

A statistical Overview of the Gender Composition of Irish Credit Unions

D.G. McKillop^{a*}, R. Briscoe^b, O. McCarthy^b, M.Ward^b, and C. Ferguson^c

^aSchool of Management and Economics, Queens University Belfast.

^bCentre for Co-operative Studies, University College Cork.

^cSchool of Commerce and International Business, University of Ulster at Coleraine.

*Corresponding Author: Professor Donal McKillop, School of Management and Economics, Queens University, Belfast, Northern Ireland, BT71NN.

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Abstract

Credit unions are voluntary co-operative financial institutions. In that they deal exclusively with their own members credit unions can claim to be the purest form of all co-operatives. The credit union movement in Ireland permeates all of society. At present there are approximately 600 credit unions in Ireland serving two million members with assets under their control of £3.1 billion. Credit unions espouse the principle of gender inclusiveness, which is viewed as a fundamental co-operative concept. Based on a survey of 500 credit unions in Northern Ireland and the Republic of Ireland this study explores women's participation in the Irish movement. The empirical analysis highlights that gender balance in Irish credit unions is superior to that in many other organisations and that in recent years there has been gravitation towards greater equanimity. As yet, however, a fine balance has not been achieved, with a gender niche effect very much apparent with respect to many functions. Analysis of the gender composition of credit union boards highlighted the numerical domination of men with the situation exacerbated by the fact that the principal office holder positions, such as that of Chair and Vice-Chair, are very much a male preserve. This contrasts with the position of Secretary where a greater number of women than men perform this function. This gender differential was reinforced on examination of the profile of paid employees. In the role of teller, women occupy the dominant employment position, a result not replicated for managerial positions.

Section I: Introduction

“Co-operatives that allow women all the latitude they need to develop fully their aptitudes and skills will reap all the benefits in the years to come.” (A.F. Laidlaw, 1980)

Co-operative philosophy is underpinned by the idea that people are *origins of action* with the ability and creativity to take charge of their own lives and do not have to be passive members of society (Briscoe et al, 1982). This philosophy enables people to identify their own needs, and through the vehicle of the co-operative, join together in designing and implementing a way of meeting these needs.

Early attempts at co-operation in Ireland acknowledged the equality of women by granting suffrage to women members. William Thompson, one of the first co-operative theorists, argued extensively in the early 1800s for equality among the sexes and the self-development of women. A dyed-in-the-wool feminist, he contended that it was possible for human beings to live as equals and share power as a condition for social happiness (Dooley, 1997). He recognised the general leadership qualities, skills and insights of women and was adamant that political rights for women were necessary if equality between men and women were to become a reality. Although he made detailed proposals for a co-operative community where men and women would be equal, his dreams were not realised in his lifetime. However, in the early 1830s, a well-intentioned Irish landlord by the name of John Scott Vandeleur, encouraged the workers on his estate to set up a co-operative farm. Women were fully involved and were granted a vote, thereby going against the social and political grain of that time. Although this was gambled away by Vandeleur only two years later, it was the first formal co-operative initiative in Ireland to involve women to such an extent. Women were called into action, again by a co-operator, in 1911. Horace Plunkett, founder of the Irish agricultural co-operative movement, appealed to women to spearhead a movement for social action which in a way would parallel the co-operative movement (Moran, 1985).

Credit unions are an example of a financial co-operative. A credit union can be thought of as a ‘purchasing’ co-operative from the standpoint of its borrowing

members and a 'marketing' co-operative to its saving members (Taylor, 1971). Since it deals exclusively with its members, a credit union can claim to be the purest form of all co-operatives (Croteau, 1963). It cannot do business with the general public due to charter limitations based on serving a membership that is characterised by a common bond. Presently there are approximately 440 credit unions registered in the Republic of Ireland with a total asset base of £2.8 billion and a total membership of 1.8 million. While in Northern Ireland there are 167 credit unions with assets under their control of £300 million and a membership of 250,000.¹

Despite the penetration of credit unions into almost every community in Ireland, academic research on credit unions in an Irish setting, and more particularly, women's participation in credit unions in Ireland, is sparse². What limited material exists does, however, suggest that although women comprise over half the membership of Irish credit unions they are under-represented at decision-making levels within credit unions. For example, McCarthy, (1998) identified that women held only 12% of voluntary decision-making positions within the structure of the Irish League of Credit Unions (ILCU), one of the main credit union umbrella bodies. However, there is little or no prior data to establish the precise level of involvement by women in Irish credit unions themselves.

Set against this paucity of data this paper aims to explore the gender mix of credit unions in both Northern Ireland (NI) and the Republic of Ireland (RoI). The gender mix is explored on a range of fronts. In the first instance, the gender mix of individual credit unions both by jurisdiction and size is detailed. The analysis then considers the gender profile of volunteers, committee members and the Board of Directors. Where appropriate, a time series dimension is also explored by considering shifts in relative positions over the course of the last five years. Results are analysed by size of credit union and by jurisdiction. The analysis is presented against the backdrop that credit unions espouse the principle of gender inclusiveness, which is viewed as a fundamental co-operative concept.

¹ In excess of 108 million people, in 84 nations now belong to a credit union and, in aggregate terms, the assets of credit unions worldwide are calculated at \$536.2 billion (World Council of Credit Unions, 2001).

In terms of the paper's presentation, a sectionalised framework is adopted. The following section (section II) documents some literature against which this paper's empirical findings will be set. Section III details the survey methodology employed while empirical results are presented in section IV. The analysis is completed with a number of concluding comments.

Section II: Literature Review

Researchers have identified women as tending to hold lower ranking posts in organisations while higher salaried positions are monopolised by males. In its newsletter, InterSector, (Winter 1997/1998), the Canadian Co-operative Association addresses issues relating to the involvement of women in decision making within credit unions. It was found that the Boards of Directors of Canadian co-operatives and credit unions were largely, if not wholly, male dominated. The article offers a number of suggestions for the apparent underrepresentation of women on the boards. Some argue that women choose not to take on higher levels of responsibility and that discriminatory practices are not solely to blame. There is also a debate as to whether women should first gain experience at committee level prior to becoming a member of the board. It is also suggested that, to gravitate towards greater balance on credit union boards and committees, the nominating committee of individual credit unions should be specifically tasked with increasing the participation rate of women where gender imbalance is seen to exist.

Being blocked from senior positions within an organisation is termed 'vertical segregation'. The description of how there exists a barrier to hinder women from climbing to the top of the corporate ladder is also sometimes referred to as 'the glass ceiling effect'. Brett and Stroh (1994) claim that while the ratio of male to female workers being hired is approximately equal, women are not entering senior management at comparable rates. Burke and McKeen (1994) are also of the opinion that women have succeeded in attaining lower-level management positions but have been less successful in attaining middle to upper-level managerial posts. Bradshaw et al (1996) are also in agreement and state that "*women are more likely to be found in*

² See McKillop et al. (2002), for a review of some recent research on credit unions in a British Isles' context.

higher proportions on power-sharing boards rather than CEO-dominated boards". In a board where the power is shared, no one person can control the decision making process, and so members of such boards could be perceived as having less power than CEO-dominated board members. Miller McPherson et al. (1982) also suggest that women are to be found in less prestigious organisations while Tienari et al. (1999) in a study of the banking sector in Western Europe highlighted the dual occurrence of a downgrading of management decision-making at branch level and a rise in female participation within branches. The authors concluded that as branch management became a dead-end position in terms of upward career mobility males sought more prestigious positions and women increasingly filled the vacancies.

More recently, the term 'glass ceiling effect' has been revised and subsequently rephrased the 'glasshouse effect'. This more general term implies that women are not only victims of vertical barriers, but also face horizontal segregation. This refers to the fact that women are limited in their choice of career, as many occupations are thought of as specifically male-oriented. Lupton (2000) notes that the distinctions made between the males and females in the workplace "*has meant that most men and women work in occupations that are predominantly populated by members of the same sex*". Maclaran and Catterall (2000) indicate that women now dominate positions in the marketing sector that involve interaction with customers. Other studies such as Alvesson (1998) and Krider and Ross (1997) examine the sales roles of women in advertising and public relations respectively. It is believed that women have qualities more suited to such jobs, as they may be more patient and friendly towards customers and prospective clients.

Some researchers believe that it is because of women's personal choice that they are not found in equal numbers in top-ranking positions. Women may feel uncomfortable working in a male dominated workplace or may prefer not to have to adopt male traits to fit in (Oakley, 2000). Women may not be made welcome by their male counterparts, as they are seen as a threat to the 'old boy network' and they could subsequently experience feelings of isolation. Such hostility could discourage women from seeking top positions and worries of being disliked if they achieve success could limit their aspirations.

The issue of women's personal preference regarding taking on managerial roles also relates to women taking career breaks or opting for part-time work in order to rear their children. Benschop and Doorewaard (1998) found that 'the mommy track' often results in an increase in the number of women working part-time. In addition, they found that mothers were less likely to do overtime and were unable to attend training courses outside office hours. Such factors would often be considered when assigning senior positions, leaving working mothers at a distinct disadvantage.

On the same subject, Roberts and Coutts (1992) note that 44 percent of women work part-time, compared to only 8 percent of men. Some researchers have argued that part-time workers lack visibility, have less time to establish relationships and networks, tend to be allocated to marginal roles with a narrow range of duties and also carry the stigma of low commitment (Edwards et al 1999).

For equality in the workplace, it appears that organisational restructuring is needed. In recent years, companies have downsized in an attempt to become more successful in the increasingly competitive business world. Such change has brought about alterations in the structural set up of managerial staff in firms, and Edwards et al (1999), examine whether this has any significance for female workers. Because of downsizing, companies' power structures are affected and this may lead to the decomposition of the old boy's network. With the male circle being presented with such a challenge, women are provided with greater opportunity to overcome gender imbalance. Furthermore, because many firms are delayed when downsized, managers of middle and lower levels are given more authority, and it is at these levels that women are better represented.

Edwards et al (1999) also acknowledge that organisational restructuring has an effect on the nature of managerial work. More emphasis is based on creating and maintaining good relationships with customers and colleagues and working as part of a team. Qualities such as sensitivity and tolerance are becoming more important, traits traditionally associated with women.

In theory, it would appear that organisational restructuring would lead to equality for women, but Edwards et al (1999) find that such changes have done little to remedy

gender imbalance. Restructuring has led to more intense working conditions, giving rise to long hours of work and extensive travel, which is unfeasible for women who wish to maintain a balance between work and family commitments. Edwards et al conclude that regardless of organisational restructuring, women will find it difficult to overcome male domination.

Section III: Methodology

The size of an organisation may be an important variable in the determination of whether women have equality of opportunities. Edwards et al. (1999) argue that as organisations grow the demand for managerial and administrative staff also increases which then strengthens the business case for measures to recruit and retain non-traditional sources of managerial labour. Questionnaires were therefore sent to 500 credit unions in Ireland spread across three size categories based on the membership base of credit unions.³

The legislative environment under which credit unions operate in NI and the RoI differ. The 1997 Credit Union Act governs credit unions in the RoI. In NI credit unions are governed by the Credit Unions (NI) Order, 1985. Furthermore in the RoI, the Irish League of Credit Unions (ILCU) is the umbrella body of the Irish credit union industry. In the RoI the majority of credit unions are affiliated to the ILCU and adopt its model rules which in turn are influenced by the 1997 Credit Union Act. The ILCU maintains an all-Ireland dimension with some 107 credit unions in NI also affiliated to the ILCU. A further trade association in NI is the Ulster Federation of Credit Unions (UFCU). Some 53 credit unions are affiliated to the UFCU and their model rules and modus operandi are very much dictated by the Credit Unions (NI) Order, 1985.⁴ For these reasons it was viewed important to also sample credit unions on the basis of jurisdiction. Consequently of the 500 questionnaires mailed 350 were sent to credit unions in the RoI and 150 to those in NI.

³ The questionnaire posed 31 questions. Where appropriate a number of the questions also provided the respondent with the opportunity to provide a supplementary commentary. A copy of the questionnaire can be obtained from the authors.

⁴ Religious affiliation is the main driving force behind the establishment of two trade associations in NI. In the main, credit unions emanating from the Catholic community are affiliated to the ILCU while those located within Protestant communities are tied to the UFCU. It should also be noted that there are seven credit unions affiliated to neither organisation. Of that number three are independent and four follow the Antigonish model of Nova Scotia.

Approximately seven weeks after the initial mail shot, 165 credit unions had returned a completed questionnaire. At this point second requests, in the form of either a follow up telephone call or e-mail, were sent to those credit unions that had failed to respond. This resulted in the return of a further 30 questionnaires. Non-response bias was a potential problem. To test for this, chi-square tests were used to identify whether there were significant differences between early and late responses. The results of the analysis of the first respondents (early respondents) were compared with those who returned questionnaires after the second request (late respondents). Late respondents were used as surrogates for non-respondents (Wallace and Mellor, 1988; Oppenheim, 1992; Babbie, 1998). No significant differences between the early and late respondents were found. The details of usable responses (and response rates) by jurisdiction are presented in Table 1. As can be seen in Table 1, the requests were made in approximate proportion (70 percent RoI and 30 percent NI) to the number of credit unions in each jurisdiction.

Table 1
Response Rate to Request for Information from Credit Unions

Region	Requests Made	Usable Responses			Usable Response Rate
		After 1 st Letter	After 2 nd Letter	Total	
RoI	350	122	16	138	39%
NI	150	43	14	57	38%
Total	500	165	30	195	39%

In order to identify whether the gender mix within credit unions was related to the size of the organisation, credit unions were categorised into three, size-related groups based on membership in the following manner: greater than 5,000 members; 2,500 to 5,000 members; and, less than 2,500 members. This is shown in Table 2. Again requests were made in approximate proportion to the credit unions in each of the size categories. The differential number of questionnaire returns across size categories consequently reflects disparities in the actual number of credit unions in the respective membership groupings. From Table 2 it is clear that in the RoI the majority of questionnaire returns came from credit unions in the size category members greater than 5,000. This reflects the fact that this group dominates credit union activity in the RoI. In contrast, the largest number of returns from NI credit unions was from the category less than 2,500 members. This is indicative of the relatively large number of new credit union formations in NI over the last decade particularly of credit unions

now affiliated to the (UFCU). These credit unions, for the most part, would be small scale in both their asset and membership bases.

The response rate by size category was marginally higher for large credit unions, and declined with size reduction, with the decline in response rate similar for credit unions in RoI and NI. The probable reason for this is that smaller credit unions are less likely to have full-time paid employees staffing their offices who quickly channel correspondence and requests to relevant parties. However, response rates by size category for each jurisdiction were similar.

Table 2
Credit Unions by Size and Jurisdiction

Size Category (Total Assets)	RoI		NI		Total	
	No	%	No	%	No	%
Greater than 5,000 members	65	47%	10	18%	75	38%
2,500 to 5,000 members	41	30%	15	26%	56	29%
Less than 2,500 members	32	23%	32	56%	64	33%
Total	138	100%	57	100%	195	100%

Section IV: Results

Membership profile

A significant number of credit unions within the sample were unable to provide a gender breakdown of their membership. From the sample of 195 credit unions this information was returned by 115 (82 RoI credit unions and 33 NI credit unions). The overall gender breakdown was broadly equiproportionate between genders with 47 percent of membership male and 53 percent female. There was only a marginal difference between credit unions in NI (48% male and 52% female) and those in the RoI (47% male and 53% female). In addition, an analysis based on membership size categories did not detect any substantive gender differences between the three size classifications. The profile highlighted is not out of line with expectations and indeed mirrors that in other countries. For example, the Association of Asian Confederations of Credit Unions with an affiliation of 10.5 million members and 13 national federations reports that women make up 50 percent of membership in credit unions.

They also add, however, that this is not commensurate with the participation of women in the decision-making process which tends to be much less in most of their member countries.

Full-time and part-time employees

A breakdown of full-time and part-time employees by gender and by jurisdiction is detailed in Table 3. This information is presented for both the present and five years past.

Table 3
Full-Time and Part-Time Employees by Credit Union Jurisdiction

Emp. Status	Current Position			Position 5 years ago		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
RoI (F/time)	1.052	3.754	-2.702*	0.75	2.129	-1.379*
NI (F/time)	0.281	1.825	-1.544*	0.368	1.228	-0.86*
RoI (P/time)	0.256	2.329	-2.073*	0.147	1.427	-1.28*
NI (P/time)	1.246	3.088	-1.842*	1.123	1.860	-0.737

*The t-test for equality of means assuming equal variances indicates that the average number of employees is significantly different between genders at the 5 percent level of significance.

Without exception women dominate in terms of both full-time and part-time employment within credit unions. The t-test for equality of means also highlights that the majority of the documented differences are significant at the 5 percent level. From Table 3 it is also evident that the gender differential has widened over the course of the last five years in each of the categories under examination with the most pronounced change occurring with respect to the average number of full-time employees in RoI credit unions. Although the average number of employees within credit unions is small, explanations for the relative rise in female participation may be obtained from observations made about other professions. Maclaran and Catterall. (2000) suggest that in the area of marketing “*women have come to dominate in marketing roles with a strong customer interface*”. This may apply in the case of credit unions in that the nature of credit union business has, in all its aspects, an overt emphasis on dealing with customers/members. A competing explanation centres on Tienari et al. (1999) analysis of the banking sector in Western Europe which suggested that as branch management became a dead-end position in terms of upward career mobility males sought more prestigious positions and women increasingly filled the vacancies. Again a parallel can be drawn with Irish credit unions where, in

most instances, paid positions within credit unions are an end in themselves with little scope for career advancement within the organisation.

A breakdown of full-time and part-time employees by size classification is detailed in Table 4. This information is again presented for both the present and five years past.

Table 4
Full-Time and Part-Time Employees by Credit Union Size

Emp. Status	Current Position			Position 5 years ago		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
Greater than 5,000 members (F/time)	1.681	6.069	-4.388*	1.270	3.581	-2.311*
Greater than 5,000 members (P/time)	0.320	3.360	-3.04*	0.392	2.189	-1.797*
2500-5000 members (F/time)	0.296	1.907	-1.611*	0.309	1.155	-0.846*
2500-5000 members (P/time)	0.537	2.333	-1.796*	0.382	1.509	-1.127*
Less than 2,500 members (F/time)	0.194	0.742	-0.548*	0.164	0.410	-0.246**
Less than 2,500 members (P/time)	0.839	1.726	-0.887*	0.557	0.902	-0.345

*The t-test for equality of means assuming equal variances indicates that the average number of employees is significantly different between genders at the 5 percent level of significance.

**The t-test for equality of means assuming equal variances indicates that the average number of employees is significantly different between genders at the 10 percent level of significance.

In each of the three size classifications women dominate in terms of both full-time and part-time employment within credit unions. The t-test for equality of means highlights that the documented differences are significant at the 5 percent level with the exception of part-time employees in credit unions with less than 2,500 members for the period five years past. From Table 4 it is also the case that the gender differential has widened over time for each of the size categories. Credit unions as not-for-profit organisations may be viewed as non prestigious organisations and one strand within the earlier literature review suggested that women have greater levels of representation within less prestigious organisations (see for example, Miller McPherson et al. (1982)).

The questionnaire returns allow a distinction to be made in the roles occupied by full-time and part-time employees. In particular a distinction is drawn between those operating in managerial, teller, clerical and administrative functions. In that the

volume of detail is overly extensive Table 5 simply highlights the gender mix by jurisdiction for two roles – managerial and teller.⁵

Table 5
Employees by Credit Union Jurisdiction (Management and Tellers)

Emp. Status	Managerial Positions			Teller Positions		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
RoI (F/time)	0.770	0.777	-0.007	0.204	2.212	-2.008*
NI (F/time)	0.140	0.421	-0.281*	0.036	0.839	-0.803*
RoI (P/time)	0.245	0.166	0.079	0.504	2.832	-2.328*
NI (P/time)	1.368	0.790	0.578**	1.071	2.054	-0.983*

*The t-test for equality of means assuming equal variances indicates that the average number of managers/tellers is significantly different between genders at the 5 percent level of significance.

**The t-test for equality of means assuming equal variances indicates that the average number of managers/tellers is significantly different between genders at the 10 percent level of significance.

The earlier robust finding that women occupy a dominant employment position within credit unions clearly translates to the role of teller where in each case the mean difference is significantly different at the 5 percent level of significance. This singular and uniform result does not, however, hold for managerial positions. Indeed in the case of part-time management positions in both RoI and NI the average number of men in employment is greater than the average number of women although the result is only significant in the case of NI. Although the numbers are small some evidence does emerge from Table 5 to suggest that within credit unions there is evidence that men gravitate towards the higher earning and potentially more high profile roles. This niche effect was highlighted in the literature review for other professions. For example, Krider and Ross (1997) in a study of the public relations profession states

“..... a majority of women fill the technical roles, i.e. those roles that co-ordinate events and keep the customer happy while men take those roles that are more powerful and prestigious.”

A breakdown of full-time and part-time employees in managerial and teller positions based on credit union size is detailed in Table 6.

⁵ A statistical overview of the other functions – clerical, administrative and ‘other’ is available from the authors on request.

Table 6
Employees by Credit Union Size (Management and Tellers)

Emp. Status	Managerial Positions			Teller Positions		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
Greater than 5,000 members (F/time)	1.197	1.132	0.065	0.288	3.507	-3.219*
Greater than 5,000 members (P/time)	0.039	0.066	-0.027	0.425	3.055	-2.630*
2500-5000 members (F/time)	0.236	0.509	-0.273*	0.109	1.000	-0.891*
2500-5000 members (P/time)	0.400	0.273	0.127	0.582	2.218	-1.636*
Less than 2,500 members (F/time)	0.097	0.242	-0.145*	0.016	0.484	-0.468**
Less than 2,500 members (P/time)	1.403	0.774	0.629**	1.000	2.226	-1.226

*The t-test for equality of means assuming equal variances indicates that the average number of managers/tellers is significantly different between gender at the 5 percent level of significance.

**The t-test for equality of means assuming equal variances indicates that the average number of managers/tellers is significantly different between gender at the 10 percent level of significance.

For each of the size classifications women are more heavily represented than men in the role of teller, which, as highlighted, is a role with a strong customer interface, and hence matches many of the 'labels' associated with females. These traits include empathy, helpfulness, caring, interpersonal sensitivity and recognition of community interests (see for example Maclaran and Catterall (2000)). Credit union size as a variable does not impact upon this situation. In the case of managerial positions three of the mean difference values are not significant while of the three significant values one is positive indicating that a greater average number of men occupy managerial positions (part-time management positions in credit unions with a membership less than 2,500). It should also be noted that, although the result does not prove significant men dominate in managerial positions in the largest group of credit unions where it might be assumed that better career opportunities pertain.

Membership of the Credit Union Board/Committee

Sections 53 to 76 of the 1997 Credit Union Act in the RoI, reflected in ILCU standard rules 64 to 126, detail provisions for management of credit unions by the Board of Directors, and also by the supervisory and other committees (see Quinn (1999)). In that

the 1997 Act is reflected in the model rules of the ILCU, it is the case that the inherent structure also translates to those credit unions in NI which are affiliated to the ILCU.

Elections to the Board of Directors are held at the AGM with members voting by secret ballot. Elections are required even if candidates are not being opposed and there is no competition for specific positions. The Board of Directors in the RoI must have an odd number of directors, at least seven but not more than fifteen. The term of office should not exceed three years and begins at the conclusion of the AGM.

In accordance with section 63 of the 1997 Credit Union Act immediately after the annual or special general meeting at which an election for directors is held, the Board of Directors elect directors to fill the principal posts that are vacant. These posts include (Chairman (or President), Vice-Chairman (or Vice-President), Treasurer and Secretary. Quinn (1999) states

“Chairman is construed in accordance with statutory interpretation to include chairwoman, chairperson, chair and cathaoirleach, terms which are not used in the legislation or rules. Gender inclusiveness is a fundamental co-operative concept since the pioneering days of Nora Herlihy, and many women serve in senior posts”

In the context of NI, the Credit Unions (NI) Order (1985) dictates the rules followed by credit unions in NI. An examination of the model rules for credit unions affiliated to the Ulster Federation of Credit Unions, UFCU, highlights a number of differences from the situation pertaining to ILCU affiliates in the RoI. In the first instance the credit union board is called ‘the committee’. The number of members on the committee cannot be less than 12 and no more than 21, all of whom must be of full age. Committee members must retire at the third AGM following their election although any retiring committee member is eligible for re-election. Within the period of seven days beginning on the day following the AGM, the committee must elect by secret ballot from its number a Chairman, Vice-Chairman, Treasurer and a Secretary of the credit union. The Chairman, or in his/her absence the Vice-Chairman, must preside at meetings of members and at meetings of the committee.

Finally it should be noted that in the UFCU model rules there is an obligation that at least two members of each sex should be on the committee.

“Where there is at any time only one member of either sex on the committee then no appointment of any person to be a member of the committee shall be valid unless that appointment brings the lowest number of members of either sex up to two.”

The opportunity is taken in Table 7 and Table 8 to examine the composition of the credit union board/committee (hereafter referred to as simply the ‘board’) by jurisdiction and by credit union membership size.

Table 7
Composition of the Credit Union Board/Committee by Credit Union Jurisdiction

Emp. Status	Current Composition			Composition 5 years ago		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
RoI	8.137	5.031	3.106*	8.212	4.697	3.515*
NI	7.314	4.510	2.804*	6.877	3.717	3.16*

*The t-test for equality of means assuming equal variances indicates that the average number of board/committee members is significantly different between genders at the 5 percent level of significance.

Table 8
Composition of the Credit Union Board/Committee by Credit Union Size

Emp. Status	Current Composition			Composition 5 years ago		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
Greater than 5,000 members	9.206	4.274	4.932*	9.384	4.137	5.247*
2,500-5,000 members	7.173	5.308	1.865*	6.82	4.76	2.06*
Less than 2,500 Members	6.87	5.378	1.492*	6.779	4.407	2.372*

*The t-test for equality of means assuming equal variances indicates that the average number of board/committee members is significantly different between genders at the 5 percent level of significance.

Three main points are discernible from Table 7 and Table 8. First, all mean difference values are positive and statistically significant in both tables. This emphasises that on credit union boards, men, in numerical terms, dominate. Second, a comparison of the composition now and five years ago indicates that the difference between genders has narrowed for both jurisdictions and for each of the size classes although change over the period has been somewhat marginal. Third, the mean difference values in Table 8 are positively associated with credit union size. The largest difference in the gender mix, 4.932, is for credit unions with a membership in excess of 5,000 members. The other mean difference values are of a much smaller magnitude, 1.865 for credit unions with a membership between 2,500 and 5,000 and 1.492 for credit unions with members less than 2,500.

Although credit unions espouse the principle of gender inclusiveness, which is viewed as a fundamental co-operative concept, the data overview of Table 7 and Table 8 suggests a somewhat contradictory picture. Of course it must be stressed that this is not unique to credit unions in Ireland. The Canadian InterSector Newsletter (1997/1998) reported on a review by the Canadian Co-operative Association of the board composition of its 35 member organisations. The overview revealed that women make up 16.2 percent of the boards. Looked at by sector, women comprise 2.9 percent of agricultural boards, 11.3 percent of retail/wholesale boards; 12.1 percent of insurance boards; 47.7 percent of service sector boards and 22.4% of credit union boards. In terms of the analysis of Irish credit unions, taking the sample of 195 credit unions as a whole it transpires that 38 percent of board members are female. This is a much higher proportion than in the case of Canadian credit unions.

Some research, most notably Odendahl and Youmans (1994), identified a further disparity with respect to nonprofit boards. In particular, they found “*greater representation of women on smaller, more community-based, lower-budget, and less powerful and connected nonprofit boards....*” Bradshaw et al. (1996) indicate that in looking for explanations Odendahl and Youmans turn towards the “*institutionalised sexism and racism of the nonprofit sector*”. If credit union size is indeed associated with the power of the credit union in the local community and the esteem with which the credit union and its officers are held then Table 8 might lend support to the assertions of Odendahl and Youmans. For credit unions with less than 2,500 members, 43 percent of board members are women, which contrasts with 32 percent for those credit unions with a membership in excess of 5,000.

The questionnaire returns also enable the gender composition of the principal office holders to be determined. This information is detailed in Table 9 on the basis of jurisdiction while in Table 10 credit union membership size is the control variable.

Table 9
Principal Office Holders on the Credit Union Board/Committee by Credit Union Jurisdiction

	% Male	% Female	% Male & Female	% Two Male	% Two Female	%Other*
RoI						
Chair	74%	22%	-	-	-	4%
Vice-Chair	65%	27%	1%	3%		4%
Treasurer	37%	22%	18%	12%	7%	4%
Secretary	32%	32%	15%	4%	14%	3%
NI						
Chair	72%	23%	-	-	-	5%
Vice-Chair	79%	16%	-	-	-	5%
Treasurer	40%	21%	5%	18%	12%	4%
Secretary	30%	37%	7%	4%	20%	2%

*Other relates to either missing values or in certain instances a credit union may have a different mix of a particular office holder than that detailed in the table.

Table 10
Principal Office Holders on the Credit Union Board/Committee by Credit Union Members Size

	% Male	% Female	% Male & Female	% Two Male	% Two Female	% Other*
Greater than 5,000 members						
Chair	71%	25%	-	-	-	4%
Vice-Chair	74%	21%	-	-		5%
Treasurer	50%	18%	16%	11%	3%	2%
Secretary	43%	30%	11%	4%	9%	3%
2500-5000 members						
Chair	71%	22%	-	-	-	7%
Vice-Chair	60%	33%	-	2%	-	5%
Treasurer	38%	26%	7%	16%	9%	4%
Secretary	24%	46%	9%	4%	15%	2%
Less than 2,500 members						
Chair	77%	18%	-	-	-	5%
Vice-Chair	73%	18%	2%	3%	-	4%
Treasurer	21%	24%	21%	15%	16%	3%
Secretary	24%	27%	18%	3%	26%	2%

*Other relates to either missing values or in certain instances a credit union may have a different mix of a particular office holder than that detailed in the table.

In the case of Chair and Vice-Chair the majority of credit unions in the sample have only one office holder for each position. This contrasts with the positions of Treasurer

and Secretary where more than one person may be performing the function. For these latter cases the respective tables also provide a percentage breakdown of credit unions which have a male and female, two males, or two females acting in the said capacity. For Chair and Vice-Chair the clear picture emanating from Table 9 and Table 10 is that these positions are very much a male preserve. In addition, and particularly in the case of Chair, the percentage weights are relatively constant between jurisdiction and across size class. The disparity between genders is much less when it comes to the position of Treasurer although only in the case of credit unions with members less than 2,500 do the number of women in the position outstrip the number of men. For the position of Secretary the situation is reversed. In all cases in Table 9 and Table 10, bar one, do a greater number of women perform this function than men. The earlier argument that credit union size may confer esteem on the credit union and its officers in its local community may be a part explanation for the outlier gender breakdown for Secretary in the case of those credit unions with a membership in excess of 5,000. This esteem factor may be such in the case of larger credit unions that it may outweigh what Roberts and Coutts (1992) suggest may be an occupation that is traditionally viewed as 'women's work'.

Membership of the Main Credit Union Committees

The ILCU rules and the Credit Union Act (1997) in the RoI, identify, in detail, a number of committees that should be established. Although the committee structure in the ILCU rules and the 1997 Act are not identical, there is major overlap. The Credit Unions (NI) Order (1985) contains no such reference to committees and this is reflected in the fact that there is no mention of a detailed committee structure in the UFCU trade rules. As a consequence of this, there is less direction for UFCU credit unions to establish multiple committees. The questionnaire returns permitted a breakdown of the gender composition of the mandatory and key optional committees. This information is detailed in Table 11 on the basis of jurisdiction and in Table 12 for credit union membership size.

Table 11
Membership of the Main Credit Union Committees by Credit Union Jurisdiction

Committee	RoI			NI		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
Supervisory	1.626	1.475	0.151	2.055	1.218	0.837*
Credit Control	1.813	1.331	0.482*	1.386	1.456	-0.070
Credit	2.655	1.871	0.784*	2.070	1.456	0.614**
Membership	0.971	1.101	-0.130	0.860	0.702	0.158
Education	1.137	1.194	-0.057	0.561	0.561	0.000
Planning	2.043	1.050	0.993*	0.947	0.649	0.298

*The t-test for equality of means assuming equal variances indicates that the average number of committee members is significantly different between genders at the 5 percent level of significance.

**The t-test for equality of means assuming equal variances indicates that the average number of committee members is significantly different between genders at the 10 percent level of significance.

Table 12
Membership of the Main Credit Union Committees by Credit Union Size

Committee	Greater than 5,000 members			2,500-5,000 members			Less than 2,500 members		
	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference	Male (mean no.)	Female (mean no.)	Mean difference
Supervisory	2.053	1.197	0.856*	1.727	1.455	0.272	1.467	1.533	-0.066
Credit Control	1.947	1.329	0.618*	1.600	1.255	0.345	1.436	1.500	-0.064
Credit	2.908	1.724	1.184*	2.236	2.036	0.200	2.129	1.548	0.581**
Membership	1.173	1.053	0.120	0.782	1.000	-0.218	0.710	0.871	-0.161
Education	1.500	1.224	0.276	0.618	0.818	-0.200	0.629	0.807	-0.178
Planning	2.855	1.118	1.737*	1.273	0.982	0.291	0.710	0.581	0.129

*The t-test for equality of means assuming equal variances indicates that the average number of committee members is significantly different between genders at the 5 percent level of significance.

**The t-test for equality of means assuming equal variances indicates that the average number of committee members is significantly different between genders at the 10 percent level of significance.

Supervisory Committee

The role of the supervisory committee, which must have three or five members, is one of internal audit. Sections 58 to 62 of the Credit Union Act (1997) in the RoI relate to the functions of this committee. The supervisory committee is elected from among the members by secret ballot. From Table 11 and Table 12 two significant mean difference values emerge, for NI credit unions (Table 11) and for credit unions with members in excess of 5,000 (Table 12). In both cases the mean difference values are positive indicating that men have a dominant role in the supervisory function.

Credit Control Committee

The main function of the credit control committee is to ensure the repayment of loans by members in accordance with their loan agreements. At least one member should also be a director of the credit union. The committee should have at least three members. The credit control committee as with all committees, other than the supervisory committee, is appointed by the Board of Directors and not by members. Again, only two of the five mean difference values prove significant with both values positive intimating that there is a greater representation by men on this committee. The significant results are: for RoI credit unions (Table 11) and for credit unions with members in excess of 5,000 (Table 12).

Credit Committee

The credit committee manages the issuing of loans to members and appointments to this committee are dealt with in section 67 of the Credit Union Act (1997). There is a requirement to report to the Board of Directors at each meeting of the board. There should be at least three members on this committee and at least one member should also be a director of the credit union. Of the five mean difference values reported in Table 11 and Table 12 all are positive with four of the values statistically significant, indicating a disproportionate representation of men on this committee. It should be emphasised that this is the committee that essentially determines who will and who will not receive a loan from the credit union.

Membership Committee

The membership committee deals with applications to join the credit union and is responsible for the keeping of records of membership. It must notify the board of new

members whose applications have been approved and submit doubtful applications to the board for its decision. It must have at least three members and at least one member should also be a director of the credit union. The picture depicted in Table 11 and Table 12 for the membership committee is one of equality in the make up of this committee between jurisdiction and across size classifications.

Education Committee

The education committee is an optional committee that can, if wished, be appointed by the board. If established, its functions are usually concerned with the education of board members, voluntary workers, management and staff, as well as the promotion of the idea and the ideals of the credit union movement. Again, the tabular evidence detailed in Table 11 and Table 12 reveals no difference in gender balance with respect to this committee.

Planning and Development Committee

The planning and development committee is optional but if established it must have at least three members and at least one member should also be a director of the credit union. The function of this committee can be many and varied and might include the planning of the construction of new offices, the adoption and implementation of an information technology upgrade. Two mean difference values prove to be significant. Both values are positive indicating a greater representation by men on this committee. The significant results are for RoI credit unions (Table 11) and for credit unions with members in excess of 5,000 (Table 12).

Additional Comments from Questionnaire Returns

Open-ended responses were obtained from 27 credit unions. Of that number two credit unions were located in NI with the remainder based in the RoI. In terms of size, 11 credit unions had a membership in excess of 5,000, nine had members between 2,500 and 5,000 while seven had a membership of less than 2,500.

A selection of themes emerged from an analysis of the responses and in most cases little difference was apparent from credit unions on the basis of size or jurisdiction.

The dominant concern was to reinforce the point that gender discrimination did not occur in their credit union nor in the Irish Movement as a whole.

The following is a typical response from a small credit union:

“When the credit union movement was formed in Ireland in the early sixties, it was a major boost to women and their advancement towards equality. Credit unions gave loans to housewives (i.e., women who did not work outside their homes). Previously, housewives had no power to sign for hire purchase agreements etc. Credit unions not only gave these women loans, but also, new bargaining powers which cash in hand gives. Women could now purchase goods at their true value, taking into consideration lower interest rates and discounts for cash. The movement also gave some housewives the opportunity to show hidden abilities by working as volunteers and participating in business decision-making. Most Board of Directors would have comprised of at least 50% female directors: Women have always played a major role in this movement and we have never been aware of any complaints of unfair treatment towards women in our community credit union.”

This small credit union had in fact more females on the board than males although men occupied the Chair and Vice-Chair positions. It is, however, of interest to note that the perception held by the respondent is that credit unions in Ireland are comprised of at least fifty percent female directors.

Equally strong sentiments, similar in nature, emerge from those middle-sized credit unions that provided further commentary. One response took the following form:

“ We only have members, all of whom are treated exactly the same. Members are judged on the length of time they are in the credit union, the manner in which they have built up their shares and repaid their loans; their sex is of no importance.”

So far so good but in a postscript the same individual (chairperson of the credit union in question) adds:

“P.S. We have this summer had two members of the staff absent on maternity leave for fourteen weeks each at almost the same time. Attitudes may change as a result of this due to the disruption and inconvenience.”

This additional comment portrays a decided lack of awareness of gender sensitivities. However, it should be noted that the credit union in question has five women on the board and representation by women on all committees.

In a similar vein one of the largest credit unions in the sample argued:

“When seeking new directors, committee members or staff, the Board of Directors look for a person who is capable, responsible and suitable for the position and not whether they are male or female. Within the entire structure of this credit union the distribution of females to males is almost equal. The two females on the board hold the position of Chairperson and Secretary while there are more females on the supervisory committee than males. The staff structure contains a disproportionate amount of females to males, with two occupying senior clerical positions. Therefore the credit union while not having a policy in favour of women does not discriminate against them either.”

A second theme that consistently recurred in this part of the investigation centred on the view that if gender imbalance did exist the problem was supply side in orientation in that members in general are loathe to participate in the activities and functions of the credit union. For example, the following is a typical responses from a small credit union:

“As a small rural credit union it is a struggle to recruit any new personnel – gender is not an issue”

This credit union was solely run by volunteers, had nine board members six of whom were male with the key committees run by seven males and three women.

Similar responses were also evident from middle-sized credit unions. The following is an example from a credit union with 13 board members, four of whom were women, and with committees staffed by 17 volunteers with again, four women.

“We have had women as Chairman, Vice-Chairman, Secretary and on all committees over the years. We would be quite happy to have more women on the board if they were available.”

Large credit unions also faced similar difficulties. The following example is from a credit union with 13 board members eight of whom are male. This credit union also had 22 members involved in a range of committees – all are female.

“Our credit union is a rural/community credit union. Almost thirty years in existence, some of the original founders are still board members and one of our employees was a founder member. The age profile of the board is fifty-five years plus. Very few young people, male or female have got involved in the last decade.”

All these responses highlight the difficulty of recruiting and retaining volunteers irrespective of gender. Implicit in many of the responses is also the problem now faced by the Irish movement, that of recruiting and retaining young volunteers.

A number of credit unions also made additional comments regarding barriers to the involvement of women in credit unions and in the main these comments centred squarely on the fact that many women face ‘conflicting family responsibilities’. The following are three such examples. The first from a large credit union with both board and committees heavily male dominated, the second from a middle-sized credit union which again had a male dominated board and committee structure and the third from a small credit union with a greater number of women on the board but more men at committee level. The following are excerpts from their respective comments:

“I would feel that a large part of business in our credit union is actually conducted by women either on their own books or operating the account of spouse’s. Although this is not apparent at board level there is a great tolerance of women and their issues. We would encourage more women on to the board but many fall away again because of family commitments and changes in circumstances.”

“In the past year many of the female voluntary tellers have had to opt out due to lack of time. Quite a few who came in as voluntary tellers were not working – now they have jobs.”

“Family ties may restrict female directors’ participation as most meetings/activities take place at night.”

There was also some evidence that gender may create a form of demarcation with regard to the functions men and women perform within the credit union. For example, it was suggested that the function of teller is suited to individuals with the attributes of empathy, helpfulness, caring and sensitivity all of which are ‘labels’ mainly associated with women. The following is a comment from a credit union with a board which had a female to male representation of six to five, and committees with nine women to seven men.

“Our credit union is run by mainly women staff, so we are very aware of all aspects of life for our members because we have two members (female) of the board present at the counter (staff) most days. We as a result hear and see our members’ problems and activities from day to day, week to week and we can report back to the rest of the board. There is nothing to beat the personal touch.”

Another respondent although from a different angle made a similar point:

“We need more males! Many of our female board members, 13 out of 15, do not want to do the ‘men’s’ jobs, i.e. credit control, but in a female dominated board must do this as they have no choice!”

This final additional comment from one of the larger credit unions provides a wider vista on the gender issue. It reinforces issues highlighted in the tabular material and very much emphasises the importance attached to the gender issue by this respondent.

“Women’s participation in credit unions is an issue not untypical of overall Irish society. I have worked for three very different credit unions and the norm is that they constitute 70% of the membership visits to the credit union, approximately 90% (a guess) of tellers, and a minimal amount of management positions. Of the three credit unions I worked for, they never accounted for more than 40% of the board. That the Irish League of Credit Unions hasn’t had a women president (ever, or at least in living memory) is further reflective of the malaise. Unless and until a mandatory maximum period of service is imposed for ordinary directors (as in the ILCU) we will not break the current selfish grip on power that long-serving directors have. The equality issue is ignored because no leadership is forthcoming from the ILCU or local credit unions. We are infatuated with a functionalist view of credit union issues. There is no intellectual debate within the movement, so issues such as dignity, equality, and related issues find no forum for debate. Our League thinks that credit unions are about interest rates (.....) and computers (.....). When last was an equality issue raised in the League review? We are as remiss as any other credit union in women’s participation in our credit union.”

Section V: Concluding comments

A number of findings of interest emerge from the analysis. In the first instance, the membership profile of constituent credit unions indicated that 47 percent of the membership was male and 53 percent was female with little further substantive difference across jurisdiction and between the three size classifications. In that credit unions are member owned member run financial organisations, this implies that volunteers, committee members and board members are necessarily drawn from this marginally female dominated membership pool.

Analysis of the gender composition of credit union boards, however, highlighted the numerical domination of men and in addition suggested that the difference in gender mix is most pronounced for the largest credit unions. The situation is then compounded when a statistical overview of the principal office holder positions revealed that the key positions of Chair and Vice-Chair are very much a male

preserve. This contrasts with the position of Secretary where, with the sole exception of those credit unions with a membership in excess of 5,000, a greater number of women than men perform this function. It was intimated that this outlier result may be due to the esteem factor which may be such in the case of larger credit unions that it outweighs what Roberts and Coutts (1992) suggest may be an occupation that is traditionally defined as 'women's work'.

From the perspective of attaining greater gender balance, the intertemporal comparison suggested that the difference between genders in terms of the composition of the Board of Directors has narrowed for both jurisdictions and for each of the size classes although it was stressed that the shift has been somewhat marginal. It was also espoused that some co-operatives believe that women should get involved at the committee level in order to gain experience and visibility and consequently emerge as the board members of the future. It is of interest to note that with respect to three of the 'compulsory committees', the supervisory committee, the credit control committee and the credit committee, men play a dominant role and only in the case of the membership committee is there gender balance. It is perhaps no coincidence that this latter committee might be viewed in the language of Maclaran and Catterall. (2000) "*.....as having a strong customer interface.*" This profile of committee structure might therefore suggest that women are not being 'groomed' in sufficient numbers to achieve future balance in the gender mix on credit union boards.

This gender differential within credit unions was reinforced on examination of the profile of paid employees within credit unions. In the role of teller, women occupy the dominant employment position in each of the size classifications and for each jurisdiction. This singular and uniform result did not, however, hold for managerial positions. Indeed in the case of part-time management positions in both RoI and NI the average number of men in employment was greater than the average number of women although the result is only significant in the case of NI. Although the numbers are small these findings were taken to suggest that within credit unions there is some evidence to demonstrate that men gravitate towards the higher earning and potentially more high profile roles.

From the questionnaire returns, it was apparent that gender was not a foremost issue for those who made additional comments. Indeed a concern was to reinforce the point that gender discrimination did not occur in their credit union or in the Irish movement as a whole. This of course does not mean that underlying the day-to-day running of the credit union issues pertinent to gender are not of relevance. For example, it is evident that credit unions now face a recruitment shortfall in volunteer members. This may in part be compounded by the fact that many women do not volunteer due to conflicting family responsibilities. Perception and reality are also sometimes at odds. A classic example of this point was the respondent who passionately argued that his credit union only had members, all of whom were treated exactly the same but in follow up commentary highlighted that two members of staff were recently absent on maternity leave creating problems for the credit union.

Credit unions espouse the principle of gender inclusiveness, which is viewed as a fundamental co-operative concept. The empirics in this study stress that gender balance in Irish credit unions is superior to that in many other organisations and that in recent years there has been gravitation towards greater gender equality. As yet, however, the analysis also clearly states that a fine balance has not been achieved, with a gender niche effect very much apparent with respect to many functions.

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