

Women's Labour Activism

The Case of Bank Clerks in Central Europe, 1900–1920

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Abstract

The chapter examines the labour activism of women clerks in the late Habsburg Monarchy (Austria, Hungary, the Czech lands) between 1900 and 1914. By 1900, women clerks had begun to be employed by banks, and they represented around 10 to 15 percent of clerks by 1914. Their numerical growth in the sector coincided with increasing discrimination on multiple levels: in professional education, on the job market, in matters of welfare benefits, and in labour unions. This chapter analyzes the strategy and methods women clerks used to cope with their (often disadvantageous) social and economic status and battle discrimination on multiple fronts. Their strategies varied from joining male-dominated labour unions to establishing women-only structures, as well as relying on peaceful demonstrations and democratic elections and denouncing their mistreatment in the press. Their history showcases the malleable nature of class relations. Women clerks confronted middle-class gender roles and assumptions at the workplace, which were used to justify women clerks' lower salaries, smaller pension benefits, and lesser job protections. At the same time, men clerks tried to demote women clerks from higher positions to protect their own privileges in the workplace. Women clerks, therefore, had to choose between less welcoming male-dominated labour unions or the establishment of women-only associations in their fight against gender discrimination and their battle to ultimately achieve middle-class status.

Keywords

bank clerks – educational inequalities – gender-pay gap – gender discrimination – Habsburg Monarchy – old-age pensions – women clerks

Leopoldina Anderl applied for the job of office clerk at the affiliate of the Foncière insurance company in Pozsony/Bratislava/Pressburg just before the Great War. Her story is representative of female employees' place in the

bureau in the two decades after the turn of the twentieth century. Born in 1898, Anderl graduated from a middle school (*Bürgerschule*) and completed her professional training in Zsolna/Žilina/Sillein; she also spoke three languages fluently: Magyar, German, and Slovak. Upon receiving Anderl's application, the branch office demanded authorization from the Budapest headquarters to employ the young woman. There was a lack of trained workforce in the city—there was no secondary trade school in Zsolna—and junior clerks with a trade-school education were “immediately employed at the local factory for 100–120 kronas a month.” The affiliate office in Pozsony had no other option, its managers argued, but to hire a “*demoiselle*” for a starting salary of 50 kronas per month, and her responsibility would only consist in keeping the bureau in good order.¹ This short excerpt from a company personnel file enumerates many of the challenges women clerks faced on the job market at the time: inadequate education, menial office jobs, no opportunities for career advancement, low salaries, and so forth.

Gendered hierarchies and discrimination against women at work unfolded in the context of ongoing industrialization and capitalist modernization in the Habsburg Monarchy, which also resulted in similar patterns as those that had emerged in Western Europe in the nineteenth century.² Systematic discrimination against women in the educational system in general and in vocational education in particular and the employment and wage discrimination practices of employers caused a functional differentiation and a gendered allocation of duties and roles in the bureau.³ Employers willingly profited from discrimination against women: women clerks, in their eyes, represented a cheap workforce that could carry out the multiplying administrative tasks in private companies. The significantly different and heavily disadvantageous position of women clerks in the labour market meant that women labour activists had aims that were distinct from those of male labour activists. Male clerks were mainly interested in securing their own economic and social position even at the price of excluding women from male-dominated labour unions. From the early 1910s on, male clerks' attitudes changed when the number of women clerks grew too high to be ignored, and male-dominated associations began to integrate women clerks and their interests into their programs.

1 File 2, Fonciere Általános Biztosító Intézet (1865–1949) [Fonciere General Insurance Company], Z 171 Személyzeti osztály (1892–1949) [Personnel department], Magyar Nemzeti Levéltár Országos Levéltára [National Archives of Hungary].

2 Adams 2002.

3 Gardey 2001; Gardey 1996; Fehrer 1989.

This chapter analyzes the labour activism of women bank clerks in the late Habsburg Monarchy (Austria, Hungary, the Czech lands) with an emphasis on the way women clerks reacted to ongoing gender discrimination in both the workplace and, as we will see, in the labour unions of private clerks. The chapter therefore reveals the work-related problems specific to women clerks and explores avenues of labour activism in the world of banking, which was quite distinct from the world of the working classes, and which was characterized by a gradual change in the gender composition of the workforce during the period in the decades after the turn of the century. Additionally, this chapter provides a dual perspective of women's labour activism, showcasing the activism of both men-dominated and women-only labour unions.

The structure of the chapter proceeds from a general introduction, to the social position of women clerks in the late Habsburg Monarchy, to an analysis of specific labour unions' activities. The first part of the chapter, therefore, introduces the socio-economic status of women clerks in banking and identifies the causes of gender inequality and discrimination at work. The second part presents the different types of labour unions in banking that took up the specific issues of women clerks, including both male-dominated and women-only unions. The last section of the chapter analyzes how women clerks approached and coped with gender discrimination at work, in society, and in labour unions in particular. This section is based on select case studies (educational qualification, the gender pay-gap, marriage clauses, and old-age pensions) that are representative of the issues faced by women clerks and which demonstrate the particularities of bank clerk labour movements.

1 Women Bank Clerks after the Turn of the Century

The turn of the century was in many aspects a revolutionary period for office work, but it entailed a revolution for gender as well.⁴ Throughout much of the nineteenth century, the clerk was a man and the office a male universe. This began to change at the turn of the century with the increase of women employed by private bureaus, and by the 1930s, the clerk was essentially a woman.⁵ Women started to enter the offices of private companies in the second half of the nineteenth century, and the first women were employed as clerks at private railway companies, postal offices, and postal savings banks.⁶

4 Gardey 2008.

5 Gardey 2001, 6, 53.

6 Appelt 1996, 121.

Banks employed a female workforce in clerk positions considerably later. The Austrian-Hungarian Bank (Österreichisch-ungarische Bank) recruited women workers (*Arbeiterinnen*) into banknote production starting in 1878, but the first women clerks (*Beamtinnen*) were only hired by the bank in 1919.⁷ In the Czech lands, the Prague-based Trade Bank (Živnostenská Banka, ŽB) employed the first women clerks to manage telephone service at their Vienna affiliate only in 1899 and at their Prague headquarters in 1900. It is paradigmatic that the first two women clerks at Živnostenská Banka had basic elementary-level qualifications and left the labour market within a decade: one got married in 1910 at the age of 42, and the other was pensioned off in 1909, probably also as a result of her marriage.⁸

By 1905, most banks began hiring women clerks, but the majority of women employees held lower-level positions as typewriters, telephone operators, correspondents, delivery assistants, or only performed “light” bookkeeping. The Länderbank in Vienna, for example, confirmed the growing number of women employees—by 1905 there were around fifty women clerks working at the bank—but claimed that women could not fill senior positions and were unable to carry out “independent” tasks.⁹ In both halves of the Habsburg Monarchy, the exponential growth of women clerks in the financial sector was a plain fact in the years before the Great War. The most important growth took place in Vienna: the proportion of women clerks increased from 4.4 percent (banking) and 2.1 percent (insurance) in 1890 to 19.2 percent and 20.3 percent, respectively, by 1910. This was remarkable growth, yet it was in line with the sectoral growth of women employees in Austria: in trade and transportation, the proportion of women clerks (*Angestellte*) was 7.8 percent in 1890 (8,405 persons), which increased to 21.8 percent (36,811 persons) by 1910.¹⁰ Budapest and Prague were less progressive in terms of the proportion of women clerks in the workforce: in Prague, the proportion of women clerks reached 10.2 percent (banking) and 11.4 percent (insurance) by 1910, while in Budapest, the proportion of women clerks was 12.5 percent (banking and insurance combined) in 1910.¹¹

7 Ulbrich 2018, 70–71, 89.

8 Entry 253 and 292, book 424, Osobní oddělení [Personnel department, hereafter OD] 1869–1945 (1950), Fond Živnostenská banka v Praze [Trade Bank in Prague, hereafter Fond ŽB], Archiv České Národní Banky [Archive of the Czech National Bank, hereafter ČNB].

9 *Stenographisches Protokoll* 1905, 3, 23, 27, 31.

10 Fehrer 1989, 85.

11 *Magyar Statisztikai Közlemények* 1914, 30. *Österreichische Statistik* 1916b, 151.

Women were generally engaged in lower-level positions that encompassed unskilled office work—typing, copying, and basic calculations, and companies overtly excluded them from upper-level positions. Women were therefore also denied access to the *Beamten* ranks until the turn of the century or later, as in the case of the Österreichisch-ungarische Bank. There was an unbridgeable gap between the rank and status of the *Beamten* (official, *tisztviselő* in Hungarian, *úředník* in Czech) and the *Diener* (servant, *szolga, služba*); furthermore, upward mobility from the rank of *Diener* to *Beamten* was very limited. The two categories were set apart from each other in terms of education (secondary school vs. elementary level education), salary (monthly, annual salary vs. a daily wage), old-age pensions, length of notice period, holidays, etc. In addition, *Beamten* belonged to the gentlemanly middle classes, whereas *Diener* formed part of the working classes. Although women were often entitled “*Beamtinnen*” in the bureau, they did not benefit from the privileges associated with the status in terms of old-age pensions, holidays, a notice period, and annual salary;¹² therefore, they had a specific set of work-related problems that were significantly different from the issues addressed by men-only professional associations.

The mechanisms that maintained the social and gender-based division of labour were quite universal in Europe in the nineteenth century and would be targeted by women clerks in labour unions. Alice Salomon, the social reformer, women's activist, and founder of social work as an academic discipline, suggested that the causes of the wage gap between men and women had to do with the low self-esteem of women, the fact that men were considered the sole breadwinner of the family, the inadequate education of women, and the shorter careers of women as compared to those of men.¹³ The historiography of women clerks clearly identified these factors in the long nineteenth century. Erna Appelt, for instance, has argued that the “feminization of poverty” in general was the result of educational differences, the gender-specific allocation of tasks in the bureau, and the exclusion of women from all positions having to do with power in general.¹⁴ Rosemarie Fehrer enumerated the disadvantages faced by women clerks in comparison to their male counterparts as follows: fewer educational qualifications, different professional duties and positions within firms, lower average ages, differences in lifestyle expectations, and the existence of a marriage barrier, which referred to the practice of dismissing women after marriage.¹⁵ These differences actively contributed to the

12 Appelt 1996; Appelt 1985.

13 Salomon 1906.

14 Appelt 1985, 10, 15.

15 Fehrer 1989, 176–177.

creation of a gender-pay gap in the bureaus of private companies. In our case, the vocational school system (the so-called trade schools) actively contributed to the relative under-schooling of women clerks: in Hungary, women could only attend elementary-level trade schools until 1906, while in Cisleithania, only the lowest two grades of secondary trade schools were accessible to women.¹⁶ Higher-level vocational schools across the Monarchy began to open their ranks to women at approximately the same period with some notable exceptions. The higher “academic” course of the Budapest Academy of Trade granted the right of admission to women after 1908;¹⁷ the Teacher Training Institute for Trade Schools also accepted women candidates—the first enrolled in 1907—but only with ministerial permission;¹⁸ and other institutions, like the Oriental Academy of Trade in Budapest, did not accept women as regular students throughout the entire period.¹⁹

The salaries of women clerks were considerably lower than those of men. The statistics of the central pension institute in Vienna provide a general overview of the gender pay gap in 1909. The average annual pay was 956 kronas for women clerks and 1,791 kronas for male clerks. While 70.3 percent of female employees received less than 1,200 kronas per year, only 21.4 percent of male clerks received a wage this low.²⁰ The gender pay gap was the result of various factors: it was partly due to seniority and partly due to the generally higher educational qualifications of male clerks. Yet, data based on the salary books of the Živnostenská banka in Prague demonstrate that women were underpaid even when they held the same educational qualifications and seniority. For instance, among men, the starting salary of commercial high school graduates was 906 kronas, while women were paid only 778 kronas.²¹ The overall gender pay gap was, thus, also the result of gender discrimination on the part of employers in banking.

Women’s labour activism in banking had a twofold goal between 1900 and 1920. First, women advocated for better labour conditions and remuneration alongside male clerks. Besides fighting for gender equality at work and in labour unions, these women also embraced the general goals of male-dominated

16 Erdélyi 2019, 24–69.

17 Szuppán 1908, 7, 54.

18 Dengl 1925, 24.

19 Felügyelőbizottsági jegyzőkönyvek [Minutes of the Supervisory Board of the Oriental Academy of Trade], 6 May 1915, Fond 2/a 3 Keleti Kereskedelmi Akadémia iratai [The archive of the Oriental Academy of Trade], Budapesti Corvinus Egyetem Levéltár [University Archives of the Corvinus University of Budapest].

20 Leichter 1930, 209.

21 Erdélyi 2019, 204; Books 423–424, OD, Fond ŽB, ČNB.

associations. These included a significant salary increase, the introduction of official service regulations including the regulation of holidays, no work on Sunday, the establishment of old-age pensions, and so forth. Second, women had to combat social prejudice and gender discrimination at work and in society. Activists all over the Habsburg Monarchy thus tried to find ways to elevate the educational qualifications of women to obtain equal status in labour unions and in the workplace. For this reason, women's labour activism in both types of labour unions (women-only and mixed sex) is addressed in this chapter because women activists were present in both types of associations.

2 Labour Unions of Bank Clerks: Male-Dominated Associations and Women's Movements

In Cisleithania, the most influential bank clerk association was the Reich Association of Bank and Savings Bank Clerks (Reichsverein der Bank- und Sparkassenbeamten, hereafter the Reichsverein). Its precursor, the Club for Clerks at the Wiener Bank and Credit Institute (Klub der Beamten der Wiener Bank- und Credit-Institute, hereafter the Klub) was established as a casino in 1888; the premises of the Klub hosted a library to "cultivate" members and provide a place to read the daily press and play card games; of course, at this time, only male clerks could participate in the activities of the Klub.²² The Klub was transformed into a labour union at the end of 1906, and the leaders proposed the organization of a *Bankbeamtentag* every year in order to have regular contact with bank management, to establish a savings banks for private clerks, and to fight for the regulation of old-age pensions and legally guaranteed service regulations.²³ The Reichsverein was a politically neutral organization and was not at all radical: it was claimed that the association was so moderate that it was impossible to become more moderate.²⁴ This openly proclaimed neutrality was extremely important for the bank clerk association as they had to navigate between competing ideologies. As part of the middle classes, they had to set themselves apart from socialist associations, but they also opposed "yellow" unionization in which employees and employers came together to form a labour union as in the case of bank clerks in Germany. Instead, the Reichsverein excluded employers from participating in their association. By doing so, they agreed with one of the core political principles of

22 Landertshammer 1927, 7–8; *Klub der Beamten der Wiener Bank- und Credit-Institute* 1893, 1.

23 "Der Aufruf des Aktionskomitees" 1906, 2.

24 "Sind wir radikal?" 1908, 8–10.

labour unions: namely, that the interests of employees and employers were incompatible and, consequently, employers should not participate in the management of labour unions.²⁵ The neutrality of the Reichsverein was also discernable in the diverse political affiliations of their allies in the Imperial Council (Reichsrat).

The initial charter of the Reichsverein did not specify whether women clerks could become members or not, but women were not admitted to the association, and the question of women members was discussed relatively late, only in 1909, due to the numerical growth of women clerks in banking. At this point, the presence of women in the bureau was already considered detrimental because they were blamed for ruining the wages of male clerks.²⁶ *The Austrian Bank Clerk (Der Österreichische Bankbeamte)*, the official journal of the association, began publishing editorials about the issue. Otto Glöckel, a social democrat, was particularly candid about the problems faced by private clerks.²⁷ The real issue for him was the arbitrariness of employers, which equally affected both women and men. He expressed pragmatism concerning the question of women clerks; they had two options: either join the existing association or establish women-only clerk associations, and from these two options, the former option was more desirable for labour unions in general. The Reichsverein decided to admit women into the association in 1910 in order to enhance the overall strength of the movement. By 1916, 14.8 percent of members were women,²⁸ a number that appropriately reflected the proportion of women clerks in the entire banking sector (banks, savings banks, credit cooperatives), which was 12.6 percent according to the 1910 census.²⁹ The Reichsverein also guaranteed gender equality in elections and in administrative matters. Women clerks paid the same membership dues and were entitled to all the support services of the association such as the resistance fund, legal aid, library services, and the consumer association.³⁰

Women bank clerks could join the Association of Working Women (Vereinigung der arbeitenden Frauen, AWW), which was established in 1902 and had a division for private clerks and trade employees (Fachgruppe der Privatbeamtinnen und Handels-Angestellten). The AWW had three basic goals: to improve the general and professional education of women; to

25 Landertshammer 1927, 33.

26 "Die Organisation und die weiblichen Angestellten" 1909.

27 "Die Organisation und die weiblichen Angestellten" 1909, 2.

28 Allina 1916, 6.

29 *Österreichische Statistik* 1916a, 9.

30 "Die Beamtinnenfrage" 1910, 1–3.

represent the class interests of women employees; and to improve the economic situation of women employees.³¹ It had altogether 3,512 members in 1911 and had a wide network of branch associations in Brno (210 members), Czernowitz/Chernivtsi (351 members), Graz (280 members), and Troppau/Opava (191 members). Their official journal *Papers of the Association of Working Women* (*Mitteilungen der Vereinigung der arbeitenden Frauen*) and later *Austrian Women's Magazine* (*Österreichische Frauenrundschau*) often dealt with the specific issues of women clerks, and women bank clerks specifically. The activities of the association included the establishment of a club library, the organization of professional courses, the establishment of a recruitment office, and the AWW also ran a restaurant for members.³²

Although both the Reichsverein and the AWW were active in the Czech lands, a similar women-only association, the Czech Woman Association of Production (*Ženský výrobní spolek český*), had been established in the Czech lands in 1871. The main activity of this association was to organize professional education for women: the most popular courses were language instruction and trade courses. The association also established an employment bureau to help women find appropriate jobs. Most influential in the association was Eliška Krásnohorská, who was responsible for the school's prestigious reputation and became the editor of *Woman Papers* (*Ženské listy*).³³ Krásnohorská also played a crucial role in the foundation of the Minerva Society, which helped establish the first girls' gymnasium in the Habsburg Monarchy in 1890.³⁴ The Czech Woman Association of Production established other services to help women employees, which were similar to the AWW. They created an employment agency that mediated between employees and employers and favored graduates of the commercial school funded by the Czech Woman Association of Production. The association organized a lecture series to further the education of all working women because the education of both men and women was considered the source of the nation's strength.³⁵

In Hungary, the main association of bank clerks was the National Association of Bank Clerks (*Pénzüntézetí Tisztviselők Országos Egylete*, NABC); it was established in 1893 as a social club, and like the Reichsverein, it had a large library and supported the cultural life of its members. For fifteen years, "directors and ordinary clerks spent their free time playing cards and chess in the rooms of

31 Die Vereinsleitung 1906, 2–4; "Was will die 'Vereinigung'" 1913, 6–9.

32 Hauch 2009; Friedrich 1995; Hahn 1912, 5–7.

33 Bahenská 2004.

34 De Haan, Daskalova and Loutfi 2006, 262–266.

35 Volet-Jeanneret 1988, 221–222.

the club.”³⁶ In 1908, the growth in the number of bank clerks and the parallel decline of their economic standing prompted members to transform the club into an interest-group association, and the association was finally transformed into a labour union in 1912. The demands of bank clerks had a clear middle-class character: old-age pensions, fixed and uninterrupted working hours, and proper service regulations. Bank clerks, like the Reichsverein, advocated for political neutrality and presented themselves as a bourgeois association, but during the Great War, their political orientation moved to the left: they initiated their first strike on the occasion of a conflict between clerks and the Hungarian Commercial Credit Bank (Magyar Kereskedelmi Hitelbank), which ended successfully with the improvement of inflation raises.³⁷ Shortly after the Aster Revolution in 1918, the association joined the Council of Labour Unions (Szakszervezeti Tanács).

The NABC realized the importance of women for the movement and invited them to join the association in 1912. However, in 1913, the association started to complain about women’s lack of engagement despite the fact that women were granted full membership and *one* female clerk was elected to the general board of the association to “prove their [the board’s] liberalism.” It was also acknowledged that equal work should be compensated equally, regardless of the clerk’s gender, and the bank clerk association advocated for full equality in terms of service regulations and pension rights.³⁸ As was often the case in male-dominated associations, this pledge for gender equality was not implemented, and the association remained quite indifferent to the problems of women in practice.

In Hungary, the most influential women-only association was the National Association of Women Office Workers (Nőtisztviselők Országos Egyesülete, NAWOW), established in 1897. It represented the professional interests of both private and public employees. The NAWOW organized professional courses for clerks, had an employment bureau, provided aid for unemployed women clerks, opened a library, had a holiday camp, in addition to offering other services. By 1913, it had nearly 4,000 members, and by 1917, the membership was estimated at 6,000 women clerks. The NAWOW established provincial branches in Nagyvárad/Oradea/Großwardein, Szombathely, Arad, and Temesvár/Timișoara/Temeswar.³⁹ Members of the NAWOW established the Feministák Egyesülete (Feminists’ Association, FA) in 1904, and together the associations

36 Kabos and Sipos 1975, 97.

37 “Hitelbank” 1917.

38 “Kartársnőink és a szervezet” 1913, 11–12.

39 Zimmermann 1999, 38–39.

published the journal *Woman and Society* (*A Nő és a Társadalom*) starting in 1907.⁴⁰ The NAWOW also launched an independent journal in 1915 called *Journal of Women Clerks* (*Nőtisztviselők Lapja*). The NAWOW belonged to the “camp of individualist modernizers”⁴¹ and differed fundamentally in their political stance from social democratic women's associations like the Association of Hungarian Woman Workers (*Magyar Munkásnők Egyesülete*) in the sense that they did not want to combine the feminist agenda with their fight against gender inequalities in society, economy, and politics, nor did they want to subordinate it to other ideological or class-based interests. In contrast to the Association of Hungarian Woman Workers, it was equally important for the NAWOW to remain an independent organization, which explains their refusal to join the ranks of bank or insurance clerk associations. The case of the women clerk association in Pécs provided evidence to justify the NAWOW's position. Instead of joining the NAWOW, local women clerks joined the male association of trade employees in 1909. As a result, they lost their financial independence and their ability to campaign, and the women clerks' association was soon completely dissolved.⁴²

Women clerks had other reasons not to join the “little particular associations,”⁴³ as they put it, such as NABC and the association of insurance clerks. As Szidónia Willhelm claimed in *Nő és a Társadalom*, the NAWOW had successfully defended the interests of the whole group of women clerks for almost two decades, whereas these newly founded associations had not yet proved their worth. Additionally, until gender equality existed in all spheres of society, women had to fight separately for their rights and for gender equality in general, and according to Willhelm, male associations never cared about the improvement of women's situation. Last but not least, women clerks had their own special issues to deal with, and the differences between women clerks and men clerks were greater than the differences between bank clerks, insurance clerks, and so forth.⁴⁴

The specific demands of the NAWOW were in line with the feminist agenda that sought equality between the sexes. The main goal of the NAWOW was radically different from men-only clerk associations as their solution to the poor position of women clerks was to improve the education women received; thus, they promoted the abolition of the one-year trade course and the establishment of secondary women's trade schools.⁴⁵ Other demands included the

40 Kereszty 2013.

41 Zimmermann 1999, 42–43.

42 “A Nőtisztviselők Országos Egyesülete” 1909, 106–107.

43 Willhelm 1913, 173.

44 Willhelm 1913.

45 Zimmermann 1999, 127–136.

abolition of marriage clauses in service regulations, better and equal pay for women clerks, and gender-neutral pension regulations. Once gender equality was established, the NAWOW would willingly join with men clerks to advocate as a profession. For instance, having abolished gender discrimination in the regulations of the private clerk pension fund—married female clerks lost their membership upon marriage until 1910—the NAWOW began to intensively campaign among women clerks to encourage them to join the pension fund.⁴⁶ Gender equality was a key concern in relation to other issues as well. The NAWOW opposed the idea of regulating Sunday office hours differently for men and women clerks for a specific reason: if legal regulations protected women separately, the principle of gender neutrality in the office might become unattainable. Women, for example, would be unable to reclaim equal pay.⁴⁷

3 Gender Pay Gap, Education, Marriage Clauses, and Old-Age Pensions

Private clerks' unions and activists focused on a number of specific problems of women bank clerks, including gendered educational inequalities, the gender pay gap, marriage clauses, and old-age pension access. As Leopoldina Anderl's story in the introduction demonstrated, gender-based educational inequalities played a crucial role in the pay gap between men and women clerks and in the general position of women employees of banks and private companies. Education, therefore, quickly became a focal point of the activism around women clerks. A woman clerk from Prague described the situation of women in trade and industry at a session of the Federation of Austrian Women's Associations (*Bund Österreichischer Frauenvereine*) as follows: women clerks were often the daughters of middle-class families, had little professional education, and received small salaries. In Prague, the average salary of male clerks varied between 90 and 100 kronas per month, whereas it only reached 50 to 70 kronas for female clerks. Yet, according to this report, which was often parroted by clerks of both genders, women clerks themselves were partly responsible for this situation. This narrative suggested that women clerks lived with their parents, had meager needs (they only needed pocket money), and thus only needed small salaries. The biggest issue in tackling women's lower pay, however, was their lack of education: higher positions in the office hierarchy

46 -ly-a 1913; Wilhelm 1911; "A Nótisztviselők Országos Egyesülete" 1910, 108.

47 Grossmann 1908, 160.

could be achieved only if one had an appropriate professional education.⁴⁸ In this spirit, the AWW in Cisleithania actively engaged in creating educational opportunities for women. Until 1906, it offered eighty-five courses attended by approximately 2,400 women employees.⁴⁹

Hungarian women, too, quickly realized that the inadequate education of women was the main factor that relegated them to menial tasks in the office and ruled out any possibility of climbing the office hierarchy. Janka Grossmann, a private clerk and later the president of the NAWOW, claimed that this was not a war between the two sexes but a conflict between clerks with different levels of education and salaries. Grossmann called for the introduction of coeducational courses and equality in the professional education of boys and girls.⁵⁰ This was clearly an effort on the part of Grossmann to separate class and gender inequalities and to push for the improvement of women's education. Education was, therefore, an ever-present topic on the pages of *A Nő és a Társadalom*. Grossmann's claim was repeated several times in the pages of the journal between 1907 and 1908.⁵¹ The proposed solution was the reform of the ten-month, lower-level trade courses, and the NAWOW was engaged in widespread agitation in support of this comprehensive reform. In a petition sent to the Ministry of Religion and Public Education, the NAWOW argued that mixed-sex education could prevent the depression of wages; thus, male clerks would profit from these measures as well.⁵² The ten-month course was not enough to teach all the material that male students learned in their three-year secondary trade school course. NAWOW activists argued that the existence of officially certified trade courses prevented authorities from abolishing fake trade schools that offered shorter courses and fake qualifications. Uneducated girls flooded the labour market, and this contributed to the proletarianization of women clerks, resulted in salary decreases for both men and women clerks, and reduced the general moral value of the work performed by private clerks.⁵³ Graduates were also too young and could seemingly not bear the hardships of working in a bureau.

Another issue to be tackled by private clerk associations was the wage gap between men and women employees. This problem could not be separated from the depression of the salaries of private clerks in general, and, for

48 Stepanek 1906.

49 Die Vereinsleitung 1906, 3.

50 Grossmann 1905.

51 "A tisztviselőpálya megrontói" 1908; "A magyar nőtisztviselők szervezkedése" 1907, 165.

52 "Felirat a közoktatásügyi miniszterhez" 1907, 112.

53 Zimmermann 1999, 129; "A leányok kereskedelmi szakoktatása" 1909.

example, the Reichsverein addressed the issue by publishing the salary scheme of banks and savings banks. These publications were meant to pinpoint bad and good employers, those that increased salaries and supplemental income and those that refused to consider the effects of inflation on clerks' livelihood. Overall, the salaries of women clerks ranged between four-fifths and half the salary of male clerks at the time when the wage gap was at its historical peak in the second half of the nineteenth century.⁵⁴ The gap was the smallest during the first few years of employment and gradually widened as the number of service years grew. The existence of a salary cap for women employees further enlarged this gap at many companies.⁵⁵ The Lower Austrian Discount Company (Niederösterreichische Escompte-Gesellschaft), for example, paid male junior clerks 800 kronas and women junior clerks 720 kronas (80 percent of men's salaries), but by the fifth year of employment, women clerks only received 60 percent of the salary of male clerks (1,620 kronas and 3,350 kronas, respectively), and this declined to 52 percent by the twentieth year of service (3,270 kronas and 6,315 kronas, respectively).⁵⁶ *Der Österreichische Bankbeamte* often drew attention to the gender salary gap and demanded salary increases for women employees as well as for men.

The Reichsverein displayed a constructive attitude concerning *Beamtinnen* in banking. Misogynist arguments were caricatured from the very beginning. "How could an intelligent person question [the idea] that the same work deserves the same salary?" asked one contributor.⁵⁷ But other justifications for the gender pay gap were equally challenged: if not women, then uneducated apprentices would do the office work for meager salaries; if married male clerks deserved a higher salary to provide for their family, single men should also get smaller salaries. The latter disputed the idea that salaries should be set according to the needs of the employee instead of merit and performance. Moreover, the legal and social definition of the private clerk did not make any reference to gender. In addition to full equality within the association, equality at the workplace was also envisioned by contributors to *Der Österreichische Bankbeamte*.

54 Eder 2015.

55 See the salary schemes published in *Der Österreichische Bankbeamte* and the service regulations of the *Živnostenská banka* (*Služební řád pro úředníky Živnostenské banky v Praze* [Service regulations for the clerks of the Živnostenská banka in Prague], box 4830/1, OD, Fond ŽB, ČNB).

56 "Lombard- und Escompte-Bank" 1914. I refer to the overall salary of clerks including the basic salary, quarterly remuneration, and the inflation allowance (*Teuerungsbeitrag*), but do not include exceptional remuneration and pension contributions.

57 "Die Damen" 1910, 2.

They also pledged that women would no longer be salary ruiners (*Lohndrückerinnen*) if they received the same salaries as men. To achieve this goal, minimum age and qualification requirements were proposed for women clerks as well as the abolition of forced female celibacy.⁵⁸ The Reichsverein vowed to fight for total equality in employment conditions: the inflation allowance, the quarterly allowance, the residence allowance, yearly remuneration, access to the pension scheme, and the notice period.⁵⁹ Despite these demands, according to a commentator, there was not much change in terms of gender equality until the outbreak of the Great War. However, women clerks' attitudes toward their work changed "for the good" during the war, as the bad economic conditions reshaped the purpose of women's work. This meant that the salary of women clerks became indispensable to the family budget, and wages no longer served as merely "pocket money" for women. Moreover, the number of women clerks who married declined precipitously during the war, which resulted in a more stable staff.⁶⁰

In connection to these developments, the ideology of the "surplus woman" made the Czech discourse distinctively misogynist.⁶¹ The concept of the "surplus woman" primarily referred to demography: the reason for the flood of women clerks in private bureaus was the growing number, i.e., "surplus" of unmarried women. According to this logic, "Men could not marry because they were too poor. What caused this? Salary-ruining women!"⁶² Women were by nature more numerous than men, argued the *Clerks' Papers* (*Úřednické listy*); there were 1,047 women for every 1,000 men in Cisleithania according to the 1900 census.⁶³ But by the turn of the century, the "back-up" institutions for unmarried women—the convents and asylums established in the Middle Ages—were declining in numbers and did not take charge of the many unmarried women.⁶⁴ In the narrative of male clerks, the problem became more pressing around 1900 because unmarried women entered the banking sector and ruined the salaries of male clerks. This influx of women into the profession, in turn, impoverished male clerks, prevented them from marrying, and thus created a vicious cycle.

58 "Die Beamtinnenfrage" 1910.

59 "Die Beamtinnen" 1912.

60 "Frauenarbeit im Kriege" 1916.

61 "Otázka zaměstnání žen v ústavech peněžních" 1910; Fanta 1907; "K otázce ženských úřednic soukromých" 1904; "K ženské otázce" 1902; "Bankovní úřednictvo—ženy" 1898.

62 "Ženy jakožto konkurentky soukromých úředníků" 1902.

63 Fanta 1901, 2.

64 "Otázka zaměstnání žen v ústavech peněžních" 1910, 222.

Male clerks at the turn of the century also advanced a discourse that women lacked the “determination” to get married on their own. Accordingly, with the decline of organized marriage, women looked for lust, “walking princes,” or a comfortable urban life instead of stable marriage proposals.

The essence of the “woman question” is always simply about the man: the impossibility for women to get a man, and all the consequences of this. Every step that ensures that a larger number of men are married contributes to finding a solution to the woman question.⁶⁵

The solution to the problem, therefore, was the free marriage of male bank clerks to marry and the improvement of their financial circumstances.⁶⁶

On the point of marriage, the frustration of men clerks was not baseless. Marriage clauses in the contracts of clerks often contained marital restrictions: for example, the service regulations of the Živnostenská Banka stated that male clerks could only marry if they reached the eighth rank on the salary scale, which amounted to a basic yearly pay of 3,240 kronas in 1914, a salary level that male clerks reached in the ninth year of employment unless promoted in the meantime.⁶⁷ Additionally, specific marriage patterns in urban settings contributed to the restriction of marriage opportunities: marriages occurred later and less frequently in cities than in the countryside, and the dissolution of the traditional marriage circle further decreased opportunities to wed.⁶⁸ Still, the imbalance of the sexes was more imagined than a genuine social reality, and male clerks actually connected imagined demographic changes and their consequences to morality.⁶⁹

The other motif recurrent in Czech discourse was the unnaturalness of the bureau environment for women. Not only did women carry out tasks ill-suited for their natural characteristics but they also were unable to work independently and creatively. Women had always been dependent on men—formerly the husband—until they confronted the unprecedented social relations that defined the bureau. Although the wife was subordinate to the husband within the family, she could always rely on him, and they could establish a secure relationship with one another. The relationship between managers and women clerks involved a new type of subordination: the boss regarded

65 Fanta 1907, 27.

66 “K ženské otázce” 1902, 2–3.

67 *Služební řád pro úředníky Živnostenské banky v Praze.*

68 Dollard 2009, 78–79.

69 Dollard 2009, 83.

the female clerk merely in terms of profit, as a cheap workforce, and exploited her to the fullest extent.⁷⁰ A recurring theme was that women were regarded by employers as a form of capitalist merchandise, making them the victims of the rationalization process in urban capitalism. Women were also inexperienced in the public sphere and, consequently, could not defend themselves against exploitation. This was coupled with the assertion that women did not want to join professional associations and pay membership fees because they spent their money on things like gloves.⁷¹ Furthermore, women's lack of experience in the public sphere was the reason women clerks willingly stayed in the bureau after the end of office hours and happily brought home their unfinished work, concluded the narrative of male clerks.

For the *Österreichische Frauenrundschau*, the most crucial issue was the ability to lead a middle-class lifestyle, which was hampered by the small salaries of clerks. The average monthly salary of women clerks varied between 70 kronas and 120 kronas; however, an annual salary of at least 2,200 kronas was needed to be able to sustain a middle-class household. Overall, this budget included meals, clothing, a one-room apartment in the outer districts of Vienna, and additional expenses like pension contributions, personal income taxes, and cultural expenditures.⁷² Having a fixed salary, the only option for women clerks was to reduce their needs, both material and cultural.

In Hungary, one of the means used by the NAWOW to fight the pay gap was the creation of an employment bureau to negotiate between employers and job applicants. The experience of this bureau demonstrated that the lack of adequate professional training indeed resulted in a shortage of qualified women workers and caused the oversupply of underqualified applicants. The so-called ten-month trade courses provided training in typing, correspondence, and basic political arithmetic, but these courses did not provide sufficient training—on an equal level with secondary trade school for boys—to be able to take up higher positions in the bureau hierarchy.⁷³ Between 1903 and 1905, the NAWOW advertised 854 positions, and there were 410 applicants; still, 160 candidates were rejected because of inadequate qualifications.⁷⁴

An important component of employers' discrimination against women was the practice of forced female celibacy. The topic moved to the center of discussion in 1913, when the Magyar Kereskedelmi Hitelbank revised their service

70 "Otázka zaměstnání žen v ústavech peněžních" 1910, 222.

71 "K ženské otázce" 1902, 2.

72 Gronemann 1910.

73 Zimmermann 1999, 122–136.

74 "A szelleml proletariátus" 1907, 35.

regulations and curtailed their clerks' rights. The regulations stated that the marriage of women clerks would result in their immediate dismissal. All women clerks at the bank revolted against the proposal, and the board agreed to postpone the implementation of the new rule and created the possibility of receiving permission to marry at the discretion of the management.⁷⁵ The issue was widely discussed in the press and drew further attention to the challenges faced by women private clerks.⁷⁶

The campaign against marriage restrictions in Budapest was successful. But the female celibacy requirement was not a problem unique to the women clerks in Budapest. A similar clause was included in the service regulations of both the Österreichisch-ungarische Bank and the Živnostenská Banka, and data about the women employees of the latter showed that marriage almost exclusively meant dismissal for women clerks.⁷⁷ In those cases, there is no evidence that bank clerk associations initiated a fight for the right of women to marry. Both Hungarian and Austrian associations paid attention only to the problem in relation to male clerks: according to bank regulations, if male clerks did not meet the salary criteria, they were banned from marrying.

The case of the Austrian old-age pension law for private clerks further illustrates how the male clerk became the proxy to assess the situation of all clerks—including women—and the reactions of men and women clerks to changes in the system. Here, the male, middle-class orientation of the pension law angered many women clerks. The main issue, in short, was that the law discriminated against women, especially unmarried women, in pension provisions. From the outset, the survey conducted by the Ministry of Internal Affairs was designed to serve the needs of male clerks: it compiled statistics on, for example, the average age of only *male* clerks in combination with the average age of their wives and children.⁷⁸ The law set the financial contributions of women clerks too high and collected the same premiums from women clerks for lower pension distributions, and single women clerks could not profit from widow's pensions. Additionally, the children of married women clerks were only entitled to 50 percent of the pension amount, while the rate was 75 percent for the offspring of male clerks. The rationale was that female clerks, if they had children, were surely married to a male clerk, whereas male clerks

75 "Nőkongresszus" 1913.

76 "Gondolatok a Kereskedelmi Bank" 1913; "A Kereskedelmi Bank szolgálati szabályzata" 1913; "A Kereskedelmi Bank új szolgálati szabályzata" 1913.

77 See the personal files and salary sheets of women employees at the Živnostenská Banka: books 420–424, OD, Fond ŽB, ČNB.

78 Ministerium des Innern 1898, I: 120–131.

with children were most often married to women who were not employed. The law thus blended motives of social class and habitus with financial reasoning. The only relief for women was that in contrast to the illegitimate children of male clerks, the illegitimate children of female clerks were entitled to educational allowances.⁷⁹ These directives actually were not relevant for women clerks due to banks' practices of requiring women clerks to quit their jobs after marrying. Overall, then, the main demand of women clerks was to ensure "equal services for equal premiums."⁸⁰

The AWW wanted to stop discrimination and achieve recognition for women clerks as employees in their own right and not as the employed wife of a male clerk. The organization drew attention to the many shortcomings of the pension law. In the case of marriage, the pension institute reimbursed all the premiums paid by both the employee and the employer to women clerks; single women clerks who left their position of their own will were only entitled to receive their own payments. Similarly, if a widow remarried, she was no longer entitled to the widow's pension and instead received a compensation sum.⁸¹ The payments of women clerks were illusory for the most part. The retirement age, reached after altogether 480 months of employment, could not be attained by women in most cases due to periods of unemployment, early death, and for the fact that compulsoriness according to law usually started later in a woman clerk's career. Starting salaries were considerably lower among women, and they also had to go through a longer period of (unpaid) training than male clerks. In conclusion, this was basically an "annuity that was not paid to women."⁸² Furthermore, pregnancy and early childcare, family events associated with women, were not included at all in discussions concerning pension reform.

The particular demands of women included cheaper premiums, shorter waiting periods, voting rights for women in pension institutes, and the annulment of illusory payments.⁸³ The reaction of Richard Kaan, chief secretary of the Universal Pension Institute for Clerks (*Allgemeine Pensionsanstalt für Angestellte*) in Vienna, to the complaints of Adele Rosenberg, a member of the AWW, was typical. According to Rosenberg, it was misleading to provide women clerks with a cheaper option to buy "insurance years" because women clerks could not build enough of a savings to be able to take advantage of the

79 "Das Pensionsversicherungsgesetz" 1907; Rosenberg 1909.

80 Rosenberg 1909b, 61, 5.

81 Rosenberg 1909b, 61, 4.

82 C. G. 1906.

83 "Das Pensionsversicherungsgesetz" 1907, 8.

opportunity. Instead, she argued, women clerks should enjoy shorter waiting periods and smaller premium payments, and women's relatives, like parents, sisters, and brothers, should be able to receive pension allowances upon a woman clerk's death. When Rosenberg confronted Kaan with these issues in 1909, he merely replied: "Aren't you happy that at least once, women are taken into account?"⁸⁴ Nevertheless, some of the demands of women clerks were addressed prior to the Great War. Further amendments to the law reduced the number of years women clerks needed to work before retirement: from the initial forty years to thirty-five years 1913;⁸⁵ and the relatives of single women were also entitled to pension allowances after 1914.⁸⁶

There was no compulsory old-age pension for private clerks in Hungary, but similar discriminatory practices were put into effect by individual employers. Women, for instance, most often lost their premium payments if they quit their jobs due to marriage. The NAWOW started a campaign against gender discrimination in the charter of the National Old-Age Pension Association for Private Clerks (*Magántisztviselők Országos Nyugdíj-Egyesülete*). When they succeeded in abolishing gender discrimination in 1910, the NAWOW started to organize among women clerks and encourage them to join the fund as the only viable alternative to company-funded pension institutes.⁸⁷

4 Conclusion

One of the sources of gender inequality proved to be the limited ability of women clerks to defend their professional interests against the potential exploitation of companies, and in this respect, male clerks were better equipped than their female colleagues by far. Men, for example, had voting rights and could protest injustices at work through a number of different channels. Male clerks also were successful in certain areas: they were able to improve their salaries and received inflation allowances, pension provisions, and so forth. Male clerks could easily utilize the public sphere to advance their own interests and fight against the unfair dismissal of a colleague or the curtailment of their right to assembly. Changes in the attitude of male-dominated associations took place after 1910: they started to publicly criticize the unfair

84 "Sind Sie froh, daß man die Frauen wenigstens in einer Hinsicht berücksichtigt"; Rosenberg 1909b, 60, 8.

85 Abelles 1913.

86 Von einer staatlichen Kanzleihilfin 1914, 5.

87 Willhelm 1913; Willhelm 1911; A Nótisztviselők Országos Egyesülete 1910.

treatment of women clerks, for example, in the case of the institutionalized marriage clause or in the case of the unfair dismissal of a woman clerk because the boss "learned something about her" but refused to elaborate.⁸⁸

Male-dominated clerk associations became more engaged in the problems of their female counterparts when the number of women became too significant to ignore. Starting in the early 1910s, these associations gradually welcomed women clerks but only represented the interests of women clerks to a limited extent. The main problem here was the fact that regulations in general—the old-age pension system was the most notable example—regarded the situation of the male clerk as representative of the experience of all clerks. Consequently, there were protests for properly regulated holidays, office hours, and demands for salary increases, but the existing and prevailing differences between women and men employees were rarely addressed. The gender wage gap, or the discussion about the "salary-destroying women" in contemporary parlance, was addressed mostly from the perspective of male clerks, who only considered how the low salaries of women would affect the salaries of male clerks. This perspective, of course, limited the solutions male-dominated associations could offer.

In contrast to the associations led by their male colleagues, the main goal of women clerks' associations was to battle gender discrimination by addressing inequality within the educational system. Under-educated women could not claim equal status, and the lack of training damaged the prestige of educated women and undermined their fight for proper treatment in the office. Accordingly, the NAWOW actively criticized the ten-month trade courses in Hungary that could only produce lower-level office employees, and the AWW also advocated for equality in secondary vocational education. Both associations established a recruitment office to help their members find appropriate jobs and to force employers to offer fair labour conditions to women clerks; they also offered courses and lectures to improve the professional qualification of members. Overall, women clerks' associations tackled gender inequalities in work and society and aimed to establish women as independent economic actors at the *fin-de-siècle*. The main arenas of labour activism concerning the status of women clerks remained the public sphere and particularly the press, and advocacy efforts were quite successful. Women clerks were able to address and remedy some forms of gender discrimination—most notably the marriage clause at certain banks—through protests covered by the press.

88 "A tisztviselőnő becsülete" 1915.

The labour unions of women bank clerks in the Habsburg lands were similar in many respects. They differed from workers' trade unions in their political neutrality—bank clerks were often forbidden to join political parties or be elected to any office—and in the form of their activism. Bank clerks refrained from general strikes, with the first held only after the Great War in the Czech lands in 1921,⁸⁹ and they lobbied for their interests only through more pacific means like press releases, rallies, or open letters to the directorate. The strike scene of *Gentlemen Clerks* (*Hivatalnok urak*), a play by Béla Földes,⁹⁰ captures the difference between unions composed of workers and those of bank clerks very well. The former went on strike after the directorate dismissed two workers, and the workers refused to start the machines that day. The clerks of the company silently watched the scene from the window of the office upstairs, also embittered because a fellow accountant was dismissed the same day due to his considerable debts. Threatened by the director, the clerks promptly returned to work and were even ready to work overtime because clerks have “feelings of responsibility.” It is also notable that the Resistance Fund (*Widerstandsfond*) of the Reichsverein was most often used to sponsor bank clerks discharged for simply joining the association because bank management actively tried to prevent the unionization of clerks. Even though state borders (and an independent legal system) separated Hungary and Cisleithania, the problems of women bank clerks and the way they addressed them were astonishingly similar regardless of ethnic affiliation or region, although one significant difference is visible in the Czech case, where male clerks expressed a particularly misogynist attitude toward their female counterparts. Nevertheless, these similarities explain efforts to write a history of the *Gesamtmonarchie*.

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89 Charous 1953.

90 Földes 1908.

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