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## WOMEN IN POLISH BANKING DURING THE SECOND POLISH REPUBLIC

**Abstract:** This paper aims to analyse the employment of women in banking during the Second Polish Republic (i.e. interwar Poland). The banking sector was small in terms of employment. The number of people associated with this sector was 18.1 thousand in 1921 and 31.2 thousand in 1931, which accounted for 0.5-0.6% of all professionally active workers outside the agricultural sector. The banking community was dominated by men, the number of women working in banks was about 6.1 thousand in 1921 and 8.5 thousand in 1931 (30% of all human resources). This paper presents the nature of jobs performed by women, their positions and earnings. The presentation takes a number of forms: according to bank types, groups of voivodeships, size of the town and according to headquarters and branches. In all cases, the activities and earnings of women and men were compared.

**Keywords:** the Second Polish Republic, Polish banking, women activity, women in Polish banking

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### INTRODUCTION

During the Second Polish Republic, the banking communities were strongly masculinised. The situation was rooted in history; studies concerning the presence of women in the social and economic life of the 19<sup>th</sup> century show that their economic activities in the services sector were basically related to trade, education, office work or household services (domestic service). Concurrently, the interwar period gave rise to gradual changes leading to an extension in the scope of women's professional activity, including the banking sector. This process also took place in many countries. Peter Wardley writes that in British banking it was connected,

among other things, with the implementation of innovations such as the increasing applications of typewriters, counting machines, and telephones. The operation of such devices was considered a job for women. The reason for employing women was an attempt to cut down on the banks' operating costs, since the pay for women was lower than that for men (Wardley P. 2000: 71-79).<sup>1</sup> Women employed as office workers were rarely promoted to managerial positions.<sup>2</sup>

This article analyses the presence of women in the banking sector during the Second Republic of Poland, the nature of their jobs and the type of their positions and their earnings in the following respects: its level in relation to pay received by men, differences depending on job positions, region of Poland and bank type. The presence and economic activity of women in the banking sector has never been the subject of study before. In the existing monographs on banking, this issue is not explored [I.a.: Jeziński A., Leszczyńska C. 1994; Kłusek M. 2013; Landau Z. 1994; idem 1998; Landau Z., Tomaszewski J. 1995; Morawski W. 1998]. In turn, the analyses of the economic activity of women covered sectors in which women were widely represented (women working in agriculture, trade and services, education or some branches of the industry). Banking was not a domain of female activity. Historically, it was an area in which most jobs were reserved for men. However, the collected source materials make it possible to formulate interesting conclusions regarding the issue under investigation.

The study consists of two parts: the first one analyses the employment of women in the banking sector against the background of the general professional activity of women as well as according to regions of Poland and the positions held by women in the banking employment structure. The second part reviews the earnings of women at several levels: according to the type of bank, size of the city or town where the bank is located and the job position. In all the cases, women's earnings are juxtaposed with men's earnings.

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<sup>1</sup> For the United States, an extensive discussion of gender, the development of clerical occupations in commercial offices is provided by Kwolek-Folland A. [1998].

<sup>2</sup> Women staff were expected to resign on marriage; this was not solely a gender issue as junior male staff were strongly encouraged to remain bachelors in the early years of their career.

## PROFESSIONAL ACTIVITY OF WOMEN IN BANKING

Women in the Second Republic of Poland accounted for about 52% of the population (the total population was: in 1921 – 27.1 million; in 1931 – 31.9 million, in 1939 – 35.1 million). According to the census of 1921, the number of professionally active women was 6183.8 thousand (including 5121.6 thousand working in agriculture and 1062.2 thousand performing non-agricultural jobs), it was 44% of the total of the employed. According to the census of 1931, the number was about 6633.7 thousand (including 4959.9 thousand working in agriculture, and 1673.8 thousand not working in agriculture), it was 43.3% of the total of the employed [*Pierwszy powszechny spis... 1927*: 140-1; *Drugi powszechny spis... 1938a*: 1, 12; *Drugi powszechny spis... 1938b*: 3]. Therefore, women were the most numerous group of workers in agriculture, and closely followed by industry, domestic services and trade (Table 1).

Most professionally active women not working in agriculture were blue-collar workers (865 thousand, i.e. 52% of professionally active women), and quite a large number (411 thousand, i.e. 25%) of them ran independent business activities usually in the form of small services and commercial establishments. Women employed as white-collar workers were the least numerous group (197 thousand, i.e. 12%). The highest number of women worked in education and public administration.

The number of women who worked in banking was very small: in 1931, it was 8.5 thousand, and back in 1921 it was even lower – 5.9 thousand. Information about job positions occupied by women in banks was given in the census of 1921. In turn, the census of 1931 provided only collective data about white-collar workers without detailing their job positions and indicating bank type (cf. Table 2)<sup>3</sup>.

The statistics presented above lead to a number of relevant conclusions about women employed in the banking sector: 1) not many women (0.5%) were employed in the banking sector compared to all the professionally active women not working in agriculture; 2) women accounted for about 30% of human resources in the banking sector; 3) more than 90% of women in banking were employed in white-collar positions, mainly as office workers; 4) women accounted for more than 30-40% of all of-

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<sup>3</sup> Bank Polski, national banks, domestic and foreign joint-stock banks, credit societies, municipal savings funds, saving and credit cooperatives, currency exchange bureaus, pawnshops.

Table 1. Professionally active women not working in agriculture in 1931

Divisions of economy and marital status	Professionally active women not working in agriculture according to job positions (in thousands)				
	total	independent business activity	white-collar workers	blue-collar workers	not specified
<b>Total – according to the division of the economy</b>	<b>1673.8</b>	<b>411.4</b>	<b>197.2</b>	<b>864.7</b>	<b>200.5</b>
Industry and mining	519.0	160.0	18.6	325.0	15.4 <sup>a</sup>
Trade and insurance	296.5	204.8	26.1	65.7	-
Public service, church, social organisations	48.9	0.3	40.4	8.1	-
Schools, education, culture	87.5	8.8	68.1	10.6	-
Health service and hygiene	79.1	31.4	18.7	29.0	-
Domestic service	399.1	-	-	399.1	-
Monetary turnover (banking sector)	8.5	0.2	7.7	0.6	-
<b>Total – according to marital status including as head of household</b>	<b>1673.8</b>	<b>411.4</b>	<b>197.2</b>	<b>864.7</b>	<b>200.5</b>
including as head of household	532.7	159.3	71.4	180.6	121.4
Single	963.4	149.3	144.1	616.5	53.5
Married women	340.4	158.9	39.4	128.8	13.6
Widows and divorced women	364.9	102.8	13.3	116.6	132.3
Unknown marital status	5.0	0.7	0.3	2.8	1.1

<sup>a</sup> Outworkers.

Source: *Drugi powszechny spis...* [1938b: 48-50, 84].

fice workers in banks; 5) a very small percentage of women (about 2%) worked in managerial positions and, moreover, in small banks women were not members of executive boards or top management; 6) most banking personnel (92%) worked in cities and towns – for women this percentage was 94%.

The structure of the employment of women in banks according to job positions is presented in the survey of the Central Statistical Office (in Polish: Główny Urząd Statystyczny, GUS) carried out in 1930. It covered only 22.9 thousand people, including 6.6 thousand women (29% of

Table 2. Professionally active women working in the banking institutions<sup>a</sup> in 1921 and 1931**A. In 1921**

Employment categories	Professionally active not working in agriculture				
	total	banking institutions			
		total	banks <sup>b</sup>	pawn-shops	other
<b>Total (men and women)</b>					
Professionally active	3647193	18050	17810	167	73
Independent businesspeople (owners)	867302	549	484	34	31
Family members helping the independent businesspeople	117705	39	28	10	1
Employees	394600	15287	15169	87	31
including:					
managers	87662	1917	1894	19	4
office and sales staff	206779	13339	13251	61	27
technical staff	81986	31	24	7	0
Blue-collar workers and outworkers	1822338	2170	2124	36	10
Unknown job position	445248	5	5	0	0
<b>Women</b>					
Professionally active	1062209	5900	5827	55	18
Independent businesspeople (owners)	174908	72	62	6	4
Family members helping the independent businesspeople	44924	17	12	5	0
Employees	116630	5590	5546	33	11
including:					
managers	5676	37	33	4	0
office and sales staff	67872	5547	5509	27	11
technical staff	41740	6	4	2	0
Blue-collar workers and outworkers	527496	220	206	11	3
Unknown job position	198251	1	1	0	0

<sup>a</sup> the data is not inclusive of the Vilnius district and Upper Silesia (the census 1921 was not held there);

<sup>b</sup> Bank Polski, joint-stock banks, national banks, savings funds, credit societies, saving and credit cooperatives.

**B. In 1931**

Specification	Professionally active not working in agriculture		
	total	banking institutions <sup>a</sup>	
		total	including in urban area
<b>Total (men and women)</b>			
Professionally active	5335466	31181	28699
Independent businesspeople	1222656	725	679
Family members helping the independent businesspeople	240205	96	86
Hired workers	3452656	30360	27934
white-collar workers	647244	25698	23684
blue-collar workers	2750899	4662	4250
<b>women</b>			
Professionally active	1673767	8482	8027
Independent businesspeople	278760	145	138
Family members helping the independent businesspeople	132663	52	45
Hired workers	1061832	8285	7844
white-collar workers	197160	7700	7301
blue-collar workers	849291	585	543

<sup>a</sup> in the census nomenclature this division was called "Monetary turnover".

Source: *Pierwszy powszechny spis...* [1927: 140-1, 154-5]; *Drugi powszechny spis...* [1938b: 1-3, 16-7, 40-1, 115].

all workers)<sup>4</sup>. A definite majority of women working in banks (87%) were employed as office workers. In total, they accounted for 37% of all office workers in banks. Very few women (about 80) were members of manage-

<sup>4</sup> The group of cooperative and municipal banks and banking houses included only those that ran regular activities and employed: three or more hired workers (banking houses and currency exchange bureaus) or five or more hired workers (cooperative banks and municipal banks). A very small number of them often operated for 2-3 days a week only. Such banks were usually run exclusively by the owners and their family members. Workers were employed on a temporary basis only [CzajkowskiT, Otrębski E. 1932: 23-4].

ment (the managerial staff was composed of 3102 people)<sup>5</sup>. The quoted sources also prove that the percentage of women working in managerial positions was scarce: they accounted for 2-3% of all managers; at the same time, only 1% of all women working in banks were employed in that occupational group. Analysing the above-mentioned issues, it must be remembered that banks demonstrated different official approaches; for example, national banks classified their employees as: managers, officers (of various ranks), office workers, and service workers (technical staff). The managers and officers were skilled workers with a full-scope educational background in trade, and academic graduates with several years of experience in banking. Lower rank officers and office workers carried out auxiliary activities. Candidates for such positions had to submit proofs of completed secondary education and several years of practice. Service workers were people performing technical and cleaning works, janitors and messengers [Jezierski A., Leszczyńska C. 1994: 53-54]. In private banks, the structure of job positions was similar, and the qualification requirements were strongly differentiated depending on the nature of the bank's activity.

The presented statistics prove that managerial positions were hardly available to women. If they were available at all, they were sometimes lower rank positions at banks' headquarters, and more frequently at their branches. Women could not sit on management boards, which were customarily composed of a president and several directors. The review of top management authorities of the banks (Table 3) reveals that it was a world dominated by men.

We do not have a complete collective portrait of the top management authorities of all the banks. Nevertheless, based on biographies and different descriptions of some of their representatives, a conclusion can be made that they generally represented four communities: large-scale industry, landed gentry, scientists and state authorities. Most of them were university graduates, sometimes holding a doctoral degree. For example, the President of Bank Polski, Stanisław Karpiński, graduated from the faculty of economics at the University of Leipzig. President Władysław Wróblewski graduated from the faculty of law at the Jagellonian University, where he was also awarded a post-doctoral degree. Adam Koc studied at the Jagellonian University. Władysław Byrka had a PhD in Law and graduated from a course in law at the University of Lviv

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<sup>5</sup> This group included the following: presidents, board members, directors and managers, heads of departments, and their representatives.

Table 3. Presidents and directors of the largest joint stock banks and national banks in 1920–1938

Bank	Presidents and vice-presidents	Directors
Bank Polski SA	Stanisław Karpiński, Władysław Wróblewski, Adam Koc, Władysław Byrka	managing directors: Władysław Mieczkowski, Leon Barański directors: Zygmunt Karpiński, Walery Zbijewski, Karol Rybiński, Michał Geisler, Jan Koziel, Bolesław Oczechowski, Tomasz Buczkowski, Franciszek Czernichowski, Jerzy Nowak and Stefan Michalski
Akcyjny Bank Hipoteczny SA (Lviv)	Stanisław Mycielski, Stanisław Dąbski, Jan Brzozowski	Marian Bozewicz, Herman Horowitz, Waclaw Chowaniec
Akcyjny Bank Związkowy SA (Lviv)	Ludwik Koziębrodzki, Antoni Ponikowski	Marian Turski, Leon Wasserberger
Bank Angielsko-Polski SA (Warsaw)	Henryk Dolański, Stanisław Lubomirski, Jan Zagleniczny, Leon Nowakowski, Arthur Gairdner	.
Bank Cukrownictwa SA (Poznań)	Alfred Chłapowski, Józef Żychliński	Leon Brzeski, Władysław Demby, Leopold Hebda, Bolesław Mikulski, Karol Pluciński
Bank dla Handlu i Przemysłu SA (Warsaw)	Edward Geisler, Stefan Przanowski, Wojciech Korfanty, Antoni Jurkowski	Stefan Benzef, Tadeusz Urbański
Bank Dyskontowy SA (Warsaw)	Adam Tarnowski,	Paweł Heilperin, Wiktor Mikulecki
Bank Handlowy SA (Warsaw)	Leopold J. Kronenberg, Stanisław Lubomirski, August Zaleski	Henryk Szampanier, Józef Dangel, Stanisław Rogaczewski, Antoni Repeczko, Jerzy Ścigalski, Antoni Gintowt, Mieczysław Hofman, Alfred Goldklang, James B. Clarke, Jan Koziel, Maksymilian Wizel
Bank Handlowy w Łodzi SA	Adolf Biedermann, Adam Osser	Adolf Biedermann, Tadeusz Szulborski, Władysław Gordowski



Bank	Presidents and vice-presidents	Directors
Bank Ludowy SA (Warsaw)	Ignacy Daszyński	Herman Diamand
Bank Małopolski SA (Kraków)	Jan Goetz Okocimski, Janusz Radziwiłł	Albert Ungar, Kazimierz Bauda
Bank Międzynarodowy SA (Warsaw)	Henryk Grohman, Karol Wilhelm Scheibler	Marek Badior
Bank Poznańskiego Ziemstwa Kredytowego SA	Władysław Szczepkowski, Kazimierz Żychliński, Alfred Ohanowicz	Sylwester Urbański, Marcei Scheffs
Bank Północny SA (Warsaw)	Natan Morgenstern	Michał Szereszowski
Bank Przemysłowców Polskich SA (Warsaw)	Stanisław Surzycki, Maurycy Zamoyski	Artur Ferencowicz, Władysław Słowikowski, Apolinary Thieme
Bank Śląski SA (Katowice)	Wojciech Korfanty, Charles Georges Picot	Maxime Vicaire, Max David, Władysław Wejers
Bank Towarzystw Spółdzielczych SA (Warsaw)	Zygmunt Chrzanowski, Tadeusz Sułowski	Stanisław Karpiński, Antoni Rząd and Władysław Heinrich
Bank Zachodni SA (Warsaw)	Zdzisław Lubomirski	Andrzej Rotwand, Henryk Aszkenazy
Bank Ziemian SA (Lviv)	Stanisław Badeni	Jan Rozwadowski
Bank Zjednoczenia SA (Poznań)	Stanisław Wachowiak, Franciszek Mańkowski	Jan Kierczyński
Bank Zjednoczonych Ziem Polskich SA (Warsaw)	Stanisław Lubomirski	Henryk Kaden
Bank Związku Spółek Zarobkowych (Poznań)	Józef English, Stanisław Karłowski, Seweryn Samulski, Włodzimierz Seydlitz, Waclaw Staniszewski	14 directors: among others Józef English, Władysław Mieczkowski, Tadeusz Brzeski, Stanisław Kucharski
Polski Akcyjny Bank Komercyjny SA (Warsaw)	Leopold Skulski, Hipolit Gliwic, Feliks Młynarski	.
Polski Bank Przemysłowy (until 1929 Lviv, from 1929 Warsaw)	Zygmunt Lewakowski, Marcin Szarski	Marcin Szarski, Georges Cahier

Bank	Presidents and vice-presidents	Directors
Powszechny Bank Kredytowy we Lwowie (until 1926 Lviv, from 1926 Warsaw)	Władysław Długosz, Adam Krzyżanowski	.
Powszechny Bank Związkowy w Polsce SA (until 1930 Lviv, from 1930 Warsaw)	Władysław Stesłowicz	Wacław Fajans
The British and Polish Trade Bank AG (Gdańsk)	Jan Kanty Steczkowski, Roman Górecki	.
Wileński Bank Ziemi SA	Aleksander Meysztowicz, Marian Broel Plater, Aleksander Meysztowicz	.
Wileński Prywatny Bank Handlowy SA	Leonard Bobiński, Marian Broel Plater, Stanisław Kognowicki, Stanisław Bochwic	.
Bank Gospodarstwa Krajowego	Jan Kanty Steczkowski, Roman Górecki	Eustachy Korwin Szymanowski, Feliks Maciszewski and Leon Barysz
Państwowy Bank Rolny	Franciszek Stefczyk, Tomasz Wilkoński, Franciszek Bujak, Seweryn Ludkiewicz, Kazimierz Stamirowski, Maurycy Jaroszyński	Wacław Staniszewski Seweryn Ludkiewicz
Pocztowa Kasa Oszczędności	Hubert Ignacy Linde, Emil Szmidt, Henryk Gruber	.

Source: Morawski W. [1998: 42-4, 46, 48, 51, 90-185]; Jezierski A., Leszczyńska C. [1994: 47]; Landau Z. [1998: 97-103].

[Mierzwa J. 2006], and Vice-President Feliks Młynarski was a professor of banking at the Warsaw School of Economics [Jezierski A., Leszczyńska C. 1994: 40-5; Głowiński T. 2012: 277]. Similarly, the managing directors had a tertiary education background: Władysław Mieczkowski was a PhD holder in Law after he had graduated from studies in Berlin, Leipzig, and Paris (École des Sciences Politiques), and Leon Barański had a PhD in Law and a graduate of the University of Vienna. Director Zygmunt Karpiński studied in Strasbourg, Munich and Berlin. He was awarded a doctoral de-

gree in economics at the Goethe University in Frankfurt; Director Walery Zbijewski graduated from the Warsaw School of Economics and received a doctoral degree in France. Directors of national banks, joint stock banks and also some banking houses had tertiary education backgrounds in law or economics.<sup>6</sup>

The absence of women from the top management of banks was due to historical customs and procedures. An objective barrier was the requirements related to such positions concerning tertiary education background and professional competences. It was connected with a historical burden due to the fact that women started undertaking studies in law or economics at Polish universities only after Poland regained its independence; previously it was a marginal phenomenon [*Développement des écoles...* 1923: 105-214]. As mentioned by A. Ivanka, the Warsaw School of Economics admitted its first female students in the 1917/18 academic year (27 women out of 182 students). In 1922 and subsequent years, women accounted for only 20% of all students. In 1933–1937 this figure went up to 35% [Ivanka A. 1964: 6, 32]. The percentage of women studying law and trade in the 1937/38 academic year was 22%. The figure for female graduates was only 18% (in 1937/38, diplomas in law were awarded to 328 women, and diplomas in trade to 122 women) [*Mały Rocznik Statystyczny* 1939: 332-4]. Women had difficulty joining academic organisations set up by men. For instance, they could not be members of the “Gospodarka Narodowa” (National Economy) club (a community associated with a new periodical “Gospodarka Narodowa”) [Ivanka A. 1964: 154]. Generally, even men had difficulty getting a job as a banking officer. One of the employees of BGK bank recalled that apart from his tertiary education background he also needed a letter of recommendation from the Poznań voivode and the president of the city of Poznań to get a job [Rudnicki S. 2007: 47, 50 et seq.]. A job in banking was quite attractive in terms of finance and it often led to social advancement. Salaries – especially in the largest banks located in big cities – were high, particularly among white-collar workers. The highest salaries were, of course, paid to top officers who were members of the local elites, and those from the largest banks who represented the national elites.

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<sup>6</sup> For example, Kazimierz Natanson studied law at the University of Warsaw and economics and banking in Leipzig. Adolf Peretz graduated from the Wrocław Trade Academy [Fuks M. 1992: 96-102; Konarski S. 1977: *Kazimierz Natanson, 1853-1935*].

The dominance of men among banking personnel, including managers, also continued in Polish People's Republic. In comparison to the inter-war period, no essential changes occurred despite a large increase in the number of employees (in 1950 – 29.7 thousand people, in 1956 – 45.8 thousand, in 1965 – 55.4 thousand, and in 1970 – 62.0 thousand). Most banking sector employees (40%–55%) worked in the National Bank of Poland [*Rocznik Statystyczny* 1963: 71, 575; *Rocznik Statystyczny* 1968: 71, 575; *Rocznik Statystyczny* 1969: 372; *Rocznik Statystyczny* 1973: 112, 601]. The percentage of women in the total number of workers of NBP (white-collar and blue-collar workers) was: in 1950 – 51%, in 1960 – 68% and at the beginning of the 1970s – nearly 80%. This percentage was similar for the white-collar group. While back in 1945, this percentage was close to that recorded before 1939 (28% of women out of 2366 white-collar workers), in 1950 it increased to 49% (with the total number of white-collar workers being 14.5 thousand), and at the beginning of the 1970s to 80% (given 21.3 thousand white-collar workers) [Jeziński A., Leszczyńska C. 2001: 372-98]. Likewise, before 1939, women were mostly office workers and accountants. They rarely became managers, and if they did, they were the medium rank ones. The highest positions in the management board were reserved for men only [Laskowski L. 1971: 48-9]. For example, in 1953 only two women were heads of departments at the headquarters of NBP, two were directors of regional divisions, two – heads of departments in regional divisions; and sixteen worked as managers of operating divisions (there were more than 400 such divisions). The first changes occurred after 1958: in 1958 women occupied about 5% of managerial positions; in 1969 as many as 8% (mainly as heads of departments in the headquarters of NBP and operating divisions). The first woman joined the top management of NBP in 1962 (as a deputy department director) [Laskowski L. 1971: 39]. The process of inclusion of women in the banking sector progressed, rather, slowly and referred almost exclusively to medium rank management.

## SALARIES IN THE BANKING SECTOR: WOMEN'S PAY VERSUS MEN'S PAY

The Central Statistical Office carried out a survey regarding salaries in the banking sector in 1930 (unfortunately, the survey was not repeated in the following years). The survey involved 22896 respondents working in 1902 banks and their branches<sup>7</sup>. The workers were split into three groups: managerial staff<sup>8</sup>, office workers<sup>9</sup> and lower rank personnel<sup>10</sup>. Because the downturn in the banking system took place in 1931 (Great Depression 1929-1933), back in 1930 the level of salaries was still stable. Based on the obtained information, the Central Statistical Office calculated the level of monthly gross pay (basic salaries, extra allowances, including advances on taxes and social insurance contributions). This is illustrated in Table 4.

The above table points to an increase in the level of earnings of banking employees in 1926-1930. This was mostly the case for large banks (Bank Polski, national banks and joint stock banks), while in small institutions, such as cooperative and municipal banks, the increase was insignificant.

Earnings were strongly differentiated at all levels. In particular, there were large differences between the earnings of managers and those of office workers. The monthly earnings of managerial staff ranged from 300 zlotys to 6000 zlotys, while office workers earned from 100 zlotys to 2000 zlotys (National Bank of Poland Archive, Bank Polski SA, 1924-1938)<sup>11</sup>. In the case of managerial staff, women's earnings were not given separately, since women were rarely employed as managers (about 80). As regards

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<sup>7</sup> Bank Polski, national banks - BGK, PKO, PBR, joint stock banks, banking houses, currency exchange bureaux, cooperative banks, municipal banks [Czajkowski T., Otrębski E. 1932: 20].

<sup>8</sup> Presidents, board members, directors, managers, heads of departments, their representatives.

<sup>9</sup> Department manager, cashier, correspondent, clerk, estimating technician, stenographer, typewriter operator, secretary, writer, payment collector, poviat inspector etc.

<sup>10</sup> Janitor, messenger, concierge, cleaner, craftsman (electric technician, typesetter, bricklayer, carpenter) [Czajkowski T., Otrębski E. 1932: 21, 24].

<sup>11</sup> For instance, the monthly pay of the President of Bank Polski in 1924 amounted to 5 thousand zlotys, from 1934 - 9 thousand, and from 1936 - 9.9 thousand. In addition, the President received the thirteenth salary, enjoyed bank-sponsored living quarters, and severance pay upon retirement (e.g. in 1929 the retiring bank president received about 160 thousand zlotys). The monthly salary of the managing director was 4 thousand zlotys, and from 1931 - 6.2 thousand zlotys; the severance pay reached 100 thousand zlotys; salaries of directors amounted to about 2.5 - 4.0 thousand zlotys; all directors were entitled to receive the 13<sup>th</sup> and 14<sup>th</sup> salary.

Table 4. Earnings of the managerial staff and office workers in banks in 1926 and 1930

Specification	Average monthly earnings in Polish zlotys <sup>a</sup>	
	1926	1930
<b>Total - managerial staff</b>	.	<b>1360</b>
Bank Polski	999	1860
National banks	993	1540
Joint stock banks	870	1540
Cooperative banks <sup>b</sup>	.	772
Municipal banks <sup>c</sup>	864	913
<b>Total - office workers</b>		
<b>Men</b>	.	<b>523</b>
Bank Polski	574	1161
National banks	434	692
Joint stock banks	316	485
Cooperative banks <sup>b</sup>	.	289
Municipal banks <sup>c</sup>	365	392
<b>Women</b>	.	<b>383</b>
Bank Polski	396	767
National banks	330	485
Joint stock banks	256	394
Cooperative banks <sup>b</sup>	.	207
Municipal banks <sup>c</sup>	273	287

<sup>a</sup> weighted averages;

<sup>b</sup> the smallest entities working 2-3 days a week were not taken into account. They were run exclusively by the owners and their family members. Workers were employed on a temporary basis and members of the boards received the minimum wage;

<sup>c</sup> only entities running regular activity and employing 5 and more hired workers.

Source: Czajkowski T., Otrębski E. [1932: 26-8].

office workers, (7 thousand out of 14.8 thousand office workers, i.e. about 50%, were women); women workers earned 27% less than men. The smallest differences were observed in joint stock banks (19%), and the largest could be seen in Bank Polski (34%).

The mean values do not reflect the variation in earnings depending on the job position, work place (bank headquarters or branch office) and the size of the town where the bank's establishment operated. In every

Table 5. Earnings of men and women in the headquarters and branches of joint stock banks and banking houses in 1930

Specification	Number of respondents	Percentage of workers with monthly earnings in zlotys amounting to									
		up to 199	200-299	300-399	400-499	500-599	600-699	700-799	800-899	900-999	1000 and more
<b>Men</b>											
Joint stock banks and banking houses	3611	5.2	14.2	19.2	19.5	15.3	11.0	7.6	4.3	2.0	1.7
headquarters	1845	4.9	10.5	16.5	19.0	17.0	12.5	9.6	5.4	2.6	2.0
branches	1766	5.5	18.1	22.2	20.2	13.4	9.4	5.4	3.1	1.3	1.4
<b>Women</b>											
Banks	2064	6.9	21.8	26.5	23.6	12.8	4.8	2.5	0.9	0.2	0.0
headquarters	1058	4.3	15.5	25.9	26.4	15.6	7.3	3.1	1.5	0.4	0.0
branches	1006	9.7	28.4	27.0	20.6	9.8	2.3	1.8	0.3	0.0	0.1

Source: Czajkowski T., Otrębski E. [1932: 29-30].

case, there were also differences between women and men. Because women were primarily employed as office workers, further analysis will focus on this group only. The earnings of female and male office workers in joint stock banks are presented in Table 5 (the survey does not specify such information for other banks).

The (weighted) average monthly salary of women working in the headquarters of joint stock banks was 427 zlotys, while men on average earned 517 zlotys; in branches it was 359 zlotys and 452 zlotys, respectively<sup>12</sup>. At the same time, Table 6 shows that at the banks' headquarters the earnings of about 50% of all women and men were lower than the above-mentioned average; in the branch offices it was as much as 60%. The percentage of women with the highest earnings was clearly lower than the percentage of men.

A serious differentiation in earnings also occurred between big cities and small towns. The majority of bank establishments were located in the

<sup>12</sup> The rates of pay were comparable to salaries received by secondary school teachers or poviats (district) officials.

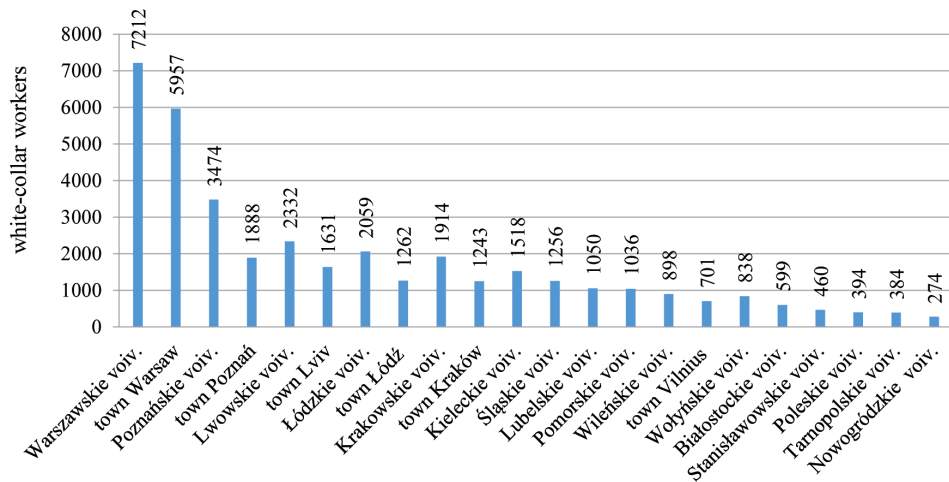


Figure 1. White-collar workers (women and men) in banking institutions by voivodeships in 1931

Source: *Drugi powszechny spis ...* [1937-1938: no. 36-88 for respective voivodeships and cities: Krakow, Lviv, Łódź, Poznań, Warsaw, Vilnius].

largest cities hosting most banks, that is, Warsaw, Poznań, Lviv and Łódź (Fig. 1).

As regards differences in salaries depending on the size of the urban centre, the highest pay was offered in Warsaw, lower in other big cities, and lowest – in small towns. This is illustrated by Fig. 2. The point of ref-

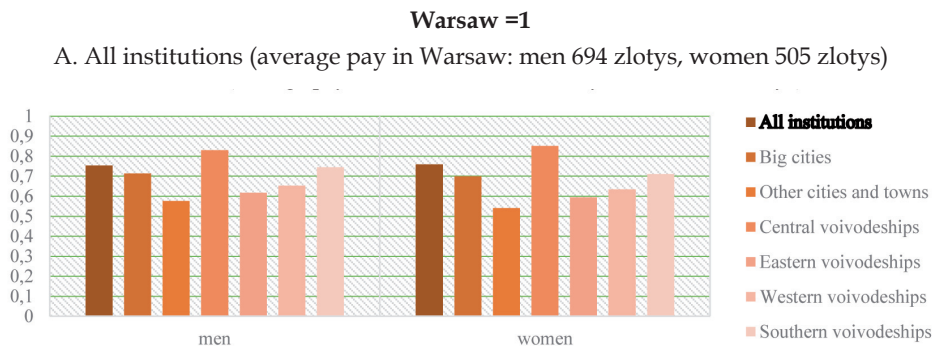


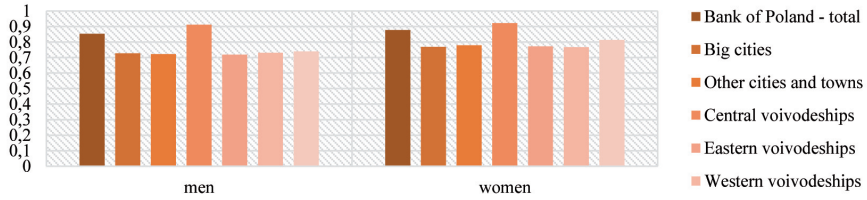
Fig. 2. The earnings of banking workers according to bank type, size of the town and by voivodeship

Note: the big cities included: Warsaw, Łódź, Lublin, Częstochowa, Sosnowiec, Białystok, Vilnius, Poznań, Bydgoszcz, Katowice, Kraków, Lviv. Central voivodeships: białostockie, kieleckie, lubelskie, łódzkie, warszawskie; Eastern - nowogródzkie, poleskie, wileńskie, wołyńskie; Western - pomorskie, poznańskie, śląskie; Southern - krakowskie, lwowskie, stanisławowskie, tarnopolskie.

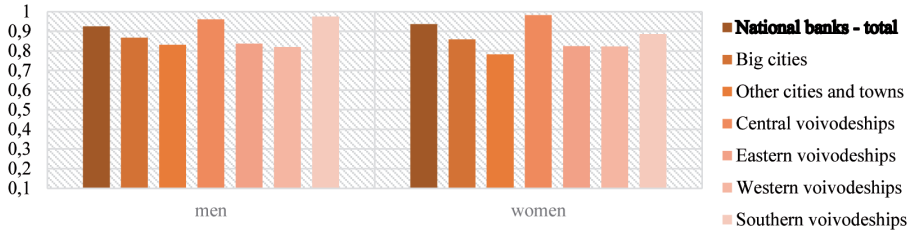
Source: own elaboration based on the source given under Table 5.



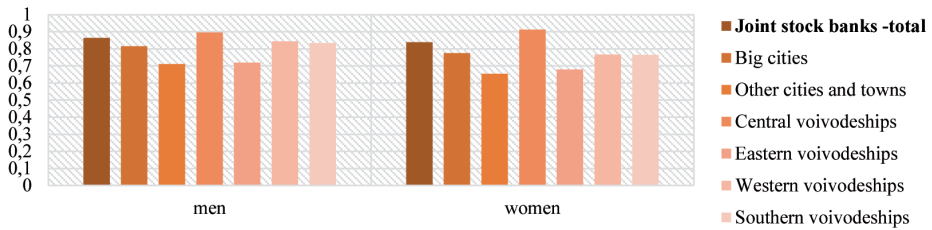
B. Bank Polski (average pay in Warsaw: men 1361 zlotys, women 874 zlotys)



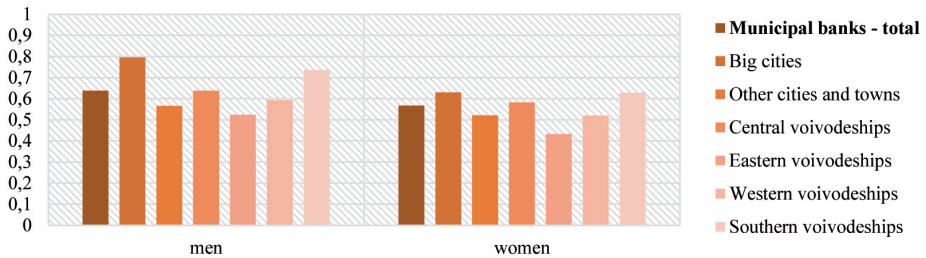
C. National banks (average pay in Warsaw: men 748 zlotys, women 518 zlotys)



D. Joint stock banks (average pay in Warsaw: men 562 zlotys, women 470 zlotys)



E. Municipal banks (average pay in Warsaw: men 614 zlotys, women 506 zlotys)



F. Cooperative banks (average pay in Warsaw: men 334 zlotys, women 256 zlotys)

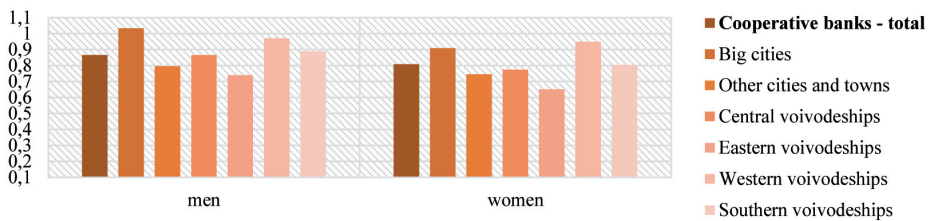


Table 6. The earnings of women according to the size of the town and groups of voivodeships

Specification	Women's pay <sup>a</sup>	
	in zlotys	men's pay =1
<b>Poland - all banks</b>	<b>383</b>	<b>0.73</b>
Warsaw	505	0.73
Other big cities	353	0.71
Other cities and towns	273	0.68
Central voivodeships	430	0.75
Eastern voivodeships	300	0.70
Western voivodeships	320	0.71
Southern voivodeships	359	0.69
<b>Bank Polski</b>	<b>767</b>	<b>0.66</b>
Warsaw	874	0.64
Other big cities	672	0.68
Other cities and towns	681	0.69
Central voivodeships	807	0.65
Eastern voivodeships	676	0.69
Western voivodeships	671	0.67
Southern voivodeships	711	0.71
<b>National banks</b>	<b>485</b>	<b>0.70</b>
Warsaw	518	0.69
Other big cities	445	0.69
Other cities and towns	405	0.65
Central voivodeships	509	0.71
Eastern voivodeships	427	0.68
Western voivodeships	426	0.69
Southern voivodeships	459	0.63

Specification	Women's pay <sup>a</sup>	
	in zlotys	men's pay =1
<b>Joint stock banks</b>	<b>394</b>	<b>0.81</b>
Warsaw	470	0.84
Other big cities	364	0.79
Other cities and towns	307	0.77
Central voivodeships	429	0.85
Eastern voivodeships	319	0.79
Western voivodeships	360	0.76
Southern voivodeships	359	0.77
<b>Municipal banks</b>	<b>287</b>	<b>0.73</b>
Warsaw	506	0.82
Other big cities	319	0.65
Other cities and towns	264	0.76
Central voivodeships	295	0.75
Eastern voivodeships	219	0.68
Western voivodeships	263	0.72
Southern voivodeships	318	0.70
<b>Cooperative banks</b>	<b>207</b>	<b>0.72</b>
Warsaw	256	0.77
Other big cities	233	0.67
Other cities and towns	191	0.72
Central voivodeships	198	0.68
Eastern voivodeships	167	0.68
Western voivodeships	243	0.75
Southern voivodeships	206	0.69

<sup>a</sup> a weighted averages. Note: big cities included: Warsaw, Łódź, Lublin, Częstochowa, Sosnowiec, Białystok, Vilnius, Poznań, Bydgoszcz, Katowice, Kraków, Lviv. Source: own elaboration based on the source given under Table 5.

Table 7. Women's pay by job position and size of the town

Specification	Number of female respondents	Poland	Warsaw	Other big cities	Other cities and towns
		Pay in zlotys <sup>a</sup>			
<b>Total</b>	<b>3104</b>	<b>359</b>	<b>490</b>	<b>335</b>	<b>268</b>
Independent personnel	128	580	685	507	522
Book keepers	513	374	544	382	295
Correspondents	196	448	559	411	372
Cashiers	346	292	471	301	251
Typewriter operators and stenographers	1136	337	472	313	236
Auxiliary staff	785	341	448	290	254
men =1					
<b>Total</b>	<b>x</b>	<b>0.67</b>	<b>0.66</b>	<b>0.64</b>	<b>0.66</b>
Independent personnel	x	0.76	0.74	0.74	0.80
Book keepers	x	0.72	0.71	0.80	0.68
Correspondents	x	0.89	0.79	0.76	0.91
Cashiers	x	0.55	0.64	0.59	0.59
Typewriter operators and stenographers	x	0.65	0.60	0.55	0.63
Auxiliary staff	x	0.78	0.80	0.66	0.77

<sup>a</sup> weighted averages. Note: big cities included: Warsaw, Łódź, Lublin, Częstochowa, Sosnowiec, Białystok, Vilnius, Poznań, Bydgoszcz, Katowice, Kraków, Lviv.

Source: own elaboration based on the source given under Table 5.

erence was Warsaw, where earnings were the highest in all the groups of banking institutions.

The differentiation in pay between Warsaw and other cities was also dependent on the type of bank. The largest disparities occurred in municipal banks, while the smallest in national banks and cooperative banks. Bank Polski offered the most even level of earnings. As regards differences in earnings between women and men, they depended on the type of bank, although in all the banks women earned less than men.

The difference between women's and men's pay was the lowest in joint stock banks, and the highest in Bank Polski. As regards the groups of voivodeships, the lowest women's pay compared to men's pay was recorded in the southern voivodeships. As far as the size of the town is concerned, no clear relationships can be identified.

The level of earnings was differentiated due to various reasons: the location of the bank, bank size (large banks offered higher pay than small banks), age of employees and term of employment, emoluments (remuneration) policy (e.g. Bank Polski and national banks had a uniform emoluments policy but they offered different extras: local allowances, housing allowances, functional allowances, long service allowances, thirteenth and fourteenth salary, various benefits, royalties etc.). A significant part of the extras was assigned to the top positions at the banks' headquarters, which explains the highest earnings in Warsaw and central voivodeships. The level of pay also depended on the job position, as shown in Table 7.

The highest pay was assigned to independent workers, while the lowest – to cashiers, typewriter operators and stenographers, which – as written above – were the positions most numerous occupied by women. It is also worth emphasizing that in those occupational groups, the difference in comparison to men in identical positions was the highest. In other groups of employees the differences were definitely lower.

## CONCLUSION

The banking sector was small in terms of employment, although the number of people associated with this sector increased (from 18 thousand to 31 thousand between 1921 and 1931, which accounted for 0.5-0.6% of all professionally active workers outside the agricultural sector). The number of women working in banks was about 6.1 thousand in 1921 and 8.5 thousand in 1931. This was a small percentage (0.5%) of all professionally active women not working in agriculture.

The banking community was dominated by men; women accounted for about 30% of all human resources. They worked primarily in office-worker positions as secretaries, typewriter operators or stenographers. Their share in this occupational group was 30-40%. Only a few dozen women occupied managerial positions, and women managers accounted for 2% of all managerial staff. This was a lower-rank managerial position as women were not allowed to occupy top management positions in banks.

Banking workers were, on average, seen as having a better financial position than the representatives of other occupations. This is true but only with reference to workers in higher rank positions. The average pay of women employed as office workers was comparable with the pay of primary school teachers. Furthermore, given that in 1930 the average salary

amounted to about 380 zlotys, the earnings were very strongly differentiated: between Warsaw and other big cities and the rest of Poland; between large banks (Bank Polski, national banks and joint stock banks) and small municipal savings funds or credit cooperatives; between central voivodeships and southern voivodeships; between banks' headquarters and their branches. The differences were sometimes two-fold.

In all the above-mentioned situations, women earned, on average, about 27% less than men. The largest differences were seen in Bank Polski (34%), and the smallest could be observed in joint stock banks (19%). Women also earned less in all job positions – from accountants to cashiers. In the latter group, the differences reached up to 45%.

The reasons behind the differences in pay must be explained in a separate study. Perhaps, some factors behind them were identical for all bank workers: for example, the headquarters of all the banks offered higher pay to all their employees than their branch office counterparts (this was due to the fact that the headquarters were often located in big cities, hence they incurred higher costs of maintenance and offered a higher number of extra allowances on the basic salaries etc.). Regional differences also applied to all bank workers, not only to women. However, it is not clear why the difference in pay offered to the same job classification groups (accountants, typewriter operators, cashiers, auxiliary staff, and independent personnel) was so large. This issue must be further explored and an answer must be given to the question if the differences occurred in the banking sector only or if they were also prevalent in other divisions of the economy.

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