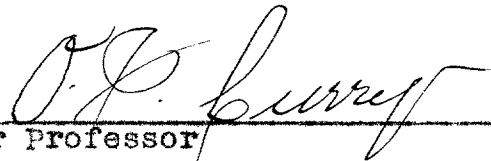
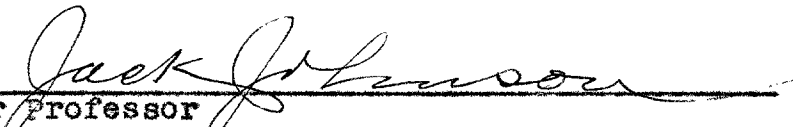
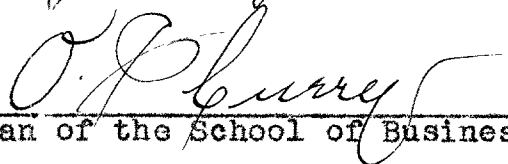


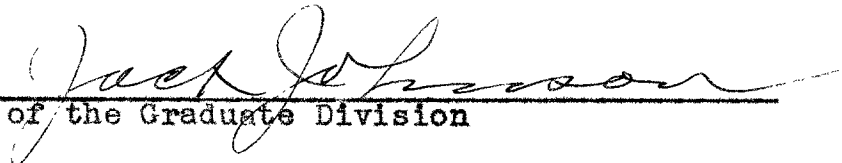
OCCUPATIONAL OPPORTUNITIES FOR THE WOMAN
COLLEGE GRADUATE IN SPECIALIZED
BUSINESS FIELDS

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OCCUPATIONAL OPPORTUNITIES FOR THE WOMAN
COLLEGE GRADUATE IN SPECIALIZED
BUSINESS FIELDS

THESIS

Presented to the Graduate Council of the North
Texas State Teachers College in Partial
Fulfillment of the Requirements

For the Degree of

MASTER OF BUSINESS ADMINISTRATION

By

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140788
Denton, Texas

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CHAPTER I

INTRODUCTION

Purpose of the Study

The purpose of this study is to make a survey of the opportunities in the business world for the woman college graduate. Attention has been given to the general status of women workers, the training given by colleges in business administration, and the opportunities for the employment and advancement in the business world.

Limitations of the Study

The study is limited in several respects. The field of investigation was limited to Dallas as representative of the North Texas area. The training offered the woman college graduate by the School of Business Administration of the North Texas State Teachers College is used as criteria for evaluating the training and the qualifications a college graduate should possess. The fields of study in regard to employment are limited to those of accounting, advertising, banking and finance, government service, insurance, merchandising, manufacturing, and transportation.

Source of Data

Questionnaires were sent to leading business firms

representative of the fields studied asking for descriptions of jobs available for women graduates in Business Administration, the qualifications and training required of the worker, the number of women employed in each field, the remuneration and opportunities for advancement, and future occupational possibilities. The results from these questionnaires were supplemented by material from late books written on the specialized fields of women, and case studies found in magazines. The information concerning the courses offered by the School of Business Administration of the North Texas State Teachers College was taken from the College Bulletin No. 167, published July, 1945.

Method of Procedure

The study is organized into five parts. The introductory chapter states the purpose of the study, the limitations, source of the material, and the manner in which the study is made. The general status of women workers is given attention in the second chapter. The aims of the School of Business Administration of the North Texas State College and the courses offered over a four year period are outlined in the third portion of the study. In the fourth chapter, a survey is made of the specialized fields of the study and special attention is given to the opportunities for college graduates in these fields: through use of the questionnaires. The concluding chapter presents the findings in the study and the conclusions drawn by the writer.

CHAPTER II

BUSINESS TRAINING OFFERED AT NORTH TEXAS STATE TEACHERS COLLEGE TO THE WOMAN GRADUATE

The North Texas State Teachers College was established for the purpose of training teachers and leaders in all fields of society. Its tools and methods of teaching have changed with the changes in society, but its basic aim of training leaders has not changed. In the traditional days of the institution the so-called cultural courses dominated the curriculum, but the advent of the industrial age and its complex civilization have added many new courses to meet the needs of society. One of the fastest growing departments added has been that of business training, and its facilities have been expanded to meet new industrial conditions and to train new types of needed workers. Since all the courses in the School of Business Administration are open to girls, a survey of these courses will provide an estimate of the qualifications a young woman college graduate should possess.

In a bulletin issued by the School of Business Administration of the College, the purpose of the training is stated as follows:

The primary purpose of the new School of Business Administration is to educate students for responsible administrative and executive positions in business and to prepare them to establish sound and profitable business enterprises.¹

The College, in outlining the courses in the school, states that young men and women who want to succeed in business should begin by securing a basically sound education in an area where there are many business opportunities and where there is promise of future development. Concerning the location of the North Texas State Teachers College, this statement is made:

North Texas State College is strategically located. In Denton and the counties which join it there are approximately one million people, which is nearly one-sixth of the total population of Texas. Within a 150 mile radius, with Tulsa, Oklahoma City, Wichita Falls, Eastland, Temple, Waco, Palestine, Tyler, and Texarkana along the outer boundary, there is a population of 3,000,000. Within this area of the great Southwest one finds a considerable portion of the railway, truck, and air terminals; machinery, aircraft, and automobile manufacture; oil fields and operations; milling companies; meat packers; textile mills; wholesale distributors; the banking and insurance center of the Southwest; a number of the outstanding retail stores of the nation; tire factories; chemical plants; and a multiplicity of other activities. Truly, this is the area of the new industrial economy based upon chemical processes with coal, iron, limestone, petroleum, natural gas, and water power as raw materials. Within a radius of 150 miles of North Texas State College \$3,300,000,000 of the 7,700,000,000 Texas war contracts were completed through November of 1944.²

Clearly, the College is located in an area where there are opportunities in every phase of business for trained personnel. It is the aim of the College to meet the needs of students and

¹Bulletin of North Texas State College, No. 167, p. 3.

²Ibid., p. 2.

of the business interests which they will serve. Hence, it endeavors to offer a thorough professional education in the fields of Accounting, Banking, Finance, Insurance, Business Teaching, Merchandising, Personnel Administration, and Secretarial Science.

The School of Business Administration bases its course requirements upon the theory that undergraduate training should be broad and fundamental. It has the aim of training for citizenship and service as well as developing skills, and to this end the program of studies is planned to give the student a wide cultural, historical and factual background. Specialized instruction is given in various fields, but the fundamental training is broad and comprehensive and seeks to develop in the individual those traits which will make him a good citizen as well as a skilled worker. Table 1, on the following page, shows the courses that are required of every student who completes the business administration course given by the college.

Analysis of the required courses as listed shows that the fundamental courses in a cultural education are included. In addition the number of electives that are offered enable the student to take courses in education, sociology, government, and other fields, all of which will materially broaden the fundamental academic education considered a necessary foundation for advanced business training.

TABLE 1

REQUIRED ARTS AND SCIENCES FOR ALL CANDIDATES
FOR THE BACHELOR OF BUSINESS
ADMINISTRATION DEGREE

Course	Number of Hours
Library Service	1
English Composition	6
Other English	6
Speech	3
Science (electives)	
Biology	
Chemistry	
Physics	6
Electives	
Laboratory Sciences	
Industrial Arts	
Home Economics	
Mathematics	
Art	
Geography	12
Electives	
Government	
History	
Sociology	9
	<hr/>
Total	43

The School of Business Administration is divided into the following specialized fields: Accounting; Banking and Finance; Business Teaching, Commercial and Secretarial; General Business; Insurance; Management; Merchandising; Personnel Administration; and Secretarial Science.

College Bulletin, No. 167, gives a description of the various specialized fields and the required courses as well as the electives for each field. No attempt here will be made to analyze all the different courses but attention will be

directed to the main courses offered in each of the specialized fields. The required courses for each field will be given, and the elective courses discussed all in one phase.

Accounting

There are three different phases of the field of Accounting; Public Accounting, Industrial Accounting, and Governmental Accounting. The School of Business Administration requires the student specializing in Accounting to take courses in Accounting Principles, Intermediate Accounting, and Cost Accounting. In addition to the Accounting the following Business Administration Courses are required: Vocational Guidance, Principles of Economics, Business Mathematics, Business Machines, Business Correspondence, Business Law and Business Statistics. Fifteen hours of elective courses chosen from certain fields are required and then there are twenty-four free elective hours available to the student.

In the field of required electives, the student must choose nine hours from some phase of accounting. Courses other than these may be chosen from courses in Labor Problems, Transportation, Economics of Natural Resources, Advertising, Current Economic Problems, Principles of Marketing, Principles of Insurance, and Investments.

The twenty-four hours of free electives allowed permit the accounting student to take courses in other fields if he so desires.

The specialized Accounting field in the School of Business Administration, it can be seen, covers a wide field, and the graduates should have a wide range of desirable knowledge plus skill in the use of the fundamental tools of accounting.

Banking and Finance

There are five required courses in the field of Banking and Finance of the School of Business Administration. These are Corporation Finance, Money and Banking, Public Finance, Short Term Finance, and Investments. The required courses in the field of Business Administration are Vocational Guidance, Accounting Principles, Principles of Economics, Business Mathematics, Business Law, and Business Statistics.

The fifteen hours of required electives may be chosen from the courses bearing directly on many banking and finance phases and from the courses in related fields as enumerated in the preceding discussion on electives in the accounting field.

Business Teaching--Secretarial and Commercial

Since no attempt is made in this study to investigate the work of the commercial teacher in Business Education, this phase of the training offered by the School of Business Administration will not be discussed here.

General Business

In the specialized field of General Business, the student in the School of Business Administration is required to take Corporation Finance, Transportation, Salesmanship, Business Organization and Management, and Principles of Marketing. The courses in required Business Administration are Vocational Guidance, Principles of Accounting, Principles of Economics, Business Mathematics, Business Law, and Business Statistics.

A minimum of twelve hours directed electives are required, and twenty-four free electives are permitted. These electives are those previously discussed in the other specialized business fields.

Insurance

There are five required courses in the specialized field of Insurance in the School of Business Administration. These are Money and Banking, Salesmanship, Business Research, Principles of Insurance, and Investments. In the field of Business Administration the required courses are Vocational Guidance, Principles of Economics, Business Mathematics, Business Machines, Business Correspondence, Business Law, and Business Statistics.

A minimum of fifteen hours of directed electives are required, the number of free electives is twenty-four.

Management

The required courses in the field of specialized Management are Corporation Finance, Labor Problems, Business Organization and Management, Financial Statements, and Principles of Marketing. The required courses in Business Administration are Vocational Guidance, Principles of Accounting, Principles of Economics, Business Mathematics, Business Law, and Business Statistics.

A minimum of twelve hours of directed electives is required. Free electives total twenty-four hours.

Merchandising

The required courses in the specialized field of Merchandising of the School of Business Administration are Readings in Business, Transportation, Salesmanship, Advertising, and Principles of Marketing. The required courses in Business Administration are Vocational Guidance, Principles of Accounting, Principles of Economics, Business Mathematics, Business Correspondence, Business Law, and Business Statistics.

A minimum of twelve hours of directed electives is required, while there are twenty-four hours of free electives.

Secretarial Science

The School of Business Administration offers specialized courses in Business Teaching, both Commercial and Secretarial. Since no effort has been made in this study to investigate the

occupational opportunities for the woman college graduate in these fields, no attention is given to the training here. Attention is directed, however, to the specialized field of Secretarial Science.

The four required courses for Secretarial Science are Principles of Shorthand, Advanced Shorthand, Principles of Typing, and Advanced Secretarial Science. The required courses in Business Administration are Vocational Guidance, Secretarial Accounting, Principles of Economics, Business Mathematics, Business Machines, and Business Law.

A minimum of twelve hours of directed electives is required. The number of free electives is twenty-four hours.

These specialized courses constitute the content of the training offered by the School of Business Administration of the North Texas State College. The analysis of the courses show that the College offers a broad academic training as a foundation and then offers work in specialized fields. Each field has a number of required courses relating to this particular phase of business, a number of so-called "tool" courses, and a wide variety of elective courses dealing with all phases of the business, social, and economic world.

In the following chapter the occupational opportunities for the woman graduate of the School of Business Administration will be analyzed. The training she has received in this school will be measured against the requirements of the different specialized fields studied.

CHAPTER III

HISTORICAL BACKGROUND OF WOMEN WORKERS

During the last century women have emerged from the home in great numbers to take their place in the world of industry, until at the present time their numbers run into many millions. This movement has met with opposition from some sources, and various causes have been assigned to explain it. Some people have said it was due to woman's inherent desire for independence, some have thought she wanted to escape household drudgery and attendant cares, and others have thought she sought better living conditions for herself and her family. The student of social and economic changes finds a different explanation: he advances the theory that women have gone to work in great numbers because there was work which they could perform and for which they were better suited.

The typewriter was invented in 1874 and the telephone in 1876. Bixler says that the inventors of these machines gave no more than the normal thought to women, but the machines they developed were to revolutionize the lives of women more completely than many tools which were especially planned for the feminine sex because women were especially fitted for work

with these machines.¹ Typing requires skill and little manual labor; the average high school graduate can be trained to do this work effectively. A telephone operator's work is simple, but it is sedentary and boring. Wherever women were given work in these occupations, it was found that they made better workers than the men because men prefer more active occupations.

There was another field in which women early went to work. This was in the factories that took the place of the cloth-weaving industry in the homes. Women, once again, seemed more fitted for the clothing work than did the men, and they were used in increasingly large numbers. Many of the women, in order to overcome prejudice against their working, would work longer hours than would men and for lower wages. In the early 1900's, laws were being passed restricting women's work to sixty or fifty-four hours per week. Night work began to be illegal.²

Preceding World War I a great many women were employed in the business world, but on the whole the work which they did was not on an equality with the men's in importance. They were used in all phases of business, but their pay, except in rare instances, was unequal and they held no important

¹Norma Bixler, "On With the Job," Charm, September, 1945, p. 125.

²Helen Hoerle, The Girl and Her Future, p. 1.

positions. Hoerle says that World War I accomplished more in a few years for the economic emancipation of women than had been achieved in the previous fifty years.³ Necessity forced women into occupations from which they had been excluded. Conditions made their services welcome. In the professional area before the war, there had been no respectable field for a woman to work in except teaching. Now the picture was changed, and women were eagerly welcomed into the professions and into all types of work.

After World War I ended, there was a decided slump in the number of women workers, but it had been proven that women could satisfactorily perform work that hitherto had been considered sacred to men. She had taken her place in the business world not merely as an underpaid worker but on an equal footing with the men and as the holder of responsible positions. Much of the antipathy which had been manifested toward women workers died down or at least took a long sleep.

The depression following on the heels of this war brought many new questions to and concerning the women worker. In a great many instances, employers had found that women would work for less wages than men employees, would work longer hours, and were more dependable. The depression, with its

³Ibid.

corresponding decrease in profits, made employers seek cheaper labor, and more and more men were reported as unemployed. When it began to be apparent that there were more workers than available jobs, a movement got under way to displace the women workers with heads of families. Many employers refused to hire a woman to work unless she was the head of her family or had a number of dependents.

World War II changed the picture where women workers were concerned almost overnight. War on such a vast scale as that of the second world war called for a vast expenditure of money, the manufacture of millions of tons of supplies, and labor to man a million new industries. The situation became so serious that there was much talk of conscripting women to work. England had conscripted women of certain ages to work in her factories and to perform other needed public services. However, voluntarily women in the United States left their homes, put their children in nursery schools, and answered the call of need and of high wages paid to the war workers.

Now that the war is over, the question arises: What about the woman in the business world? Will she suffer the same fate as she did after the last war, and lose the place she won during the conflict? Smedley and Robinson, in a recent book, take an optimistic view of the situation.

They say that the girl who is just launching her business

career and making plans for the future is in luck.⁴ A greater variety of interesting jobs for young women will be available than ever before. New fields, also, have opened their doors to women and new opportunities have been created by wartime inventions. There are stimulating, even exciting jobs for women on the horizon.

These things are true, Smedley and Robinson say, because there are great developments pending in the industrial world. The intensive research program necessitated for the war effort has resulted in discoveries which are going to change many of our established ways of living. We are using the same pre-war materials, tools and equipment in our homes and our offices, but there are already blueprints made for astonishing new products that will outmode these. There are incredibly light but powerful metals that will transform the appearance of nearly everything we touch and see. Beautiful new, light plastics will replace the heavy, durable goods that we have today. A great number of valuable discoveries and inventions will be placed on the market, soon to become a part of our everyday existence. Each of these promises hundreds, even thousands of new jobs.

There are still a few who will say that all these interesting jobs will go to the service men after they have received

⁴Dorree Smedley and Lura Robinson, Careers for Business for Women, p. 15.

⁵Ibid .

their discharge from the army, and that women will go back to the home just as they did after World War I. To some extent this will be true, but there are some indications which promise that a great many women will remain in the business world, and will occupy much more important positions than ever before.

One of these indications, or barometers as it might be called, is the fact that a very larger percentage of the manufacturing we do in this country is for the production of articles or equipment for the home which will be purchased by women: washing machines, radios, vacuum cleaners, refrigerators, furniture, draperies, lighting equipment, and any number of other things. There are also a large number of articles which are manufactured exclusively for women. During the past ten years, manufacturers have learned that resourceful women possess a sharper insight and understanding of women buyers than do competent male executives holding the same jobs. ⁶

The development of so many new materials and devices with which to improve the homes of the land is certain to create many new jobs for women. Each new article for the home must be planned with an eye on the woman who is the purchasing agent, in most instances, for her family. More and more, within the past few years, women have taken the responsibility of buying the family's supplies, and promotion plans for any article must include this fact. Advertising copy must be written with

⁶
Ibid.

the woman buyer in mind. Investigators, market analysts, research workers, demonstrators, and many others will be needed to handle the selling end. Each of these jobs provide a place for a capable woman. Multiply similar positions available in one big manufacturing firm by the hundreds that exist and a fair picture of the opportunities that lie ahead is possible.

This is not merely a temporary situation caused by the war and the great amount of trade that is carried on today. Today, as before the war, women do eight-five per cent of the buying in the United States.⁷ Since women know more about the interests and reactions of women than do men, numerous capable women will be needed in business, and especially in organizations that handle these products that are purchased by women.

In view of these things, it is not mere guesswork to say that there will be many and growing opportunities for women in business during the postwar era. There will be many promising jobs in air transportation, in finance, in the building industry, and in the field of civil administration.

It is the purpose of this study in a later chapter to give specific attention to a number of these fields wherein it is felt that women will have opportunities to gain employment and to reach responsible positions.

⁷Hoerle, op. cit., p. 17.

CHAPTER IV

OPPORTUNITIES FOR THE WOMAN COLLEGE

GRADUATE IN SPECIALIZED

BUSINESS FIELDS

In order to give a more comprehensive survey of each, the specialized business fields will be considered separately. Attention will be given to the nature of the business, the qualifications and training required of the workers, the number of women employed in the field, the remuneration and opportunities for advancement, and the future occupational possibilities. The information secured from the questionnaires sent to business firms in the specialized fields is presented in connection with the study of each field.

Accounting

The History and Nature of Accounting

Accounting is one of the oldest fields in business.

Hatcher defines it as

... the system of recording, analyzing, and interpreting financial transactions of an individual or an organization or institution so as to provide a safe basis for financial reasoning.¹

¹O. Latham Hatcher, Occupations for Women, p. 120.

This definition definitely separates an accountant from a bookkeeper. As an occupation, accounting has suffered much in public understanding due to the tendency to confuse the term bookkeeper and accountant. Likewise, some confusion exists in the public mind between the simple accountant and the Certified Public Accountant. In order to make the differences clear between the different types of accounting and bookkeeping, Hatcher defines three main types of workers:

1. A bookkeeper is the underworker who keeps the daily records of receipts and expenditures, being responsible for the simplest mathematical processes which this involves, and at stated times, making the trial balance.

2. The accountant brings a certain amount of reasoning and skill in arrangement and presentation to bear upon such financial records, for interpreting their significance; he figures the profit and loss, resources and liabilities, gives comparative statistics, and when requested, makes suggestions.

3. A certified public accountant is one who has met the requirements of the state board of accountancy, and who by virtue of the fact, holds the title, C.P.A., the requirements varying to some extent from state to state, but, in the main, being regulated carefully.²

From these definitions, it is apparent that there is a great deal of difference between the work of a bookkeeper and an accountant. Yet a great many bookkeepers are listed as accountants. The census releases of the United States have done much to foster such a practice because they invariably list bookkeepers as accountants.

Accounting proper is divided into two main fields:
Public and Private Accounting.

²Ibid.

Public accountants serve a more or less general public. They serve as consultants, and prepare audits of various kinds for the federal, state, and city governments, for large business corporations, and institutions and individuals. The main types of workers are classified as auditors, cost accountants, executive accountants, special investigators, tax investigators, and teachers of accountancy.

Private accountants are associated with special firms, organizations, or institutions. These private accountants, in turn, may be divided into several categories.

The executive accountant is employed by private firms on a salary basis. In the average company, he is the director of the firm's accounting department, and is responsible for the bookkeeping systems used.³ He also acts as an analyst of the correlated results of the company's sales, production, and distribution. He recommends changes where he thinks they are needed, directs the company's financial policies, and arranges adequate financing for the company's expansion activities. In the light of these duties, it is apparent that an executive accountant must be a person of wide experience and must possess outstanding qualifications.

The Cost Accountant is the efficiency expert of the bookkeeping sphere. He specializes in analyzing the costs of operating a business enterprise, the costs of manufacturing,

³Catherine Filene, Careers for Women, p. 165.

and the costs of distributing goods or services. His work includes study of the causes of waste, means to combat this waste, and short cuts to greater profits. His work involves a great deal more than the ability to keep an intricate system of books. He has been chiefly employed by accounting firms, but many large corporations employ cost specialists on an all-the-year-round basis. He is the "trouble shooter" in whatever area the costs of manufacturing of goods or selling service exceeds the profits realized from the undertaking. Once again, it is emphasized, the cost accountant must have a high degree of ability plus a wide knowledge of business practices and economic laws.

The Corporation Accountant is the fourth type of an accountant specialist. He must have a comprehensive knowledge of finance, corporation law, corporation accounting procedure, and business organization. Training must include study in capital stock accounts, subscription ledgers, consolidated balance sheets, mergers, reorganizations, desirable dividend policies, and many other elaborate problems.

The fifth field in accounting is that of government specialists. Municipal and other forms of government use accountants in ever growing numbers. All cities bring in and outside firms of auditors each year to audit the books and make financial statements as to the financial condition of the city. The enlarged activities of the Trade Commissions,

the Commerce Commission, Shipping Boards, Veteran's Bureau, Navy Department, War Department, Social Security Board, and Office of Price Administration all require extra accounting staffs. Since the lowering of the income tax bracket to include nearly all workers, an army of accountants is needed for this branch of government service alone.

A sixth field that has recently developed for the specialist in accounting is that of taxation. Many firms through ignorance of the tax laws overpay or underpay their taxes. Today nearly all accounting firms include tax experts on their staff who have intricate and detailed knowledge of taxes, government expenditures and requirements, tariffs, and economic laws.

Qualifications and Training of An Accountant

It is evident upon consideration of the manifold duties of an accountant that the work requires a great deal of ability, a wide knowledge, thorough training, and much experience. For these reasons, accountancy has been regarded as a field sacred to men. Women have not been established in positions of importance in the business world any great length of time, and they have had fewer opportunities than men to acquire the needed training and experience.

Before World War II women were indirectly barred from the profession of public accounting because firms refused to hire women. In order to practice public accounting, it is necessary

to obtain a license, and in most states one of the requirements to entrance to an examination for a license is two years of experience as an apprentice in a public accounting firm. Until the recent war-time shortage, no CPA firm would hire women. For this reason there were only about 250 certified women public accountants in 1940, while there were 20,000 men. Of about 50,000 accounting jobs paying more than \$3,000.00 annually, women held approximately one job in every thirty.⁴

Before the recent war the ambitious girl was discouraged from studying accounting. Pace Institute, business school in New York, says that their enrollment prior to 1940 was ninety per cent men and ten per cent women.⁵ In 1942 this was the reverse. Employers who had refused to hire women accountants began to urge the training of women, and in many instances paid tuition and expenses of trainees. Within a ten-weeks period, the Institute had 827 requests for women workers in the field of accounting in New York City alone.⁶

One of the most distinguished accounting firms in the United States has, since 1942, financed the training of more than 100 women in the universities of Connecticut and Northwestern. These women have been selected from college graduates

⁴Dorcas Campbell, Careers for Women in Banking and Finance, p. 134.

⁵Gertrude Gordon Sachs, "Head for Figures, Mademoiselle, November, 1945, p. 159.

⁶Ibid.

all over the country for post-graduate courses leading to junior accounting positions with the firm sponsoring the training. This action has broken the back of the opposition to women accountants. Recent polls of CPA firms indicate that they intend to continue with mixed staffs even though men are available once more. From now on qualifications will be more and more the deciding factor.

These qualifications, it has been indicated, are very high. The American Institute lists what, in its opinion, constitute the qualifications of a woman who aspires to be an accountant as follows:

1. An appreciation of the necessity for conscientious, painstaking, and accurate labor, even when working without direct supervision.
2. Natural aptitude for analysis and synthesis.
3. Ability to assemble and base ideas on unrelated facts; to interpret their significance and to express conclusions in correct and accurate language.
4. A sense of perspective which will not be distorted by proximity to minor details.
5. Great respect for mathematical accuracy.
6. Poise, tact, and breadth of view which will make contact with men of affairs agreeable; a pleasing personality; and a bearing which will include respect.
7. Ability to absorb confidential information without divulging it in any manner.
8. A sound education in accounting theory, auditing theory and practice, commercial law, taxation, and commercial and financial procedure.
9. Willingness to accept responsibility.⁷

Smalley and Robinson list still another important phase of training for an accountant: a broad general education on academic lines. They say:

⁷Quoted in Campbell, op. cit., pp. 169-170.

An accountant does not deal solely with figures, but with people and ideas. His college work should include studies in science, languages, history, philosophy, psychology, and the arts, as well as mathematics. The more comprehensive his education, the more successful he will be in handling the great variety of problems of his work.

Because women must rise above the hurdle of male skepticism about their fitness for accountancy, they need higher educational attainments than the average male accountant.⁸

The American Institute of Accountants is so strict in its admission requirements that it holds examinations and admits only the applicants who pass the tests. The demand for college-trained accountants had grown until in 1927 the Institute, in cooperation with the placement bureau and accounting firms, arranged to receive selected men direct from college graduation, for three years training, with salary beginning at \$125.00 per month. Women were eligible to apply for placement through the bureau, but the accounting firms, it is noticed, specified men.⁹ However, this was in 1927 before the worker shortage of the war period necessitated the use of women accountants.

Remuneration of Women Accountants and Possibilities of Advancement

Once the coveted title, Certified Public Accountant, has been gained the rewards are high. Starting salaries are good and women generally are paid equally with men in public accounting. Salaries of junior accountants range from \$1,500.00 to

⁸ Smedley and Robinson, op. cit., p. 22.

⁹ Hatcher, op. cit., p. 159.

to \$2,000.00 yearly; senior accountants earn \$3,000.00 to \$4,000.00 per year; and firm members may earn as much as \$15,000.00 annually.¹⁰

There are more routine jobs in private accounting than in public accounting, and they pay less. However, they are more steady if less interesting. Sachs says that both cashiering and bookkeeping make good stepping stones for the girl who wishes to earn her way while she is gaining a place in the field of accountancy.¹¹ In fact, it is the experience of the business world that the top positions in accounting are earned through long hard years of experience in minor positions.

The occupational possibilities for the college-trained woman in the field of accountancy are excellent at the present time, and may be expected to increase as society becomes more complex. A resume of the work of an accountant and of the needed qualifications is convincing proof that women must have both a broad academic education as well as a thorough training in accounting principles if she is to gain entrance to the accounting field. The School of Business Administration of North Texas State College feels that the course as outlined for the woman who specializes in Accounting meets the exacting requirements of the accounting profession.

¹⁰Smedley and Robinson, op. cit., p. 161.

¹¹Sachs, op. cit., p. 303.

Results of the Questionnaires Sent to Accounting Firms

In order to get some ideas of the attitude of some of the leading accounting firms in the Southwest toward women accountants, a questionnaire was sent to them by the investigator. Replies were received from two of these firms.

One of the firms, one of the largest in the Southwest, did not fill out the forms sent them. The brusque reply, typed at the bottom of the letter sent the firm, stated that they only used girls as stenographers and typists for which a course in business administration was not needed.

The President of another national accounting firm was most courteous and thoughtful in his reply, and the forms were filled out with care. Women, according to the information given, had only been used in the firm during war years. The firm, at the present time, has three senior accountants, two men and one woman.

The job possibility for a woman college graduate listed with this firm was that of senior accountant. The firm stated that a college degree was not necessary but desirable. From two to three years experience as an accountant was necessary. There were no qualifications peculiar to the position except a college course in accounting and related subjects.

In the form which was sent to the firm the question was asked concerning the most desired characteristics for an applicant for the position. Three degrees of importance were

set up: unimportant, important, and strong. The firm was asked to check the desired characteristics accordingly. In this instance, this firm checked speed as important; accuracy as strong; ability to think, important; initiative; strong; alertness, strong; goodmanners, important; pleasant personality, important; neat appearance, important; endurance and steady nerves, important. Good grades, surprisingly, were not considered of much importance in this firm; the notation at the bottom of the page stated that good grades did not always mean the ability to do well in practice.

In regard to salary, the firm stated that men and women were given an equal starting wage, \$200.00 per month. At the end of the first year, the men were raised to \$300.00 per month, and the women to \$250.00. At the end of the second year the salary of the women was advanced to \$300.00 per month, while that of the men was simply given as \$300.00 per month plus. The top potentiality for the men was a partnership and interest in the business while the \$300.00 a month salary remained the top for the women. The period of vacation for both the women and the men was the same. There were no provisions for retirement or insurance. Partnerships or interests in the business were not available to women employees. They had only been used in the firm during the war years.

The employees are secured through personal application. The college courses and the corresponding degree of importance attached to them by the firm are shown in Table 2:

TABLE 2

THE COLLEGE COURSES AND THE CORRESPONDING
DEGREE OF IMPORTANCE ATTACHED TO THEM

Course	Degree of Importance		
	Unimportant	Important	Strong
Typewriting . . . . .	...	X	...
Accounting. . . . .	...	...	X
Handwriting	X	...	...
Business Mathematics. .	...	X	...
Office Machines . . . .	...	...	X
Business Correspondence	...	X	...
Office Management . . .	...	X	...
Business Law. . . . .	...	X	...
Transportation.	X	...	...
Salesmanship.	X	...	...
Advertising	X	...	...
Marketing	X	...	...
Insurance . . . . .	...	X	...
Investments . . . . .	...	X	...
Economics . . . . .	...	X	...
Statistics. . . . .	...	...	X
Personnel Management. .	X	...	...

The president of the firm was then good enough to write in his personal observation on women accountants in his firm. It was--

. . . Men preferred for the public practice though women who have entered the practice are a credit to the profession. The work is rather exacting in time and effort.

It is apparent, from these two letters from leading accounting firms in the Southwest, that the prejudice of men towards woman accountants has not all evaporated. The women who do find positions in the field of public accounting will have to give unusually high service in order to succeed.

Advertising

The History and Nature of Advertising

Advertising is as old as the hills in one way, and one of the greatest of the modern businesses in another. People have always had things to sell, and they have always managed to tell prospective buyers about their products and where to find them. The modern advertisement, however, is a distinct product of the industrial and technological age. It is in a class all by itself, and presents a maze of opportunities as well as adventures.

Advertising, though, is a business as well as an adventure. Successful advertising depends upon many qualifications of a thoroughly practical kind. It has its different fields, and different type of workers, and requires both training and skill of those who are to make a success of it.

Advertising is divided into three distinct fields: Publicity, Educational, and Commercial advertising. Publicity

is designed to promote good will and understanding with the ultimate object of promoting sales or services of some nature. Educational advertising is designed mainly to give information about some article without the direct sales appeal. Commercial advertising aims at creating desires for goods or services and at obtaining the results promptly.

Advertising is also divided according to the way in which it is distributed. Methods of distribution include magazines, newspapers, specialities, moving pictures, radio, billboards, premium devices, display signs and windows, and mail order advertising.¹²

The bulk of advertising is done by manufacturers and by wholesale and retail distributing organizations. The advertising may be either national or local, and the media selected for the advertising will depend on its nature. Local advertisements are usually written by the firms doing the advertising, but national advertising is usually placed through advertising agencies and sometimes through direct-by-mail or service houses.

Advertising agencies require the services of an advertising manager, research workers, idea men, copy writers, artists, layout men or women, space buyers, various clerks and proof readers. Each of these must be an expert in his field and trained in his particular speciality.¹³

¹²

Hoerle, op. cit., p. 137.

¹³

Ibid.

Qualifications and Training of the Advertising Employee

Advertising is more than a clever and attractive assembling of words and pictures. Advertising is a business force. It must create desires on the part of the buyer to such an extent that the cash register will ring up profits for the advertiser. The copy writer, in order to know how to create the buying urge on the part of the customer, must not only have the ability to write snappy phrases and clever "come on's" but he must have a wide knowledge of people, of markets, of history, and of economics as well. Unfortunately there are no schools of advertising where copywriters are turned out finished artists, but more than thirty colleges in the United States at the present time are giving courses in advertising.

When an advertising executive was queried on the qualifications and training needed for a copy writer, he said:

As much college education as possible--a general education is essential. This should be followed by experience as a newspaper reporter, for it develops a facility of expressing ideas in writing, and a 'nose' for news' helps a girl to sense what people want to read about, how they think and act. Then several years of selling, either in department stores or house-to-house canvassing or as a traveling saleswoman. Finally, and most important of all, an apprenticeship in the advertising department of a retail store, where she can watch the direct results of the ads she wrote today on tomorrow's sales--then I would say you have an ideal girl for a copy writing job in an agency.¹⁴

Filene states that it is hard to give any facts on the length of training needed. A college-trained girl could begin

¹⁴Catharine Oglesby, Business Opportunities for Women, p. 70.

her advertising career as a copy-writer, without any previous advertising training, in a good institution. But it is usually hard to find such an opening; agencies demand experienced help. Stenography, she says is a good opening wedge for the college girl who wants to be an advertising woman. Claire and Digman made a survey, in this respect, of fifteen "top" advertising women as to the way in which they got their start.¹⁵ Seven of the women began as stenographers, three were teachers, one was a research worker, one a free lance writer, one a copy-writer, one an art teacher, and one a newspaper reporter. Only one out of fifteen, it is noted, began her advertising work directly as a copy writer.

Oglesby lists other qualifications for a woman advertiser besides education and training. Certain personal traits are necessary for success, and if the woman does not possess these, neither training or experience will lead the way to success. She says:

A cordial and active interest in people, an ingenious and fertile mind, a large share of common sense and good taste help a woman to succeed in almost any business. And advertising is no exception. But above and beyond these the advertising woman must have an impersonal attitude toward her work. . . .

. . . advertising is a complicated business. Many persons take part in creating a single advertisement, no matter how small. And most of them are men. Therefore, the dominant personal requisite of the woman who enters advertising may well be said to be an ability to get along with the men.¹⁶

¹⁵Blanche Clair and Dorothy Digman, Advertising Careers for Women, p. 6.

¹⁶Oglesby, op. cit., p. 70.

The School of Business Administration of the North Texas State College does not offer specialized training in advertising on a basis with some other fields, but it does offer courses in advertising and related fields.

Remuneration of Women Advertisers and Possibilities for Advancement

The minimum and maximum financial return to the advertising worker is hard to give, because there are so many different types of work in advertising and so many different grades of pay. Filene says that it is her experience that advertising salaries range from a possible \$1200 a year to \$10,000 a year.¹⁷ She was writing in 1920; within the last decade salaries everywhere have increased. Advertising, too, is much more complex. To the woman who can "deliver the goods", there is no ceiling in wages in the advertising world.

The possibilities for advancement are greater here perhaps for a woman than in any other specialized business field. Due to the fact that women are the Number One purchasers in the country more and more women are being used in advertising. It is estimated by advertisers that women buy eighty-five per cent of all the goods bought, including sixty-seven per cent of men's goods, and that they influence twenty-five per cent more of men's purchases. Eighty per cent of department store sales are attributed to women, sixty-eight per cent of drug store sales, and eighty-nine per cent of grocery store sales.¹⁸

¹⁷ Filene, op. cit., p. 160.

¹⁸ Ibid.

It is to the woman buyer, then that the advertiser slants his copy. And nine times out of ten it takes a shrewd, discerning woman to understand other women and to know what will appeal to them and what will not. It is this quality in a woman advertiser that offers so many possibilities today for the woman who desires to enter the advertising field.

The field of advertising is a growing one as well as a complex one. It is crowded with human interest and it can utilize all one's abilities. With the growing complexity of civilization, man's needs will become more and more demanding. The woman trained in advertising in a School of Business Administration will be more capable of interpreting these needs and ways of satisfying them than the untrained worker.

Results of The Questionnaire Sent to Advertising Firms in the Southwest

Questionnaires were sent to advertising firms, but there was no reply. However, a reply from a banking institution elicited a filled-out information blank concerning the advertising manager of this institution and the data from it will be given here.

The possible position listed for woman college graduates was that of Advertising Manager. The present holder of this position is a woman. While a college degree was not a requisite for employment, it was stated that college graduates were preferred and that a degree higher than a bachelor's was preferred. Ten years experience was a necessary qualification.

Qualifications peculiar to this position were a knowledge of principles of marketing, campaign planning, space buying, layout and copywriting, and production and printing processes.

The characteristics most desired for this position were accuracy, dependability, ability to think, initiative, alertness, congeniality, good manners, pleasant personality, neat appearance, endurance, steady nerves, and good grades. Emphasis, in this instance, was placed on good grades.

The questionnaire stated that the job was available to both women and men, that it could lead to the position of an executive bank officer, and that the salaries paid to a man and a woman were the same. The starting salary was \$2,500.00; at the end of the first year it was increased to \$3,600.00; at the end of the third year it went to \$4,000.00; and the top potentiality was \$5,200.00.

Employees were secured by personal application. The three college courses suggested as prerequisites to the position were listed as advertising, marketing, and economics. These were all classified as important. A special feature of this position which it was thought might attract woman graduates was executive standing, and a good salary.

Banking and Finance

History and Nature of Banking

Banking is one of the oldest business institutions. The business of a bank is borrowing, lending, issuing, and caring

for money, and as such is necessarily a conservative institution.

Banks are of four kinds - Commercial Banks, Savings Banks, Trust Companies, with Banking Departments, and Investment Banks.

Workers in banks include the president; vice-presidents; cashier; assistant cashier; secretary of a trust company; treasurer of a trust company; auditors; tellers; managers of various departments, such as women's departments; foreign departments; publicity departments and new business departments; clerks, such as for stencil, filing, central clearing, transit, clearing house work; and the currency counter.

There are approximately 15,000 banks in America.¹⁹ Some of these are large institutions employing a large number of employees, while some are small with a force of two or three people.

Except for the top officials of a bank, the majority of the work is clerical in nature.

Qualifications and Training of Women Bank Employees

Women entering banks today should have at least a high school education plus a good business education. Hoerle states that a college education is a great advantage in banking.²⁰ Bankers need a knowledge of psychology, sociology,

¹⁹Filene, op. cit., p. 21.

²⁰Hoerle, op. cit., p. 59.

economics, statistics and language. Above all else, however, all authorities agree that a woman who desires to work in a bank should learn the use of machines - typewriter, adding machine, comptometer, and others.

The personal qualifications are high. Tact, good humor, good breeding and an ability to work harmoniously with men, and an absolutely impersonal attitude to the job are absolute necessities for success in a banking career.

Remuneration of Women Bankers and Possibilities for Advancement

Bank work for women, to a large degree, means clerical work, bookkeeping or secretarial. In the 15,000 banks in the United States in 1932 there were, approximately, only twenty-five hundred women in executive positions.²¹ Men have been given the top rating positions in banks because there has grown up an idea that only men could handle the important powers of investing and loaning money. The limited number of executive positions in a bank are occupied by men who have come up through the ranks and learned all phases of the business on the way. Since the majority of the work is clerical, the salaries paid to women bank workers have not been large. Then, too, the woman has had to start with some minor job and work her way up, and it has required patience, hard work, and the will to work for small pay. Since the beginning of World War II, salaries have advanced in all fields.

²¹ Filene, op. cit., p. 21.

Results from the Questionnaire Sent to
Banking Firms in the Southwest

One of the leading banking firms in the Southwest filled out the forms sent them by the writer of this study. This bank has a large number of employees, and out of this number it listed five as desirable occupational possibilities for the college woman graduate of a School of Business Administration. One of these positions, Advertising Manager, has previously been discussed in the advertising field.

The bank listed the position of Detail Supervisor, New Business Department, as a desirable possibility. At the present time a woman holds this position. The bank stated that the position was open to both women and men but women were preferred. A college education is not a requirement, but college graduates are preferred, and a higher degree than that of a B.A. is not considered essential. Experience of from seven to ten years is necessary. The qualifications peculiar to the position are shorthand, typing, and ability to supervise other workers.

The characteristics listed as most desired for this position are: accuracy, dependability, speed, ability to think, initiative, alertness, congeniality, good manners, pleasant personality, neat appearance, endurance, steady nerves, and good grades. Varying degrees of important were attributed to each of these characteristics.

The starting salary for this position is \$1,980.00 per year, and this increases to \$2,160 at the end of the first year, \$2,340.00 at the end of the second year, and the top potentiality is \$2,700.00. Additional compensations are a two weeks vacation, liberal pension, bonus of one month's salary, and insurance up to \$5,000.00. The remuneration for the men is the same.

This job could lead to the higher position of Officer, New Business Department.

Women have been employed as Detail Supervisor in this particular bank for seventeen years. Some employees are secured through personal application and advertisements, while others are obtained through upgrading within the bank.

Five college courses as training for this position were listed as important: typewriting, shorthand, handwriting, business correspondence, and office management.

The special feature of this position which might attract women graduates is the opportunity to use initiative and independent judgement.

Another desirable occupational possibility in this bank for women graduates is that of Trust Administrator. At the present time there are six men and one woman employed in this capacity. A college education, degree status, is preferred, but is not required. The special qualifications needed for the position are an analytical mind and a genuine desire to be of service to trust clients.

All the characteristics listed on the questionnaire as being desirable are checked important; speed has special emphasis.

There is no discrimination in the salaries paid to the men and the women. Starting salary is \$2,400.00 per year. At the end of the first year, it is raised to \$2,640.00; at the end of the second year, it is \$2,880.00 and the top potentiality is \$3,240. The additional compensation is the same as quoted for the position of Detail Supervisor; employees are secured the same way, also. Upgrading is stressed.

Three college courses are rated important prerequisites for this position: accounting, business correspondence, and investments.

The special feature of Trust Administrator which would appeal to college graduates was the opportunity for advancement to trust officer as the Trust Departments of banks are growing rapidly.

Another position described is that of Manager of Safe Deposits Department. A woman holds this position at the present time. College graduates are preferred, but a degree is not required. Two to five years experience in banking is a prerequisite. The special qualifications necessary for the position are a knowledge of psychology, salesmanship, and simple mathematics. All the characteristics listed are checked as desirable with good grades given a higher stress than the others.

The salaries paid are: \$1,920.00 starting; \$2,100.00 at end of first year; \$2,280.00 at end of second year; and the top potentiality is \$2,520.00. The pay is equal for the women and men, and the additional compensations and methods of obtaining workers are the same as already listed for other workers. Typewriting, accounting, handwriting, business mathematics, and salesmanship are important college courses needed.

The special features which the bank thought might attract women college graduates were dignified work, congenial customers, and easy hours.

The other position listed as desirable for women college graduates is that of Secretary to the President. At the present time there are two women employed in this capacity. College graduates are preferred, and seven to ten years experience is necessary. The qualifications peculiar to this position are superlative shorthand and typewriting, and a tactful, pleasing personality. All the characteristics listed on the form are marked important.

The salaries are the same for men and women, beginning at \$3,000.00 per year with an increase at the end of the second year to \$3,500.00. The top potentiality is \$4,000.00 per year. The additional compensations are the same as for other employees previously discussed.

The methods of employment are personal application and upgrading.

The college courses listed as important prerequisites for the position are: typewriting, shorthand, handwriting, business correspondence, and business law.

The significant thing noticed in each one of these job classifications is the long period of experience required in each instance. This supports the theory advanced by the literature studied that the successful woman in a bank must begin at the bottom and work her way up. There are excellent positions available for the woman who is capable and who does not consider her work in a bank as a "stop-gap."

Government Service.

History and Nature of Government Service

In 1862 the first woman was employed by the government. She was a clerk and her work consisted in cutting and trimming the currency of the United States with scissors.²² In November, 1919, women were admitted to civil service examinations on an equal basis with men. Prior to this, sixty per cent of the examinations had excluded women. Today the occupations in the Government Service open to include women in practically every form of employment. The Government is the country's largest employer, and its activities cover a wide range.

The types of work are many and varied. The largest proportion of the women government employees are clerical workers.

²²Oglesby, op. cit., p. 54.

There are a great many scientific and professional jobs which require special training and experience. The college woman graduate of a School of Business Administration, unless she has chosen a large number of electives in some other specialized field such as home economics or science, will find that the positions open to her will be mainly clerical.

Qualifications and Training of Women Government Workers

The United States Government is an impersonal employer. The women who seek government work take Civil Service Examinations, and are employed on the basis of their ratings. The three persons making the highest grade on any given examination are considered for the position. The two who are not chosen are kept on the rolls to be considered for the next available job. Once a woman is accepted she is put on a six months probationary experience, and qualifications other than those included on the Civil Service Examination are evaluated during this time. If she proves to be inefficient or has other failings, she may be dismissed without a hearing.

There are any number of schools which advertise training for persons seeking government positions, but the Government warns all applicants against such schools. There are no college courses for the exclusive training of pupils for government service, but skill in the use of tools is taught and skill is required by the government.

Remuneration of Women Government Workers and the Possibilities for Advancement

The remuneration of clerical workers in the lower brackets of the government service is comparatively low.²³ During the recent war the salary of all government employees was raised. Easy working conditions, paid sick leave, a month's paid vacation each year, tenure of office, and ample retirement provisions are inducements which make government work attractive. Promotions are not spectacular, but they are regular and advancement is possible to all the workers.

At the present time the basic starting salary of a clerk is low, but there is advancement possible according to the industry and initiative of the worker. A clerk's job may lead into several other higher paying jobs as the worker gains a knowledge of differing kinds of work.

Insurance

History and Nature of Insurance

Insurance is one of the great new modern businesses. It began as life insurance but has steadily progressed until insurance is even taken out today against the weather's vagaries. For some reason or another people have always had to be persuaded to buy insurance and insurance interests find it necessary to maintain a large body of salesmen, or agents, to convince the general public of the desirability of financial

²³ Hoerle, op. cit., p. 152.

protection in the event of sickness, death, loss of property by fire, theft, or other casualties. Hatcher states that the greatest number of women found in the field of insurance are in the selling divisions, especially the part concerned with life insurance.²⁴

The types of workers in the field of insurance include office, department, and sales managers; actuaries, statisticians and other research workers; auditors, inspectors, cashiers, personnel workers; advertising workers; and financial and legal experts.

Qualifications and Training Needed for Women Insurance Workers

Various kinds of training are required for the different types of workers as listed. College business administration courses prepare women for many of the jobs. College courses in economics, psychology, and mathematics are especially desirable training for salespeople. In most instances the large insurance companies maintain their own training school for salespeople.

Personal qualifications are important in the insurance field. The salespeople should have more than average initiative, tact, self-reliance, ability to make friends, knowledge of human nature, and skill in presenting arguments.

²⁴Hatcher, op. cit., p. 165.

Remuneration and Possibilities for Advancement

Insurance in the selling division is peculiarly one business that pays proportionate returns to the ability of the worker, because a commission is paid on sales. If the salesperson has the "knack" of selling, the resulting income may reach large figures. Loomis says that the opportunities for the college-trained woman in insurance are greater than in any other line of business in which she can engage.²⁵ There are no ceilings on advancement.

In the clerical field there are many positions in the insurance business that are attractive to the woman college graduate of a School of Business Administration. The information received through the questionnaire will be valuable in knowledge of these positions.

Results from the Questionnaire Sent to Leading Insurance Firms in Southwest

One of the large insurance firms filled out the forms sent them. This firm listed the jobs of Department Supervisors, Secretary, Correspondence Clerks, Electric Accounting Machine Operators, and Posting Clerks as desirable occupational possibilities for the woman college graduate of a School of Business Administration. There were no selling jobs listed.

The firm stated that it preferred college graduates for all the positions except the Machine Operators and Posting

²⁵Corinne P. Loonies, "The Life Insurance Salesman," Careers for Women, by Catherine Filene, p. 271.

Clerks, but it did not require college graduation for any of them. There were no executive positions listed nor possibilities of advancement from any listed job. Several years experience was required in each job, and the company had been using women in these capacities for a number of years.

The job of Department Supervisor was the top potentiality listed. Besides the experience qualification, it was stated that the worker should have a complete knowledge of department routines, leadership ability, and sound judgement. At the present time there were fifteen men holding this position with the company and five women. The salary, it is stated, depends on the size and importance of the department. The top potentiality for men is \$5,100 and that for women is \$3,900.00.

In a personal letter the Assistant Secretary stated that the firm preferred a man for the position because of peculiar problems that usually develop with women supervisors. In this connection, he referred the writer to a chapter on "Problems of Women Leaders" in the book The Art of Leadership by Ordway Tead. The book was examined and it was found that the following criticism are made of women leaders:

1. Women are "too personal" in their decisions.
2. Women do not give sufficient credit to those who work with them.
3. Women leaders are said to be "too fussy and prying". They tend to over-individualize their supervision.
4. Women leaders are unduly skeptical of their women workers.

5. Women set a higher standard of performance of workers.

6. Women do not like to have those under them "get too good" or try to "get ahead too fast."²⁶

These criticisms are interesting and the woman who aspires to a supervisor's job should study them and appraise her own personality in their light.

The clerical positions listed as job possibilities are similar to other clerical positions of like nature. The training a woman receives in a Business Administration course will prepare her to fill any of the positions.

Merchandising

History and Nature of Merchandising

Merchandising is one of the oldest occupations in the world and was one of the first to use women workers. While the field of merchandising might be said to cover all the phases of selling, the most common representative of it in present day life is the great department store. During the past fifty years department stores have developed from very simple beginnings to a point where the largest supply both commodities and service of almost every conceivable kind. Such a change has necessitated the employment of many different kinds and types of workers from highly skilled technical help down to dishwashers and floor sweepers. In consequence of such a

²⁶Ordway Tead, The Art of Leadership, pp. 237-241.

large organization consisting of many levels of employment the department store has many problems of organization and personnel with calls for a steadily enlarging force. A very large proportion of the workers are women, and the proportion seems likely to increase, especially in the upper levels of the work. Herein lie the opportunities for the trained, professional woman.

Department store work is divided into four main divisions: Merchandising; Publicity, Advertising and Sales Promotion; Store Service; Recording and Control. In the larger stores the workers in the merchandising department include the merchandise manager, the assistant merchandise manager, buyers, comparison shoppe s, the head of the interior decorating department, the heads of stock, and the salespeople. The Publicity Department includes the director, the advertising manager, the assistant advertising manager, the copywriter, the advertising illustrator and the display expert. Store Service employees include the personnel division, service director, and technical, mechanical and manual workers. In the Department of Recording and Control, the workers include the controller, accountants, auditors, bookkeepers, credit manager, statistician, office manager, and clerical force.

Obviously these many positions require different qualifications and different kinds of training. To the young lady completing a college School of Business Administration course,

the department store offers a field for almost any special skill she may have developed. It has been the policy of department stores, however, to promote from the ranks those of proved ability, rather than to employ executives from the outside, however superior their educational equipment. The low scale of wages paid in the beginning stages of the work are not an incentive for the college-trained woman. As a rule the large department stores prefer to train their own executives in the business and let them learn the work through actual experience. Most of the large stores maintain their own schools of training for employees, and there is opportunity for the worker to learn while selling.

Remuneration and Opportunities for Advancement

Department store workers are known as "white collar workers" and are paid a much lower wage than the majority of workers. Important administrative positions, however, receive good salaries, but not when compared to the same position outside of the department store. Department store work is a good field for women, because it is very largely concerned with women's interests. Administrative work, advertising, buying and other phases of department store work offer many points of interest to the educated woman who has the persistence to begin at the bottom and work up. Hatcher notes in his discussions that in a survey of seventy-six of the large department stores in Boston only twelve of these stated that it was their policy

to employ college women.²⁷ Five employers stated that they were interested to have them apply; three, that they had no applications from them; two, that college women demand salaries too high for consideration; and the remainders were for other reasons unfavorable; some of them said that college women were unsatisfactory because the other workers resented their superior qualifications.

Results of Questionnaire Sent to Leading
Department Stores in the Southwest

The questionnaire relative to the occupational opportunities for the young woman college graduate of the School of Business Administration was sent to a number of the leading department stores in this trade area. There was not a single reply received. There were a number of replies received, however, from other types of merchandising firms in the area.

One of the large service firms in the area reported that there were no opportunities for college trained women in their organization; the women employed were required to have stenographic or secretarial qualifications only. Their sales and service personnel were composed mainly of men with engineering knowledge.

Another large firm in the area, representative of one of the largest manufacturing companies in the United States had this interesting comment:

²⁷Hatcher, op. cit., p. 1.

Since its inception, the Ford Motor Company, under the leadership of Mr. Henry Ford, has had the reputation of employing men insofar as it has been practical. Mr. Ford's idea seems to have been from the start that if he could provide more work and at a better wage scale for the "bread-winner" of the home, he would indirectly provide for that man's dependents in the home. We, therefore, do not, or have not up to this point employed very many women in our office and, of course, none in our assembly plant.

However, the informant was kind enough to fill out the enclosed form that was submitted, and two positions were listed as desirable possibilities for the college trained woman. These were Stenographer and Comptometer Operator.

Both positions were available to men as well as women. College graduates were preferred and experience was necessary in each position. The employees were secured by advertising and from the employment office. The qualifications listed aside from training were keen alertness, good spelling, accurate and earnest work, and neat appearance with a pleasant personality.

The characteristics which were listed on the form as most desired for the positions were all checked important except good grades, and this was not checked.

The starting salary for a woman stenographer was \$160.00 per month as compared with \$180.00 per month for a man. At the end of the first year the salaries were \$135.00 per month and \$185.00 per month, respectively; \$175.00 per month and \$200.00 at the end of the second year; and the top potentiality for a woman was \$200.00 per month, while that for a man was

\$225.00 per month. The additional compensations were a two weeks paid vacation and insurance. Women had only been employed in this capacity for two years - evidently a war necessity.

The Comptometer Operator had a starting salary of \$140.00 per month and a top potentiality of \$200.00 per month. Women, it was stated, had been used in this position for over twenty years, and they were preferred over men. The position could lead to that of Traffic Clerk, Back Order Clerk, or General Sales Clerk.

The special features which the firm thought might attract women graduates were a very highly selected personnel and clean air-conditioned offices.

Manufacturing

History and Nature of Manufacturing

Manufacturing ranks with merchandising in being one of the oldest occupations. Before the invention of power machinery, practically all the manufacturing was done in the homes, but the substitution of machines for hand labor has built great manufacturing plants all over the United States as well as smaller plants in almost every town in the country. Because manufacturing embraces everything that is made, there are any number of types and kinds of workers needed. In the large plants highly trained personnel as well as laborers are required to

keep the industry functioning. In the small plants the requirements are much the same except for the differences in Administration and Personnel. Some of the workers must be trained professional people, while the majority are workers trained in skills of varying kinds. A large proportion of the workers in manufacturing are women, and as the industry expands the needs for women workers will grow. The particular type of work in manufacturing that will appeal to the college trained woman is the professional services of the large plants - personnel work and accounting and secretarial.

Qualifications and Training for the Work

The qualifications and training for work of this nature are the same as already discussed in previous instances in the study. Personnel work, however, differs from that of the responsible office position in the accounting or secretarial field. The engagement and dismissal of employees was once a haphazard matter. Employers took little interest in their employees outside of their ability to do a particular job. If they could not do the work or were unsatisfactory in other ways, they were dismissed and another person employed.

With the development of large manufacturing concerns, a new interest has developed in the welfare of employees and in the smooth functioning of the organization. It has been found expedient to have a department with exclusive charge of these matters. Hence, the debut of the personnel director. In some

instances the director is a man, in others, a woman. Since the work is more or less the result of modern industry and is comparatively new, there does not seem to be an ingrained prejudice, as in some of the other specialized business fields, against women.

The personnel worker must have a thorough knowledge of people and of the business as well. For this reason, most firms prefer a person with a wide academic training and with experience in the particular plant in which they work. Hoerle says that one of the most common ways of women securing positions of this nature is to get a thorough training in the work and then begin as a clerical worker and learn all details of the business.²⁸

Personnel work as well as the other advanced secretarial and clerical positions pay well, and there are good possibilities for advancement. In manufacturing, the person who has the ability, regardless of sex, is the person who advances in most instances.

Results of the Questionnaire Sent to Manufacturing Firms in the Southwest

Only one of the great manufacturing firms in the Southwest filled out and returned the forms sent them. This large company, because of the nature of the work, employs only men except in the business offices and the job possibilities listed for women

²⁸ Hoerle, op. cit., p. 112.

are all in that field. They are: Stenographer-Clerk, Ledger and Statistical Clerk, Distribution Clerk, Junior Tax Clerk, and Statistical Clerk.

This particular firm employs fifty women as stenographer-clerks, one woman as ledger clerk, one woman and one man as distribution clerks, one woman as tax clerk and stenographer, and one woman as statistical clerk.

Women, but not college graduates, are preferred as stenographer-clerks. They are secured, as well as the other listed personnel, through employment agencies and through personal application. One year's clerical and stenographic experience is required. Other qualifications listed are: familiarity with clerical routine and procedures, sufficient practice in stenography to produce, and the ability to work rapidly and accurately. The characteristics of accuracy, dependability, and speed are checked strong in the list most desired for this position. Alertness, geniality, good manners, pleasant personality, and neat appearance are checked important. Good grades is checked unimportant.

The beginning salary for this job for both women and men is \$1,835.00 per year, and the top potentiality is \$2,400.00. Promotion to senior stenographer and secretary is possible. The college courses checked as prerequisites to this position are typing, shorthand, and business correspondence, and they are all marked strong.

A college graduate is preferred for the ledger and statistical clerk and two to three years experience is necessary. Other qualifications are: a knowledge of methods and procedures followed in preparation and maintenance of commitment and expenditure records; maintenance of ledgers; preparation of trial balances, vouchers, statement and analyses; and a knowledge of budget preparation. The starting salary is \$2,785.00 per year and the top potentiality is \$3,715.00 per year. The college courses which the firm would suggest are accounting, business mathematics, and investments. This job does not have any promise of advancement.

One year's experience in a payroll department is a necessary qualification for the job as distribution clerk. Other qualifications are: knowledge of rules and regulations governing payment of salaries, payroll records, and preparation of salaried office payrolls; speed and accuracy in operation of comptometer. Accuracy, dependability, and speed are marked strong characteristics in a worker, congeniality, good manners, neat appearance, alertness, and ability to think are marked important, while the characteristics of endurance, steady nerves, and good grades are regarded as unimportant.

The top salary for this position is \$3,015.00 per year, and a starting salary of \$2,260.00 per year. There is no advancement. The three college courses listed as prerequisites for the position are typewriting, office machines, and business correspondence.

The required business experience for the job of junior tax clerk and stenographer is one year in tax property or investment section of a company. Other qualifications listed are familiarity with clerical work and efficiency in shorthand and typing.

The starting salary is \$1,835.00 per year, and the top potentiality is \$2,400.00. This job can lead to that of senior stenographer. The college courses suggested as prerequisites for the position are typewriting, shorthand, accounting, and business mathematics.

The experience qualifications for a statistical clerk are one to two years in work in accounting. Other qualifications listed are familiarity with general clerical and statistical work, and accuracy and speed in work. The starting salary is \$2,035.00 and the top potentiality is \$2,715.00 per year, with no advancement from the position. The college courses suggested as prerequisites are typewriting, business mathematics, and statistics.

There are several significant things to be found in this report on occupational possibilities for the college woman. The first and foremost is that there is no advancement to executive positions for a woman from any of the jobs. Another one is the high caliber of business training that the jobs require. Still another is the fact that the School of Business Administration of the North Texas State College requires the

courses that are directly needed in work of this nature. In the report on the requirements for a ledger clerk it was found that a knowledge is required here of investments and of the laws governing tax withholding procedures, and payroll procedures.

Transportation

History and Nature of Transportation

Transportation is another occupation that has vitally changed with the modern industrial and mechanical age. The stage coach has been supplanted by the railroad train, the motor car, the great bus lines, and the new air transports. With each increasing service and convenience comes a new demand for workers, and the new modes of transportation, the airlines, are using more women workers than the older modes, the railroads and bus lines.

College graduates will be interested chiefly in the clerical and supervisory positions offered by various modes of transportation. There is an enormous amount of recording, accounting, billing, and abstracting to be done in railroad offices, bus offices, and air terminals. This involves clerical work of all kinds. Women with executive ability are now acting as heads of various bureaus, as head clerks in offices of different kinds, and as private secretaries to officials.

Qualifications and Training for Transportation Jobs for Women Workers

Business training is the best preparation for the clerical positions. The initial jobs usually require experience in typewriting, comptometer operating, or accounting; knowledge of Interstate Commerce classifications, of rates, and of special railroad laws is essential for advancement into the higher-paid positions.

Remuneration and Possibilities for Advancement

In railroad work women are entitled to equal pay with the men employed in the same class of work. The railroad employees are all unionized, and this tends to make the salaries more than those in corresponding positions in "white-collar" jobs. The seniority rules which are observed in transportation require a newcomer to begin at the bottom of the ladder, except in positions requiring technical skill and special training. Promotions depend on the worker's ability rather than personal favors of any official.

Results of the Questionnaire Sent to Transportation Firms in the Southwest

Replies were received from five firms in this field of business.

Two railroad companies wrote personal letters in reply to the questionnaire saying there was no position available to women other than stenographic or clerical. One of the companies stated that it was customary to employ young men so that

they might also be trained for other duties. The other company did not require college graduates for clerical positions, but they did prefer them.

One of the large bus lines of the South filled out the forms for three possible positions for the woman college graduate. These were executive secretary, bookkeeper, and senior bookkeeper.

The company employs one woman as executive secretary at the present time. Approximately three years experience is required and special qualifications for the job are: knowledge of typewriting, shorthand and regular secretarial duties; ability to arrange appointments, conferences; knowledge of Interstate Commerce Commission requirements with regard to registry of motor coaches, etc; knowledge of Employer's Liability Law with regard to injuries.

The characteristics of accuracy, dependability, ability to think, initiative and alertness were marked strong. Endurance was marked important, and good grades were scored unimportant. The starting salary is \$2,000.00 per year and the top potentiality is \$3,300.00 per year. There is no advancement.

Women have been employed for ten years as executive secretary with the firm. Some of the employees are secured through employment agencies and some by advertisement. The college courses which were deemed important prerequisites for this

position are typewriting and shorthand. Business correspondence, Business Law and Transportation are scored strong; Salesmanship and Marketing are scored unimportant.

All the bookkeepers of the firm are women - one senior bookkeeper and two junior bookkeepers. College graduates are preferred for the positions, and experience is required. The qualifications for the junior bookkeeper are a knowledge of bookkeeping fundamentals; those of the senior bookkeeper are a thorough knowledge of payroll accounting, and a thorough knowledge of Federal and State payroll taxes.

Speed, accuracy, dependability, ability to think, initiative and alertness are scored strong in the list of desirable characteristics for the position; all the others are scored important except good grades, and it is scored unimportant.

There is advancement in both jobs. The junior bookkeeper may progress to senior bookkeeper, and the senior bookkeeper may advance to office manager.

One major airline filled out the questionnaire listing jobs as reservationists, stenographic, clerical and accounting, traffic, sales contact and Public Relations Work, operation agent and purchasing agent. Employees were secured in various ways.

The company employs about two hundred men and one hundred and twenty-five women as reservationists. Experience is

preferred but is not necessary, and college graduates are preferred. Qualifications peculiar to this position are a clear and pleasant telephone voice, sales personality, speed and accuracy, intelligence, and freedom to work either day or night on rotating shifts.

All the desirable characteristics were scored strong. The starting salary is \$125.00 per month and the top potentiality is \$150.00 per month. There is advancement to higher positions. All the college courses listed are scored either important or strong except shorthand, investments and insurance.

The special features which might attract college graduates are selling on the telephone, advancement opportunities, leading to supervisory capacities, and pleasant environment.

The other positions are much the same as clerical positions elsewhere with a salary range of \$125.00 to \$150.00 per month. In each instance the company scored all the college courses strong, and stated that it preferred college graduates as workers.

Another outstanding airline listed the jobs of stewardess, reservationist, and clerk. Employees are secured in various ways. In the stewardess position only college graduates are employed and these are used only as needed. The only qualification otherwise for a stewardess are personality and appearance. The starting salary is \$1,680.00 per year, and the top potentiality is \$2,580.00 per year. There is

advancement. All the characteristics needed for such a position are scored strong, and the college courses listed as strong are handwriting, transportation, salesmanship, and advertising.

The clerical workers positions are much the same as the above except that the starting salary is \$1,200.00 per year. There is advancement in all positions. Two years experience is required for the clerk's position, but the others require no experience.

The significant thing about the work in the transportation air lines is the opportunity for women with little or no experience, and the rapid advancement.

CHAPTER V

FINDINGS AND CONCLUSIONS

Findings

The following statements present the findings of this study of the occupational opportunities of the woman college graduate of a School of Business Administration in the Dallas area:

1. The North Texas State College School of Business Administration offers its women students a thorough training in specialized fields of business plus a broad academic education.
2. Women have not been employed in specialized business fields long. World War I broke down many of the barriers to employment of women, and World War II opened the doors of nearly all business fields to women and was extremely glad to employ them. The extent to which they will hold the war-time positions can not yet be measured, but a great deal of the opposition to women workers has been dissipated.
3. Accounting is one of the most exacting and remunerative of the professions. Women have been indirectly barred from public accounting before the war, but a large and increasing number have been employed in private accounting. A

college education plus a strong business education plus a long period of experience are the "musts" of a successful accountant.

4. Advertising is a fertile field for the woman college graduate because more and more women are being employed in this field. Women are the chief buyers of the nation's goods, and women are being used to advertise these goods from a woman's viewpoint. A broad academic education with additional business training is a great asset to the woman who has a desire to enter the advertising field, and who has the ability to write and sell advertising.

5. The field of Banking and Finance is another business wherein men have been favored over women employees. Women perform a large number of clerical duties in banks, but few women are elevated to executive positions.

6. There are few opportunities in specialized business fields for the woman college graduate of a School of Business Administration in Government Service except by way of upgrading of permanent employees. The employees are selected through examinations, and begin at the bottom of the ladder.

7. The opportunities for the college trained woman in the insurance field are limited to those of a clerical nature in most instances.

8. Merchandising presents many opportunities to the woman graduate of a college School of Business Administration,

but, except in technical or clerical positions, experience in the work is considered more valuable than training. The good positions must be earned and ability demonstrated.

9. The conclusion reached in the merchandising field is also applicable to women in the manufacturing field.

10. Transportation offers many opportunities for the woman graduate of a School of Business Administration. There is not a prejudice against women workers, and the required experience is not stressed as much as a high degree of training.

Conclusion

The outstanding and overall conclusion of this study is that the North Texas State College in its School of Business Administration offers its women students a thorough training in academic fields, in general business administration, and in specialized fields. The use that the graduates make of this training will largely depend on the initiative, the resourcefulness, the willingness to work for small wages as a beginner, and the amount of good, hard, practical sense that the graduates possess. The readings in the literature, as well as the attitude of some outstanding firms toward the questionnaire sent them, indicate that the college woman, in some instances, has felt that her training and opportunities have placed her on a higher plane than perhaps a girl just as

intelligent and alert but lacking this specialized training. The ability of a college trained girl to work with other people and eradicate this feeling that some irresponsible person may have created will go a long way towards creating a better feeling towards college women in the general business world, and improve her opportunities for employment. As educational opportunities improve, more and more women can avail themselves of specialized training, and their occupational opportunities should correspondingly increase. A degree from a recognized School of Business Administration should be, and can be, a great asset to the woman who desires to work in business fields.

Significant Information Secured from Questionnaires
Relating to the School of Business Administration

The significant feature of the information found in the questionnaires which were sent to the various business firms is the attitude that the firms take toward college trained women and the college courses which they consider important to a woman worker.

The attitude expressed towards employing women with college training was very favorable in every respect. Few employers specified college training as a requirement except for technical positions, but they all, in most instances, preferred college-trained women. It might be added here that a

survey at this time does not fully measure this attitude; workers of all kinds have been hard to find, and the firms have had to lower their requirements. It is the personal knowledge of the writer that one of the large air lines contacted required a college degree as prerequisite to employment preceding the war. The period of education was then limited to two years, and finally lowered to that of a high school graduate. Once the supply of workers becomes plentiful, the qualifications will, more than likely, be again raised to require college degrees.

Figure 1, on the following page, shows the college courses which were designated as necessary for training by the firms. The graph indicates the degree to which the firms considered a course important.

Business mathematics, it is seen, was scored strong more times than any other course. Office Machines and Business Correspondence were only a degree behind Business Mathematics, while Typewriting, Transportation, and Handwriting were next in order. The course in Shorthand was not scored strong in many questionnaires. One explanation of this perhaps is the fact that a large number of the jobs evaluated were executive more than merely secretarial.

The courses in Business Law, Statisticism, Office Management, Salesmanship, Advertising and Investment were all scored strong by certain types of firms where the positions offered

RECOMMENDED COLLEGE COURSES

Marketing	2	
Personnel Management	3	
Economics	3	
Investment	3	
Advertising	3	
Salesmanship	4	
Office Management	4	
Statistics	5	
Business Law	5	
Shorthand	6	
Insurance	6	
Handwriting	7	
Accounting	8	
Transportation	9	
Typewriting	9	
Business Correspondence	12	
Office Machines	12	
Business Math	13	

Fig. 1--A total and a comparison of the number of times each college course was checked strong by the firms completing the questionnaire.

work in these fields. Economics, Personnel Management, and Marketing came in for the least attention.

Figure 2, on the following page, shows the characteristics of employees most desired by the firms included in this study. The graph indicates the number of times each characteristic was checked as strong.

Accuracy and dependability were the most often stressed qualifications; initiative and alertness were next with equal importance; and ability to think was nearly as important. Speed, congeniality, good manners, pleasant personality, neat appearance, endurance, and steady nerves followed in this order.

The almost unanimous attitude of the employers was that good grades of the applicant were unimportant. This indicates, in the belief of the writer, that the employer is more concerned with getting an employee who is capable and willing to do hard work than in securing one who has made good grades. Business is a hard taskmaster, and the woman who can do the work is the one who will advance and make a success of her job.

DESIRABLE CHARACTERISTICS

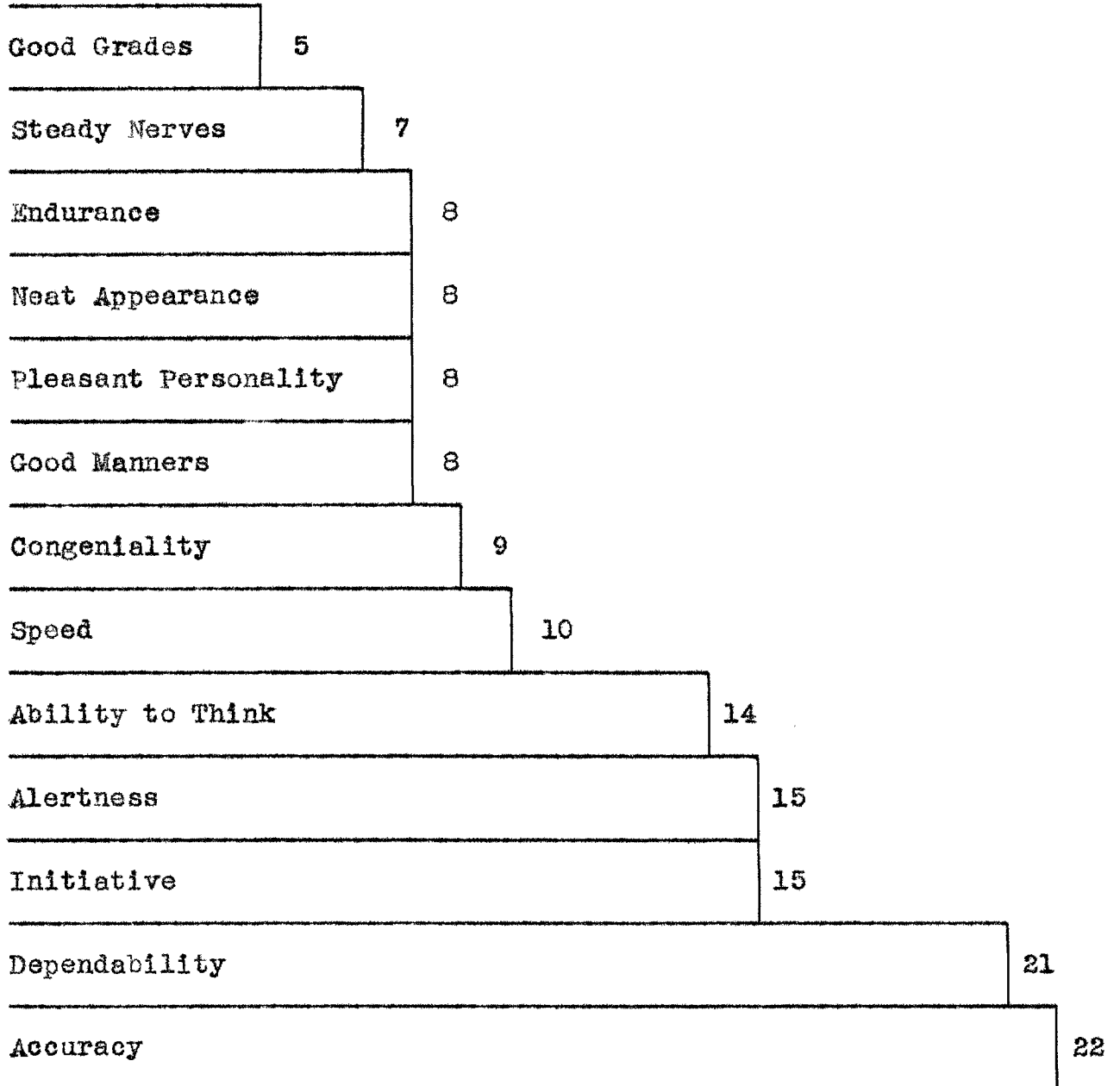


Fig. 2--The total and a comparison of the number of times each characteristic was checked strong by the firms completing the questionnaire.

INFORMATION BLANK

Positions Available for Women Graduates
in Business Administration

The material called for in this blank will be held in confidence, only summaries being published. A separate blank is to be used for each position in your firm that offers desirable possibilities for women graduates of Business Administration.

Job Description _____

Number employed in this position? Men _____ Women _____

Qualifications for this position

Educational

Do you employ only college graduates? Yes _____ No _____

Do you prefer college graduates? Yes _____ No _____

Is a degree higher than a bachelors degree desirable? Yes _____ No _____

Experience

Is experience in this position necessary? Yes _____ No _____

If so, how much?

Is experience in this position preferred? Yes _____ No _____

Is experience in this position not desirable? Yes _____ No _____

List qualifications peculiar to this position.

(example: Knowledge of textiles for piece goods buyer)

1. _____
2. _____
3. _____
4. _____
5. _____

What characteristics are most desired for this position?

(Check) --example: Unimportant Important Strong

Speed

Accuracy

Dependability

Speed

Ability to think

Initiative

Alertness

	Unimportant	Important	Strong
Congeniality			
Good manners			
Pleasant personality			
Neat appearance			
Endurance			
Steady nerves			
Good grades			

Salary per year		
Starting Salary	Men _____	Women _____
End of first year	Men _____	Women _____
End of second year	Men _____	Women _____
Top potentiality	Men _____	Women _____

Additional compensation		
Vacations	Men _____	Women _____
Retirement	Men _____	Women _____
Bonus	Men _____	Women _____
Insurance	Men _____	Women _____

Could this job lead to higher positions? Yes _____ No _____ If so, List positions _____

Available to women as well as men? Yes _____ No _____
 How long have women been employed in this position with your company? _____

Would you prefer a man for the position? _____ A Woman _____ Either _____

How do you secure your employees? (check)

	All	Some	None
Government employment agency			
Employment service of colleges			
Personal application			
Advertisement			
Others: _____			

What college courses would you suggest as prerequisites to this position? (check)

	Unimportant	Important	Strong
Typewriting			
Shorthand			
Accounting			
Handwriting			
Business Mathematics			
Office Machines			
Business Correspondence			
Office Management			

	Unimportant	Important	Strong
Business Law	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Salesmanship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advertising	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Economics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Statistics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personnel Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What special features of this position might attract women graduates?

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