employment  
     Institution Position Dates

Successive Residences Since 1960:  
     Location Dates

Ethnic Background of Self and Family:		Year of	Mother		Educ.
	Country of Birth	Immigration	Tongue	Occup.	Level
1) Self				--	--
2) Father					
3) Mother					
4) Father's father					
5) Mother's father					
6) Father's mother					
7) Mother's mother					
8) Husband (if applic)					

Appendix 2-2(b)

PERSONAL BACKGROUND (cont.)

1. Why did you choose banking as a career? Did anybody influence you in your choice?
  2. Do you see any obstacles because you are female? Where do you see yourself in 5 to 10 years?
  3. What do you have to do to get ahead? Is competition for advancement different for you as a woman?
  4. We're getting some indication that sports and teamwork is important in banking. Would you agree? Are you involved in any sports?
  5. Do you socialize with other bank managers? (lunches, dinners, parties) -- Alone or with someone else?
  6. Do you take customers out? Is this important to your work?
  7. Do you have any problems juggling the different roles in your life--work, wife, mother? Which role do you see as dominant?
  8. How are career opportunities now for women as compared to the past?
  9. What factors do you attribute to your success:
    - 1) Determination
    - 2) Competence
    - 3) Interpersonal Skills
    - 4) Extra Effort
    - 5) Hard Work
    - 6) Environmental Support
    - 7) Self-Confidence
    - 8) Luck
    - 9) Intelligence
    - 10) Aggressiveness
- Which ones do you see as stronger for men and for women?

### Appendix 2-3. Superior, Peer, Subordinate Scale

- 1) Please describe a typical B.C. business manager's perception of his superiors, peers, and subordinates. Select a number from the 1 to 4 scale for each item (left) and fill in the columns on the right with your choices.

SCALE					The Typical Manager Thinks His/Her		
Example:	<input type="text" value="1"/>	<input type="text" value="2"/>	<input type="text" value="3"/>	<input type="text" value="4"/>	Superior is:	Peer is:	Subordinate is:
					2	1	4
					(somewhat pleasant)	(very pleasant)	(very unpleasant)

ITEMS:

Approachable .....	distant	<input type="text"/>	<input type="text"/>	<input type="text"/>
decisive .....	indecisive	<input type="text"/>	<input type="text"/>	<input type="text"/>
threatening .....	supportive	<input type="text"/>	<input type="text"/>	<input type="text"/>
caring .....	not caring	<input type="text"/>	<input type="text"/>	<input type="text"/>
lofty .....	equalitarian	<input type="text"/>	<input type="text"/>	<input type="text"/>
phony .....	sincere	<input type="text"/>	<input type="text"/>	<input type="text"/>
competent .....	incompetent	<input type="text"/>	<input type="text"/>	<input type="text"/>
responsible .....	irresponsible	<input type="text"/>	<input type="text"/>	<input type="text"/>
helpful .....	harmful	<input type="text"/>	<input type="text"/>	<input type="text"/>
reactive .....	creative	<input type="text"/>	<input type="text"/>	<input type="text"/>
dull .....	clever	<input type="text"/>	<input type="text"/>	<input type="text"/>
committed .....	not committed	<input type="text"/>	<input type="text"/>	<input type="text"/>
humorous .....	dour	<input type="text"/>	<input type="text"/>	<input type="text"/>
tense .....	relaxed	<input type="text"/>	<input type="text"/>	<input type="text"/>
open .....	closed	<input type="text"/>	<input type="text"/>	<input type="text"/>
work oriented.....	non-work oriented	<input type="text"/>	<input type="text"/>	<input type="text"/>
authoritarian.....	democratic	<input type="text"/>	<input type="text"/>	<input type="text"/>
ambitious .....	lackadaisical	<input type="text"/>	<input type="text"/>	<input type="text"/>
predictable .....	unpredictable	<input type="text"/>	<input type="text"/>	<input type="text"/>
dependent .....	independent	<input type="text"/>	<input type="text"/>	<input type="text"/>
hurried .....	unhurried	<input type="text"/>	<input type="text"/>	<input type="text"/>
assertive .....	passive	<input type="text"/>	<input type="text"/>	<input type="text"/>
conservation .....	wasteful	<input type="text"/>	<input type="text"/>	<input type="text"/>
oriented		<input type="text"/>	<input type="text"/>	<input type="text"/>
flexible .....	inflexible	<input type="text"/>	<input type="text"/>	<input type="text"/>
pragmatic .....	legalistic	<input type="text"/>	<input type="text"/>	<input type="text"/>
competitive .....	non-competitive	<input type="text"/>	<input type="text"/>	<input type="text"/>



# Appendix 2-4. Bank Scenarios.

- 5) Each person listed across the top of the chart below has just sent the branch manager an invitation to his/her wedding with someone whom the manager does not know personally. The typical branch manager would....

(Check the appropriate boxes)

	Assistant Manager	Junior Teller	Regional Personnel Director	Manager of Rival Bank Across Street
1. Congratulate them verbally	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Send them a nice card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Give them an inexpensive (\$10) gift	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Give them a moderately expensive (\$25) gift	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Give them a very expensive (\$100) gift	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Invite them to a special lunch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do nothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The same persons have now just returned from a honeymoon in Hawaii. The typical branch manager would....

1. Ask how the weather was	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Ask if they had a good time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Ask where they stayed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Ask about the entertainment they selected (cabarets, shows, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Ask how much the trip cost with an eye to taking a vacation there oneself.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Ask nothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Appendix 2-4. Bank Scenarios.

- 6) The son of each person listed across the top of the chart below has just been in a car accident with the branch manager's son. The other person's son is in hospital with a broken hip. The branch manager's son, the driver, was shaken but uninjured. Both were drinking at the time. The typical branch manager would.....

(check the appropriate boxes)

	Assistant Manager	Junior Teller	Regional Personnel Director	Manager of Rival Bank Across Street
1. Ignore the matter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Send a card to the hospitalized son	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Insist that his son apologize to the father of the injured boy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Joke about the matter with the father of the injured boy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Discuss the details of medical treatment with the father of the injured boy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Discuss the police report with the father of the injured boy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Insist that his son pay for the physiotherapy needed by the injured boy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Offer to make medical payments himself to cover the hospital bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Offer to testify in court about his son's pattern of misbehaviour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Appendix 2-5. Person-Thing Scale.

### 8) PERSONAL REFERENCES

For each item below, please show how much you would like or dislike taking part in that activity. Mark an (x) in the appropriate box to the right of each item.

	Strongly like	Somewhat like	Indif ferent	Somewhat Dislike	Strongly Dislike
1. Join in and help out a disorgan- ized children's game at a public park					
2. Operating machinery					
3. Attempt to comfort a total stranger who has just met with tragedy					
4. Adjusting a carburetor					
5. Interviewing job applicants					
6. Meeting and directing people					
7. Solving mechanical puzzles					
8. Help a group of children plan a Halloween party					
9. Build a radio or stereo set					
10. Entertaining others					
11. Stop to watch a piece of machinery on the street					
12. Interview people for a newspaper column					
13. Remove the back of mechanical toy to see how it worked					
14. Attempt to fix your own watch, toaster, etc.					
15. Listen with sympathy to an old timer who sits next to you on a bus					
16. Designing bridges, roadways, etc.					
17. Making statistical charts					
18. Make first attempts to get to know a new neighbour					
19. Processing information through a computer					
20. Working on a crossword puzzle					
21. Starting a conversation with a stranger					
22. Computing figures on a calculator					

Appendix 2-6.

(9) THE SELF-DESCRIPTION INVENTORY

The purpose of this inventory is to obtain a picture of the traits you believe you possess, and to see how you describe yourself. There are no right or wrong answers, so try to describe yourself as accurately and honestly as you can.

In each of the pairs of words below, check the one you think *most* describes you.

- |   |   |  |
|---|---|--|
| 1. <input type="checkbox"/> capable<br><input type="checkbox"/> discreet        | 11. <input type="checkbox"/> unaffected<br><input type="checkbox"/> alert         | 21. <input type="checkbox"/> poised<br><input type="checkbox"/> ingenious            |
| 2. <input type="checkbox"/> understanding<br><input type="checkbox"/> thorough  | 12. <input type="checkbox"/> sharp-witted<br><input type="checkbox"/> deliberate  | 22. <input type="checkbox"/> sociable<br><input type="checkbox"/> steady             |
| 3. <input type="checkbox"/> cooperative<br><input type="checkbox"/> inventive   | 13. <input type="checkbox"/> kind<br><input type="checkbox"/> jolly               | 23. <input type="checkbox"/> appreciative<br><input type="checkbox"/> good-natured   |
| 4. <input type="checkbox"/> friendly<br><input type="checkbox"/> cheerful       | 14. <input type="checkbox"/> efficient<br><input type="checkbox"/> clear-thinking | 24. <input type="checkbox"/> pleasant<br><input type="checkbox"/> modest             |
| 5. <input type="checkbox"/> energetic<br><input type="checkbox"/> ambitious     | 15. <input type="checkbox"/> realistic<br><input type="checkbox"/> tactful        | 25. <input type="checkbox"/> responsible<br><input type="checkbox"/> reliable        |
| 6. <input type="checkbox"/> persevering<br><input type="checkbox"/> independent | 16. <input type="checkbox"/> enterprising<br><input type="checkbox"/> intelligent | 26. <input type="checkbox"/> dignified<br><input type="checkbox"/> civilized         |
| 7. <input type="checkbox"/> loyal<br><input type="checkbox"/> dependable        | 17. <input type="checkbox"/> affectionate<br><input type="checkbox"/> frank       | 27. <input type="checkbox"/> imaginative<br><input type="checkbox"/> self-controlled |
| 8. <input type="checkbox"/> determined<br><input type="checkbox"/> courageous   | 18. <input type="checkbox"/> progressive<br><input type="checkbox"/> thrifty      | 28. <input type="checkbox"/> conscientious<br><input type="checkbox"/> quick         |
| 9. <input type="checkbox"/> industrious<br><input type="checkbox"/> practical   | 19. <input type="checkbox"/> sincere<br><input type="checkbox"/> calm             | 29. <input type="checkbox"/> logical<br><input type="checkbox"/> adaptable           |
| 10. <input type="checkbox"/> planful<br><input type="checkbox"/> resourceful    | 20. <input type="checkbox"/> thoughtful<br><input type="checkbox"/> fair-minded   | 30. <input type="checkbox"/> sympathetic<br><input type="checkbox"/> patient         |
|   |   | 31. <input type="checkbox"/> stable<br><input type="checkbox"/> foresighted          |
|   |   | 32. <input type="checkbox"/> honest<br><input type="checkbox"/> generous             |

Appendix 2-6.

- 2 -

In each of the pairs of words below, check the one you think *least* describes you.

- |  |   |  |
|--|---|--|
| 33. <input type="checkbox"/> shy<br><input type="checkbox"/> lazy                | 43. <input type="checkbox"/> unstable<br><input type="checkbox"/> frivolous       | 54. <input type="checkbox"/> rude<br><input type="checkbox"/> self-centered        |
| 34. <input type="checkbox"/> unambitious<br><input type="checkbox"/> reckless    | 44. <input type="checkbox"/> defensive<br><input type="checkbox"/> touchy         | 55. <input type="checkbox"/> rattle-brained<br><input type="checkbox"/> disorderly |
| 35. <input type="checkbox"/> noisy<br><input type="checkbox"/> arrogant          | 45. <input type="checkbox"/> tense<br><input type="checkbox"/> irritable          | 56. <input type="checkbox"/> fussy<br><input type="checkbox"/> submissive          |
| 36. <input type="checkbox"/> emotional<br><input type="checkbox"/> headstrong    | 46. <input type="checkbox"/> dreamy<br><input type="checkbox"/> dependent         | 57. <input type="checkbox"/> opinionated<br><input type="checkbox"/> pessimistic   |
| 37. <input type="checkbox"/> immature<br><input type="checkbox"/> quarrelsome    | 47. <input type="checkbox"/> changeable<br><input type="checkbox"/> prudish       | 58. <input type="checkbox"/> shiftless<br><input type="checkbox"/> bitter          |
| 38. <input type="checkbox"/> unfriendly<br><input type="checkbox"/> self-seeking | 48. <input type="checkbox"/> nervous<br><input type="checkbox"/> intolerant       | 59. <input type="checkbox"/> hard-hearted<br><input type="checkbox"/> self-pitying |
| 39. <input type="checkbox"/> affected<br><input type="checkbox"/> moody          | 49. <input type="checkbox"/> careless<br><input type="checkbox"/> foolish         | 60. <input type="checkbox"/> cynical<br><input type="checkbox"/> aggressive        |
| 40. <input type="checkbox"/> stubborn<br><input type="checkbox"/> cold           | 50. <input type="checkbox"/> apathetic<br><input type="checkbox"/> egotistical    | 61. <input type="checkbox"/> dissatisfied<br><input type="checkbox"/> outspoken    |
| 41. <input type="checkbox"/> conceited<br><input type="checkbox"/> infantile     | 51. <input type="checkbox"/> despondent<br><input type="checkbox"/> evasive       | 62. <input type="checkbox"/> undependable<br><input type="checkbox"/> resentful    |
| 42. <input type="checkbox"/> shallow<br><input type="checkbox"/> stingy          | 52. <input type="checkbox"/> distractible<br><input type="checkbox"/> complaining | 63. <input type="checkbox"/> sly<br><input type="checkbox"/> excitable             |
|  | 53. <input type="checkbox"/> weak<br><input type="checkbox"/> selfish             | 64. <input type="checkbox"/> irresponsible<br><input type="checkbox"/> impatient   |

Do NOT COPY

Appendix 2-7.

**VALUE SURVEY**

BIRTH DATE \_\_\_\_\_ SEX: MALE \_\_\_\_\_ FEMALE \_\_\_\_\_

CITY and STATE OF BIRTH \_\_\_\_\_

NAME ( FILL IN ONLY IF REQUESTED) \_\_\_\_\_

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**A COMFORTABLE LIFE**  
(a prosperous life)

**AN EXCITING LIFE**  
(a stimulating, active life)

**A SENSE OF ACCOMPLISHMENT**  
(lasting contribution)

**A WORLD AT PEACE**  
(free of war and conflict)

**A WORLD OF BEAUTY**  
(beauty of nature and the arts)

**EQUALITY** (brotherhood,  
equal opportunity for all)

**FAMILY SECURITY**  
(taking care of loved ones)

**FREEDOM**  
(independence, free choice)

**HAPPINESS**  
(contentedness)

**INNER HARMONY**  
(freedom from inner conflict)

**MATURE LOVE**  
(sexual and spiritual intimacy)

**NATIONAL SECURITY**  
(protection from attack)

**PLEASURE**  
(an enjoyable, leisurely life)

**SALVATION**  
(saved, eternal life)

**SELF-RESPECT**  
(self-esteem)

**SOCIAL RECOGNITION**  
(respect, admiration)

**TRUE FRIENDSHIP**  
(close companionship)

**WISDOM**  
(a mature understanding of life)

WHEN YOU HAVE FINISHED, GO TO THE NEXT PAGE.

Below is another list of 18 values. Arrange them in order of importance, the same as before.

1	
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17	
18	

**AMBITIOUS**

(hard-working, aspiring)

**BROADMINDED**

(open-minded)

**CAPABLE**

(competent, effective)

**CHEERFUL**

(lighthearted, joyful)

**CLEAN**

(neat, tidy)

**COURAGEOUS**

(standing up for your beliefs)

**FORGIVING**

(willing to pardon others)

**HELPFUL** (working

for the welfare of others)

**HONEST**

(sincere, truthful)

**IMAGINATIVE**

(daring, creative)

**INDEPENDENT**

(self-reliant, self-sufficient)

**INTELLECTUAL**

(intelligent, reflective)

**LOGICAL**

(consistent, rational)

**LOVING**

(affectionate, tender)

**OBEDIENT**

(dutiful, respectful)

**POLITE**

(courteous, well-mannered)

**RESPONSIBLE**

(dependable, reliable)

**SELF-CONTROLLED**

(restrained, self-disciplined)



LEAF 200 MISSED IN NUMBERING.

Appendix Table 3-1.

Rokeach Value Means on need Achievement, need Affiliation, and need Power for Male and Female Bank Managers, American Males and Females.

	<u>Value Means</u>			
	<u>Bank Managers</u>		<u>Americans</u>	
	<u>Male</u> <u>(n=54)</u>	<u>Female</u> <u>(n=30)</u>	<u>Male</u> <u>(n=665)</u>	<u>Female</u> <u>(n=744)</u>
<u>Need Achievement</u>				
Independent (+)	8.20	9.07	9.70	10.20
Intellectual (+)	10.88	9.07	11.84	12.04
Honest (-)	3.69	7.97	4.55	4.22
Obedient (-)	14.95	10.73	12.51	12.31
<u>Need Affiliation</u>				
True Friendship (+)	8.08	9.10	9.62	9.28
A World at Peace (+)	13.98	11.03	5.62	6.68
Mature Love (-)	7.66	7.30	11.81	11.71
<u>Need Power</u>				
Freedom (+)	7.14	10.57	5.88	6.80
Obedient (-)	14.95	10.73	12.51	12.31

Appendix Table 3-2.

Functional Orientation of Bank Incident Responses  
by Sex and Age of Bank Manager.

Age (Years)	Bank Managers' Responses							
	30-39		40-49		50-59		59	
Sample Size	n=28	n=10	n=20	n=19	n=14	n=9	n=31	n=2
Sex	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>
Functional Chart								
Rewards	12.5%	11.83%	12.86%	12.71%	15.11%	12.05%	20.0%	15.0%
Decision	30.74	21.51	30.95	26.52	30.94	15.66	23.33	30.0
Communication	21.96	27.96	26.19	30.94	23.74	28.92	26.67	25.0
Goal Orienta.	16.22	15.05	11.90	14.36	15.11	16.87	13.33	10.0
Mgmt. Stance	18.58	23.66	18.09	15.47	15.11	26.51	16.17	20.0

Appendix Table 3-3. Functional Orientation of Bank Incident Responses  
by Sex and Years of Managerial Experience of Bank Managers.

<u>Bank Managers' Responses</u>										
Managerial Exp.	5		6-10		11-15		16-20		20	
(Years)	n=2	n=28	n=13	n=11	n=9	n=2	n=6	n=0	n=13	n=0
Sample Size	M	F	M	F	M	F	M	F	M	F
Sex										
Functional Orientation										
Rewards	13.02%	12.83%	13.61%	13.0%	10.48	15.79	14.52%	-	18.11%	-
Decisions	32.56	23.02	26.53	22.0	30.48	26.32	30.65	-	27.56	-
Communication	20.93	29.06	26.53	30.0	29.52	31.58	19.35	-	24.41	-
Goal Orientation	14.42	15.85	15.65	15.0	15.24	10.53	12.90	-	12.60	-
Mgmt. Stance	19.07	19.25	17.69	20.0	14.29	15.79	22.58	-	17.32	-

Appendix Table 3-4.

Role Orientation of Bank Incident Responses by  
Sex and Age of Bank Managers.

Bank Managers' Responses

Age (Years)		30-39		40-49		50-59		59	
Role	Sex	M	F	M	F	M	F	M	F
Orientation		n=26	n=10	n=17	n=19	n=14	n=9	n=3	n=2
Figurehead		1.22%	4.82%	4.65%	5.42%	0.0%	8.97%	41.7%	0.0%
Leader		46.53	37.35	42.44	28.92	50.81	24.36	41.67	27.78
Monitor		9.39	25.30	10.47	13.86	9.68	26.92	8.33	16.67
Disseminator		22.86	15.66	23.84	21.87	21.77	15.38	25.00	16.67
Disturbance									
Handler		9.39	14.46	9.88	22.89	7.26	16.67	12.50	27.78
Resource									
Allocator		6.53	0.0	4.65	1.20	8.87	1.28	4.17	0.0
Implementor									
of H.O. Policy		4.08	2.41	4.07	6.02	1.61	6.41	4.17	11.11

Appendix Table 3-5.

Role Orientation of Bank Incident Responses by Sex and Years of Managerial Experience of Bank Managers.

		<u>Bank Managers' Responses</u>									
(Years)Manager	Sample Size	5		6-10		11-15		16-20		20	
<u>Sex</u>		n=21	n=27	n=14	n=10	n=10	n=2	n=5	n=0	n=12	n=0
		<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>	<u>M</u>	<u>F</u>
<u>Role Orientation</u>											
Figurehead	1.61%		5.22%	4.27%	6.12%	1.19%	0.0%	2.04%	-	1.85%	-
Leader	45.61		34.44	46.15	22.45	45.24	5.55	51.02	-	48.15	-
Monitor	12.90		15.77	5.98	29.59	7.14	33.33	8.16	-	9.26	-
Disseminator											
of Infor.	22.04		19.09	23.93	15.31	27.38	22.22	16.33	-	25.0	-
Disturbance											
Handler	8.06		18.67	9.40	21.43	11.90	22.22	10.20	-	6.48	-
Resource											
Allocator	4.84		0.83	6.84	1.02	5.95	0.0	6.12	-	7.41	-
Implementor											
of H.O. Policy	5.38		4.98	3.42	4.08	1.19	16.67	6.12	-	1.85	-

## Appendix 3-6.

Wedding Scenario - Bank Manager Responses by Sex.

Scenario Reaction	Other Sex	Asst. Mgr.		Jr. Teller		Regional Pers. Div.		Mgr. of Rival Bank	
		M	F	M	F	M	F	M	F
		n=106	n=50	n=95	n=47	n=41	n=38	n=85	n=35
1. Congratulate them verbally		31.1%	20.0%	42.1%	27.7%	29.7%	21.1%	35.3%	31.4%
2. Send a nice card		12.3	14.0	15.8	17.0	25.3	31.6	30.6	34.3
3. Give \$10 gift		0.9	4.0	21.1	25.5	3.3	5.3	5.9	5.7
4. Give \$25 gift		45.3	46.0	17.9	17.0	33.0	21.1	17.6	14.3
5. Give \$100 gift		0.9	0.0	0.0	2.1	1.1	7.9	1.2	0.0
6. Invite them to a special lunch		9.4	16.0	2.1	4.3	3.3	7.9	2.4	8.6
7. Do nothing		0.0	0.0	1.1	6.4	4.4	5.3	7.1	5.7

Appendix 3-7. Honeymoon Scenario - Bank Manager Responses by Sex.

Scenario Reaction	Other Sex	Asst. Mgr.		Jr. Teller		Regional Pers. Div.		Mgr. of Rival Bank	
		M n=146	F n=60	M n=109	F n=44	M n=105	F n=41	M n=101	F n=44
1. Ask how the weather was		19.2%	18.3%	23.9%	15.9%	21.0%	14.6%	22.8%	15.9%
2. Ask if they had a good time		36.3	33.3	45.9	47.7	39.0	41.5	36.6	34.1
3. Ask where they stayed		29.2	18.3	15.6	11.4	17.1	9.8	13.9	13.6
4. Ask about entertainment they selected (cabarets, shows, etc.)		17.8	21.7	12.8	18.2	10.5	17.1	9.9	13.6
5. Ask how much the trip cost with an eye to taking a vacation there myself		6.8	8.3	0.9	2.3	0.0	2.4	2.0	6.8
6. Ask nothing		0.7	0.0	0.9	4.5	12.4	14.6	14.9	15.9



Appendix Table 3-8.

Automobile Accident Scenario Bank Manager  
Responses by Sex.

Scenario Reaction	Other Sex	Asst. Mgr.		Jr. Teller		Regional Pers. Div.		Rival Bank	
		M n=130	F n=58	M n=124	F n=54	M n=121	F n=57	M n=121	F n=52
1. Ignore the matter		0.0%	0.0%	0.8%	1.9%	0.8%	1.8%	1.7%	3.8%
2. Send a card to the hospitalized son		16.2	20.7	16.9	20.4	19.0	22.8	19.0	21.3
3. Insist that his son apologize to the father of the boy		14.6	5.2	14.5	5.6	14.0	7.0	14.0	5.8
4. Joke about the matter with the father of the injured boy		0.8	1.7	0.0	0.0	0.0	0.0	1.7	0.0
5. Discuss details of medical treatment with father of the injured boy		33.1	37.9	32.3	40.7	33.9	36.8	31.4	38.5
6. Discuss the police report with the father of the injured boy		20.8	25.9	20.2	24.1	19.8	24.6	20.7	25.0
7. Insist that his son pay for the physio-therapy needed by the injured boy		6.9	3.4	7.3	3.7	5.8	3.5	5.8	3.8

Appendix Table 3-8. Cont.

Scenario	Other Sex	Asst. Mgr.		Jr. Teller		Regional Pers. Div.		Rival Bank	
		M	F	M	F	M	F	M	F
Reaction		n=130	n=58	n=124	n=54	n=121	n=57	n=121	n=52
8. Offer to make medical payments himself to cover the hospital bill		6.9	1.7	8.1	1.9	6.6	1.8	5.8	0.0
9. Offer to testify in court about his son's pattern of misbehaviour		0.8	3.4	0.0	1.9	0.0	1.8	0.0	1.9

Appendix Table 3-9.

Superior, Peer, Subordinate Scale Factor Means  
by Sex of Rank Manager.

<u>Perception of Superiors</u>	<u>Males (n=59)</u>	<u>Females (n=30)</u>	<u>Statistical Test (probability)</u>
Factor 1. Job Orientation	9.5375	9.5048	T-value=.05 p=.960
Factor 2. Work Relationships	6.769	6.7984	T-value=-.07 p=.945
Factor 3. Leader Manner	12.0819	13.3444	T-value=-2.13 p=.036*
Factor 4. Ingenuity	4.7119	4.6778	T-value=.14 p=.89
Factor 5. Pace	3.8475	4.0500	T-value=-.74 p=.463

Perception of Peers

Factor 1. Job Orientation	10.4052	10.2366	T-value=.36 p=.722
Factor 2. Work Relationships	7.2414	7.4194	T-value=-.47 p=.641
Factor 3. Collegial Manner	4.1034	3.9355	T-value=.82 p=.414
Factor 4. Informality	3.8534	3.6290	T-value=1.21 p=.23
Factor 5. Flexibility	2.0000	2.0323	T-value=-.27 p=.787

\*Statistically significant difference.

---

NOTE: Lower scores denote more positive imagery, higher scores indicate negative imagery.

Appendix Table 3-9.Cont.

	<u>Males</u> <u>(n=59)</u>	<u>Females</u> <u>(n=30)</u>	<u>Statistical Test</u> <u>(probability)</u>
<u>Perception of Subordinates</u>			
Factor 1. Job Orientation	10.9407	11.1935	T-value=-.42 p=.676
Factor 2. Work Relation- ships	8.8305	9.4129	T-value=-1.12 p=.265 F-value=191 p=.035*
Factor 3. Competitiveness	2.4068	2.2581	T-value=.81 p=.42
Factor 4. Flexibility	3.9661	4.2581	T-value=-1.70 p=.093 F-value=1.86 p=.043*
Factor 5. Tenseness	1.9559	1.5366	T-value=1.48 p=.141

\*Statistically significant difference.

---

NOTE: Lower scores denote more positive imagery, higher scores indicate negative imagery.

Appendix Table 3-10.

Ghiselli SDI Trait Norms Bank Manager vs.  
Ghiselli's Occupational Groups.

<u>Trait</u>	<u>Norm Percentile Rank</u>		<u>Ghiselli</u>		<u>LW</u>
	<u>Male</u> <u>(n=57)</u>	<u>Female</u> <u>(n=31)</u>	<u>Mgrs.</u>	<u>Sup.</u>	
Supervisory Ability	29%	29%	45	28	26
Intelligence	40	49	47	20	19
Initiative	38	36	43	25	19
Self-Assurance	31	32	41	23	19
Decisiveness	23	28	43	20	19
Masc-Fem.	26	23	42	40	35
Maturity	46	44	100	100	100
Working Class Affin.	43	50	42	53	47
Achievement	23	24	45	16	11
Self-Actual.	32	39	44	26	19
Power Over Others	39	39	39	34	33
Financial Reward	47	58	43	54	65
Security	62	62	46	57	65

Appendix Table 3-11.

Rokeach Instrumental Value Means - Canadian Bank  
Managers & Rokeach Sample Groups (Source: Rokeach,  
1973)

Instrumental Values	Bank Managers		American		Canadian
	Male (n=59)	Female (n=30)	Males (n=665)	Females (n=744)	Males (n=125)
Ambitious	7.81	10.60	6.87	8.13	9.4
Broadminded	8.54	9.93	7.93	8.08	6.4
Capable	5.46	7.50	8.80	9.78	9.9
Cheerful	10.47	8.67	10.19	9.50	8.8
Clean	11.90	8.40	9.50	8.47	15.4
Courageous	10.88	9.57	8.15	8.54	9.1
Forgiving	11.10	8.87	8.59	7.16	9.1
Helpful	10.61	9.57	8.77	8.38	9.1
Honest	3.69	7.97	4.55	4.22	3.0
Imaginative	13.47	10.33	13.01	14.69	10.6
Independent	8.20	9.07	9.70	10.20	6.9
Intellectual	10.88	9.07	11.84	12.04	8.9
Logical	8.56	9.80	12.34	13.38	10.5
Loving	8.36	8.33	10.48	8.71	6.4
Obedient	14.95	10.73	12.51	12.31	16.6
Polite	12.25	10.40	10.79	10.66	14.6
Responsible	4.37	9.60	7.18	7.29	5.6
Self-Controlled	9.47	12.60	9.78	9.47	10.2

Appendix Table 3-12.

Rokeach Terminal Value Means - Canadian Bank  
Managers & Rokeach Sample Groups (Source: Rokeach,  
1973)

Instrumental Values	Bank Managers		American		Canadian
	Male (n=59)	Female (n=30)	Males (n=665)	Females (n=744)	Males (n=125)
A Comfortable Life	7.75	8.67	8.24	9.62	11.6
An Exciting Life	9.46	9.60	13.04	14.65	9.8
A Sense of Accomplish.	7.80	9.40	8.73	9.50	9.2
A World at Peace	12.34	10.73	5.62	6.68	10.0
A World of Beauty	13.98	11.03	12.66	12.65	12.3
Equality	13.73	8.80	9.28	8.40	9.7
Family Security	3.34	7.77	5.03	4.81	7.5
Freedom	7.14	10.57	5.88	6.80	4.5
Happiness	5.42	8.13	7.97	7.58	4.7
Inner Harmony	8.83	9.10	10.76	9.70	7.4
Mature Love	7.66	7.30	11.81	11.71	5.6
National Security	14.29	10.73	9.41	9.97	16.6
Pleasure	10.42	9.27	13.19	14.03	12.3
Salvation	13.97	11.63	9.48	8.03	17.6
Self-Respect	5.73	8.53	8.48	7.70	6.9
Social Recognition	11.71	10.03	13.03	14.16	13.9
True Friendship	8.08	9.10	9.62	9.28	7.3
Wisdom	9.58	10.60	8.78	8.05	8.3

Appendix Table 3-13. Rokeach Factor Analytic Structure of American Values (Source: Rokeach, 1973, p. 47)

TABLE 2.7 FACTOR ANALYTIC STRUCTURE OF AMERICAN VALUES (N = 1,409)

<i>Factor</i>	<i>Highest Positive Loadings</i>		<i>Highest Negative Loadings</i>		<i>Percent of Variance</i>
1. Immediate vs. delayed gratification	A comfortable life	(.69)	Wisdom	(-.56)	8.2
	Pleasure	(.62)	Inner harmony	(-.41)	
	Clean	(.47)	Logical	(-.34)	
	An exciting life	(.41)	Self-controlled	(-.33)	
2. Competence vs. religious morality	Logical	(.53)	Forgiving	(-.64)	7.8
	Imaginative	(.45)	Salvation	(-.56)	
	Intellectual	(.44)	Helpful	(-.39)	
	Independent	(.43)	Clean	(-.34)	
3. Self-constriction vs. self-expansion	Obedient	(.52)	Broadminded	(-.56)	5.5
	Polite	(.50)	Capable	(-.51)	
	Self-controlled	(.37)			
	Honest	(.34)			
4. Social vs. personal orientation	A world at peace	(.61)	True friendship	(-.49)	5.4
	National security	(.58)	Self-respect	(-.48)	
	Equality	(.43)			
	Freedom	(.40)			
5. Societal vs. family security	A world of beauty	(.58)	Family security	(-.50)	5.0
	Equality	(.39)	Ambitious	(-.43)	
	Helpful	(.36)	Responsible	(-.33)	
	Imaginative	(.30)	Capable	(-.32)	
6. Respect vs. love	Social recognition	(.49)	Mature love	(-.68)	4.9
	Self-respect	(.32)	Loving	(-.60)	
7. Inner- vs. other-directed	Polite	(.34)	Courageous	(-.70)	4.0
			Independent	(-.33)	



Appendix Table 3-14.

Rokeach Factor Values of Male and Female Bank  
Managers vs. American Males and Females, and  
Canadian Males (Source: Rokeach, 1973)

	<u>Bank Managers</u>		<u>American</u>		<u>Canadian</u>
	<u>Male</u>	<u>Female</u>	<u>Males</u>	<u>Females</u>	<u>Males</u>
	<u>(n=59)</u>	<u>(n=30)</u>	<u>(n=665)</u>	<u>(n=744)</u>	<u>(n=125)</u>
FACTOR 1.					
Immediate gratifi-	+21.33	+19.61	+23.67	+25.32	+26.89
cation vs.					
delayed gratific	-15.02	-17.16	-16.75	-16.16	-14.62
FACTOR 2.					
Competence	+18.91	+17.73	+21.78	+23.39	+17.22
vs.					
Religious Morality	-23.11	-18.78	-17.46	-15.23	-24.47
FACTOR 3.					
Self-Constriction	+18.66	+18.15	+17.07	+16.67	+20.73
vs.					
Self-Expansion	-7.45	-9.45	-8.93	-9.51	-8.63
FACTOR 4.					
Social Orientation	+24.58	+20.78	+10.36	+16.19	+21.70
vs.					
Personal Orientation	-6.71	-8.55	-5.20	-8.24	-6.89
FACTOR 5.					
Societal Security	+21.32	+16.37	+18.02	+18.04	+17.37
vs.					
Family Security	-8.22	-14.01	-10.65	-11.44	-12.81
FACTOR 6.					
Respect	+7.57	+7.64	+9.10	+9.40	+9.02
vs.					
Love	-10.22	-9.96	-14.32	-13.19	-7.65
FACTOR 7.					
Inner-	+4.17	+3.54	+3.67	+3.62	+4.96
vs.					
Other Directed	-10.32	-9.62	-8.91	-9.34	-8.65

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