

**UNATTAINABLE GOALS, MIDDLE CLASS FANTASIES: AN
ETHNOGRAPHY OF WOMEN'S WORK IN FEMINIZED RETAIL BANKING
IN ISTANBUL, TURKEY**

by

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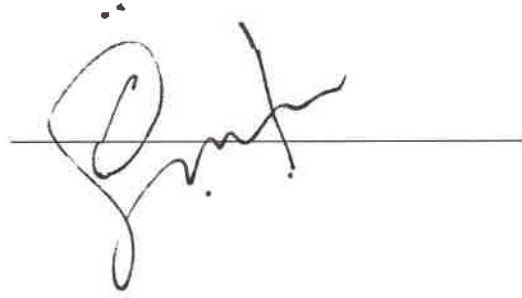
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ABSTRACT

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Drawing from a workplace ethnography among women professionals in the increasingly feminized lower echelons of commercial bank branches (so-called retail banking) in Istanbul, Turkey, this thesis is an examination of women's affective labor and the construction of white-collar subjectivities. Given the performance criteria of professionalism, productivity, efficiency, and individualism as part of neoliberal discourses for attaining the ideal of the white-collar woman in the retail bank, how a woman becomes a "woman" as an outcome of gender and class inequalities outside the workplace is problematically pushed aside. I navigate the various embodied, gendered, and classed affects in terrains of capitalist desire, fantasy, and enjoyment in these affective spaces of feminized employment where women's affective labor intersects with the immaterial and biopolitical production of fantasmatic white-collar subjectivities. In the end, acting on the middle class work ethic as the formula of social mobility; unattainable sales goals and equally unattainable fantasies of success in retail banking seem to be mobilized through the elusive ideal of the white-collar woman.

ÖZET

ULAŞILMAZ HEDEFLER, ORTA SINIF HAYALLER: İSTANBUL'DA FEMİNİZE KİTLE BANKACILIĞI ALANINDA BİR KADIN EMEĞİ ETNOGRAFİSİ

Berra Topçu

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Anahtar Sözcükler: Duygulanımsal Emek; Beyaz Yakalı Öznellikler; Biyopolitik Üretim; Toplumsal Cinsiyet ve Sınıf; Hizmet Sektörü Etnografileri

Bu tez çalışması; banka şubelerinin (kitle bankacılığı olarak da anılan) feminize alt kademelerinde çalışan kadın profesyoneller arasında yürütülen bir işyeri etnografisinden yola çıkarak, kadınların duygulanımsal emeğini ve beyaz yakalı öznelliklerin kurulmasını ele almaktadır. Kitle bankası örneğinde beyaz yakalı kadın “ideal”ini gerçekleştirme yolunda neoliberal söylemlerin bir parçası olarak profesyonellik, verimlilik, etkinlik ve bireysellik gibi performans kriterleri göz önüne alındığında; kadınların bankalar dışındaki toplumsal cinsiyet ve sınıf eşitsizlikleri sonucu nasıl “kadın” olduğu sorunlu bir biçimde dışarıda bırakılmaktadır. Feminize istihdamın bu tesirli alanlarını; bedenselleşen, cinsiyetlendirilen ve sınıflandırılan hallenmeleri kapitalist arzu, fantezi ve zevk sahaları olarak yeniden keşfederken, kadınların duygulanımsal emeğinin fantazmatik beyaz yakalı öznelliklerin gayrimaddi ve biyopolitik oluşumuyla nasıl kesiştiğine bakıyorum. Sonuç olarak, toplumsal hareketliliğin formülü olarak orta sınıf çalışma etiğinden yola çıkılarak; kitle bankacılığı alanında ulaşılmaz satış hedefleri ve aynı ölçüde ulaşılmaz başarı hayalleri, yakalanamayan bir beyaz yakalı ideali üzerinden harekete geçirilmektedir.

For my mother.

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TABLE OF CONTENTS

	Page
I. INTRODUCTION.....	1
1.1. Background: Biopolitical production.....	2
1.2. Feminization of service work in late capitalism.....	7
1.3. The case of feminized retail banking in Turkey.....	11
1.4. Making of class among “white-collar” women.....	14
1.5. Organization of chapters.....	20
II. THE AFFECTIVE LENS.....	21
2.1. The fantasy of the ideal white-collar.....	25
2.2. Women’s gender and class at work.....	29
2.3. Affective terrains of work and enjoyment.....	33
2.4. The libidinal and the biopolitical.....	35
2.5. Conclusion.....	38
III. METHODOLOGY.....	41
3.1. Introduction: Ethical dilemmas.....	42
3.2. Sites of fieldwork and informants.....	48
3.3. Challenges of doing an ethnography of the bank.....	54
3.4. The ethnographer’s habitus.....	60
3.5. Conclusion.....	63
IV. BODIES ON DISPLAY: FIELDWORK AND INTERVIEWS.....	65
4.1. Introduction.....	65
4.2. Gendered affects.....	68
4.2.1. Being on display: Body, femininity, and performance.....	69
4.2.2. From fatherly figures to queen bees.....	80
4.3. Classed affects.....	89
4.3.1. Forging local bonds.....	90
4.3.2. Target pressures, career dead-ends.....	97
4.4. Sustaining the fantasy: Nostalgic attachments.....	107
4.5. Conclusion: Common trajectories, different lives.....	110

V. THE MANAGED SELF.....	114
5.1. Texts in context.....	117
5.2. A narrative analysis of femininity/masculinity.....	120
5.3. Gendered metaphors of expertise.....	126
5.4. Conclusion.....	128
VI. CONCLUSION.....	130
Appendix 1: Interview questions.....	135
Appendix 2: Narrative passages.....	137
Bibliography.....	140

CHAPTER 1

INTRODUCTION

The contemporary bank branch in Istanbul—a feminized site of gendered customer services and sales in retail banking—is situated between the “lower” and degraded retail service work and the “higher” neoliberal corporate cultures of white-collar subjectivities in the contemporary settings of work in Istanbul, Turkey. In this thesis, I take up the case of a group of urban, upwardly mobile, and university-graduate professional women huddled in the relatively less privileged middle-skills strata of customer services in feminized retail banking. Based on a workplace ethnography of the retail bank as a “female” and “feminine” site, I seek to offer a symptomatic reading of women’s affective labor in its performative dimensions as embodied, gendered, and classed labor, which is also intertwined with affective pursuits and fantasies of an elusive ideal of the successful “white-collar” woman.

Casting a critical gaze at this aptly named sphere of “customer relations management” (which is an overstatement serving to celebrate the neoliberal values of individualism and performance) to describe customer service work done in retail banking, I look at how women’s affective pursuits and fantasies of reproducing ideal white-collar subjectivities conceals their intensified affective laboring activities which involve constant (self-)monitoring and markedly gendered performances of bodies and femininities to attain performance goals under sales pressures. The Lacanian concept of fantasy has been defined as “a fantasy dealing with our lack of enjoyment and perpetuating desire” (Stavrakakis 2010: 60)¹ as well as a narrative frame for the “subject to experience itself as a desiring subject” while offering solutions to the subject’s problem of desire and dissatisfaction (McGowan 2007: 24; qtd. in Madra and Özselçuk 2008: 4).² Likewise, I pursue a dominant fantasy of the white-collar among

¹ Stavrakakis, Yannis. 2010. “Symbolic Authority, Fantasmatic Enjoyment and the Spirits of Capitalism: Genealogies of Mutual Engagement,” in Carl Cederström and Casper Hoedemaekers (eds.), *Lacan and Organization*. UK: MayFlyBooks.

² McGowan, Todd. 2004. *The End of Dissatisfaction? Jacques Lacan and the Emerging Society of Enjoyment*. Albany: SUNY Press; Madra, Yahya M. And Özselçuk, Ceren. 2008. “Enjoyment as economic factor: Reading Marx with Lacan.” Paper presented at the APCS Annual Conference, *Ethics in an Age of Diminishing*

women in feminized retail banking who both frame a desire to construct successful white-collar subjectivities (read as a marker of upward mobility) while they simultaneously tussle with their (both gendered and classed) lacks that result in their never being good enough.

Women's pursuit of the elusive ideal of a white-collar subjectivity therefore takes its force, I argue, from a promise of distinction and social mobility to be attained through individual performance and hard work. I argue that women's affective labor in these strands of service employment needs a re-conceptualization with a view to its affective, visceral, and libidinal dimensions, such as the dominant fantasy of the ideal white-collar woman where women construe themselves as the *desiring subjects* of capitalism. While trying to contextualize women's affective labor as an embodied, gendered, and classed form of labor, I propose to start from the muddy realm of the everyday as part of my ethnographic fieldwork. In sum, I explore the heterogeneous ways in which this group of not-quite-uppermost university graduate desiring women are inevitably unable to break the chains that tie them to affective pursuits and fantasies of achievement to earn their rightfully deserved place among the pool of more privileged, successful, ideal white-collar women.

1.1. Background: Biopolitical Production

I try to conceptualize the production of ideal fantasmatic white-collar subjectivities borrowing from Hardt and Negri's (2000, 2004)³ recent work on what they call the biopolitical production of the social in contemporary capitalism through immateriality. Biopolitical production is defined as the flexible and fluctuating networks that are the new paradigm of power regulating social life from its interior, producing and reproducing life itself. Production here defines all labor that creates immaterial projects, including ideas, images, affects, and relationships and "to highlight that it not only involves the production of material goods in a strictly economic sense but also touches on

Distance: The Clash of Difference, Rutgers University, New Brunswick, NJ (October 24-26, 2008).

³ Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press; Hardt, Micheal and Negri, Antonio. 2004. *Multitude: War and Democracy in the Age of Empire*, New York: The Penguin Press.

and produces all facets of social life, economic, cultural, and political (Hardt and Negri 2004: xv-xvi). In its origins, biopolitical production emerges as a reworking of biopower (Foucault 1978; 1980)⁴ which operates by entirely permeating the consciousnesses, bodies, and social relations of individuals. Both the Foucauldian conception of the society of control and biopower are therefore central to Hardt and Negri's (2000: 23) account of the

mechanisms of command [which] become ever more "democratic," ever more immanent to the social field, distributed throughout the brains and bodies of the citizens. The behaviors of social integration and exclusion proper to the rule are thus increasingly interiorized within the subjects themselves. Power is now exercised through machines that directly organize the brains (in communication systems, informations networks, etc.) and bodies (in welfare systems, monitored activities, etc.) toward a state of autonomous alienation from the sense of life and the desire for creativity. The society of control might thus be characterized by an intensification and generalization of the normalizing apparatuses of disciplinarity that internally animate our common and daily practices, but in contrast to discipline, this control extends well outside the structured sites of social institutions through flexible and fluctuating networks. (Hardt and Negri 2000: 23)⁵

In contrast to a disciplinary society where individuals are fixed within institutions and are not engaged in productive practices and socialization, when power becomes biopolitical, it permeates the consciousnesses, bodies, and the entirety of social relations of individuals by building upon an open, qualitative, and affective relationship with power (Hardt and Negri 2000: 24). In the present context of the fantasy or the ideal white-collar subjectivity in tandem with the gendered and classed production of women's affective labor, I have in mind these critical connections and potential in mind, which I reconceptualize among the new vistas of immaterial and affective labor in terms of biopolitical production.

⁴ Foucault, Michel. 1978[1976]. *The History of Sexuality*, Vol. I, New York: Pantheon; Gordon, Colin (ed.) 1980. *Power/Knowledge*. New York: Pantheon Books. I have referred to Rabinow (1991) for his selections on biopower from *The History of Sexuality* and *Power/Knowledge*. See Rabinow, Paul (ed.) 1991. "Right of Death and Power over Life," "The Politics of Health in the Eighteenth Century," in *The Foucault Reader*. London: Penguin Books, pp. 258-272, pp. 273-289.

⁵ Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press.

Hardt and Negri make their move via contemporary Italian Marxist and autonomist thinking (Lazzarato 1996; Hardt 1999; Negri 1999)⁶ where the affective and immaterial states of post-Fordist modes of organization and the new nature of productive labor are best captured in terms such as “immaterial labor,” “mass intellectuality,” or “general intellect” where surplus value is produced through intellectual, immaterial, and communicative labor power (Hardt and Negri 2000: 29). Whereas highly gendered, feminized, homogenizing, machinizing, and “disciplining” work of care and service in the Fordist mode of organization has been described as women’s “emotional labor” by sociologists such as Hochschild (1983) in her seminal work *The Managed Heart*,⁷ my analysis of women’s affective labor turns to Hardt and Negri’s (2000, 2004) conceptualization of affective labor as a distinct form of immaterial labor in the female bodily mode.

Along similar lines, Fraser (2003) also describes women’s affective labor as characteristic of a post-Fordist mode of organization whereas women’s emotional labor is characteristic of the Fordist mode of disciplinary mode of governance.⁸ Affective labor is unique in that it is a product produced materially (i.e. bodily) yet again produces immateriality (i.e. affects). It is thus necessary to distinguish emotion and affect in terms of women’s bodily labor for distinguishing women’s emotional labor and affective labor:

Unlike emotions, which are mental phenomena, affects refer equally to body and mind. In fact, affects, such as joy and sadness, reveal the present state of life in the entire organism, expressing a certain state of the body along with a certain mode of thinking. Affective labor, then, is labor that produces or manipulates affects ... One can recognize affective labor, for example, in the work of legal assistants, flight attendants, and fast food workers (service with a smile). One

⁶ Lazzarato, Maurizio. 1996. “Immaterial labour,” in Paul Virno and Michael Hardt (eds.), *Radical Thought in Italy: A Potential Politics*. Minneapolis: University of Minnesota Press; Hardt, Michael. 1999. “Affective labour,” *boundary*, 26(2) (Summer); Negri, Antonio. 1999. “Value and Affect,” *boundary*, 26(2): 77-88.

⁷ Hochschild, Arlie Russell. 2003[1983]. *The Managed Heart: The Commercialization of Human Feeling*. Berkeley, Los Angeles and London: University of California Press.

⁸ Fraser, Nancy. 2003. “From Discipline to Flexibilization? Rereading Foucault in the Shadow of Globalization,” *Constellations*, Vol. 10(2): 160-171.

indication of the rising importance of affective labor, at least in the dominant countries, is the tendency for employers to highlight education, attitude, character, and “prosocial” behavior as the primary skills employees need. A worker with a good attitude and social skills is another way of saying a worker is adept at affective labor. (Hardt and Negri 2004: 108)

Nonetheless, in the brevity of their description, Hardt and Negri (2004) seem to conflate women’s emotional and affective labor as overlapping processes with regard to the female body. In particular, their description of women’s affective labor as reduced to mere “service with a smile” seems rather to be a characteristic of emotional labor instead of a broader conception of affective labor as part of the total immateriality of immaterial labor and biopolitical production. Elsewhere, Hardt (2007: xi) has stated that feminine corporeality and gendered activities of work along the lines of “service with a smile” reproduce affects such as the ones produced in the work of “health care workers, flight attendants, fast food workers, and sex workers.”⁹ However, affective labor may extend beyond the production and manipulation of various affects at which a worker may be more “adept” in this account.

My focus in this thesis will be on the heterogeneity of women’s bodily and affective laboring activities as well as their affective and libidinal pursuits where biopolitical production equally permeates the consciousnesses, bodies, and the entirety of social relations of individuals, but not as an undifferentiated immateriality. First of all, we must bear in mind that affects are never disembodied. In this work, I pursue not only the production of gendered and bodily affects; but through the (failed) formation of an ideal white-collar subjectivity, I hope to explore various structures of class feelings as *classed affects* in my case of women in retail banking. Drawing from Fraser’s (2003) insights, I argue that women’s affective labor and the management of affects in this context extend beyond “service with a smile” to be situated in the post-Fordist mode of biopolitical production as the site of a fluctuating,

⁹ Hardt, Michael. 2007. “Foreword: What Affects are Good For,” in Patricia Ticineto Clough with Jean Halley (eds.), *The Affective Turn: Theorizing the Social*. Durham: Duke University Press.

heterogeneous, and differentiated immateriality¹⁰ where women are *desiring* subjects—implying both the conscious *and* unconscious at work in the process—unlike women’s emotional labor and the management of emotions as part of a Fordist mode of disciplinary production where women are actively and consciously involved in their self-formation.¹¹ In positing this move through the notions of desire, fantasy, and enjoyment, I have in mind Massumi’s (2002: 212) description of affect as an opening of the body in terms of its capacity for *affecting* or being *affected* whereas emotion is only a limited expression of the depth of our experience. Since affects are always already *embodied*, they are also “never entirely personal [and] never all contained in ... emotions and conscious thoughts.” (Massumi 2002: 214)

This is where the present work seeks to open up to the affective, the visceral, and the libidinal where the “ideal” white-collar subjectivity attains a fantasmatic quality mobilized through women’s feelings of lack, insufficiency, and never

¹⁰ Hardt and Negri (2000: 30) imagine this collective biopolitical body in the following terms: “Our task, then, is to build on these partially successful attempts to recognize the potential of biopolitical production. Precisely by bringing together coherently the different defining characteristics of the biopolitical context that we have described up to this point, and leading them back to the ontology of production, we will be able to identify the new figure of the collective biopolitical body, which may nonetheless remain as contradictory as it is paradoxical. This body becomes structure not by negating the originary productive force that animates it but by recognizing it; it becomes language (both scientific language and social language) because it is a multitude of singular and determinate bodies that seek relation. It is thus both production and reproduction, structure and superstructure, because it is life in the fullest sense and politics in the proper sense. Our analysis has to descend into the jungle of productive and conflictual determinations that the collective biopolitical body offers us. The context of our analysis has to be the very unfolding of life itself, the process of the constitution of the world, of history. The analysis must be proposed not through ideal forms but within the dense complex of experience.” Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press, p. 30.

¹¹ Rabinow (1991) cites this active self-formation as emblematic of Foucauldian subjectification concerning the “way a human being turns him- or herself into a subject” (Foucault 1982: 208) and it takes place through a variety of “operations on [people’s] own bodies, on their own souls, on their own thoughts, on their own conduct.” Rabinow, Paul (ed.) 1991. “Introduction,” *The Foucault Reader*. London: Penguin Books, p. 11; Foucault, Michel. 1982. “The Subject and Power,” in Michel Foucault: *Beyond Structuralism and Hermeneutics*, by Hubert Dreyfus and Paul Rabinow. Chicago: University of Chicago Press.

being good enough. Similar to the unattainable goals they are expected to meet every month, women are simultaneously on their way to becoming branch managers and so successful white-collars as an unattainable and elusive ideal. Such feelings of lack and insufficiency which are mobilized on an everyday basis are both gendered and classed in that they are either presented as the result of simply being a “woman” or because they lack a “better education.” These gendered and classed feelings nonetheless figure prominently in libidinal attachments to the neoliberal tenets of individualism, performance, and efficiency given the middle class formula of a work ethic which claims hard work will pay in the long run. In situating my ethnographic encounters in the viscera of feminized retail banking, I pay attention to women’s (often unstable and inconsistent) affirmations and negotiations of their work alongside continued investments in the fantasy of an ideal white-collar subjectivity. All in all, this work requires taking into account Ahmed’s (2009)¹² question of “what sticks” through emotion, affect, and passion as well as the psychoanalytic theorizations of affect, libido, and enjoyment (“*jouissance*”) as that which “fuels identification processes and ... creates discursive fixity” (Stavrakakis 2003: 165).¹³

1.2. Feminization of Service Work in Late Capitalism

Service work is situated just at the intersection of the “cultural” and the “economic” given its *hybrid* nature (Allen and Du Gay 1994: 266)¹⁴ and service-driven economies are often addressed as part of neoliberalism or what is described as “post-industrial, postmodern and post-Fordist” disorganized

¹² Ahmed, Sara. 2010. “Happy Objects,” in Melissa Gregg and Gregory J. Seigworth (eds.), *The Affect Theory Reader*. Durham and London: Duke University Press.

¹³ Stavrakakis, Yannis. 2003. *The Lacanian Left: Psychoanalysis, Theory, Politics*. Edinburgh: Edinburgh University Press.

¹⁴ Allen and Du Gay (1994: 266) have indicated “what is properly ‘economic’ and what is properly ‘cultural’ about service work are inseparable, notably because the very act of servicing is both ‘cultural’ and ‘economic’ at one and the same time. Put another way, the identity of contemporary service work is irreducibly ‘*hybrid*’.” Allen, John and Du Gay, Paul. 1994. “Industry and the Rest: The Economic Identity of Services,” *Work, Employment & Society*, Vol. 8, No. 2 (June): 255-271.

capitalism (Lash and Urry 1994: 321; qtd. in Smart 2003: 40-41).¹⁵ According to Harvey, once in the industrial era of Fordist mass production, working class was based on a white male population working in large-scale factories whereas today we have to deal with gendered, racialized, unemployed, and excluded communities (Harvey 1990).¹⁶ Post-Fordism is thus a clear factor associated with the rise of the services economy in late industrial, neoliberal urban settings (Allen 1996).¹⁷ Thus, in the transition from Fordism to flexible forms of capital accumulation, there is a remarkable surge in service employment and flexible employment arrangements (Harvey 1989: 151-6) alongside a cultural life in the grip of a “capitalist logic” (1989: 344).¹⁸ On the “cultural” side (i.e. the superstructure) of these radical economic shifts and disruptions, postmodernism emerges as the “cultural clothing” of the post-Fordist era of post-industrial production, also referred to as flexible accumulation by Harvey (1990).¹⁹ Likewise, Jameson (1991)²⁰ also approaches postmodernism as the cultural logic of late capitalism. Women’s services labor

¹⁵ Lash, Scott and Urry, John. 1994. *Economies of Signs and Spaces*. London, California and New Delhi: SAGE Publications; Smart, Barry. 2003. *Economy, Culture and Society: A Sociological Critique of Neo-liberalism*. Buckingham and Philadelphia: Open University Press.

¹⁶ Harvey, David. 1990. “From Fordism to Flexible Accumulation” In *The Condition of Postmodernity*. Cambridge, Massachusetts and Oxford: Blackwell Publishing, pp. 99-118.

¹⁷ Allen, John. 1996. “Post-Industrialism/Post-Fordism,” in Stuart Hall, David Held, Don Hubert, Kenneth Thompson (eds.), *Modernity: An Introduction to Modern Societies*. Cambridge: Blackwell Publishing.

¹⁸ Harvey, David. 1989. *The Condition of Post-Modernity: An Enquiry into the Origins of Cultural Change*. Oxford: Blackwell Publishing.

¹⁹ As Harvey looks at urban spaces and working conditions, he comes closer to a synthesis of locating particularities in the broader network of relations and the relational structure which they (may or may not) constitute. The question posed here concerns the ways in which capitalism as the dominant economic structure imposes or creates postmodernism (i.e. top-down) as its so-called “cultural clothing,” or whether we are talking about newly emerging fragmented subjectivities and identities that combine (i.e. bottom-up) to form the dominant experiences of postmodernity such as pastiche, loss of history, and so forth. Harvey, David. 1990. “From Fordism to Flexible Accumulation,” in *The Condition of Postmodernity*. Cambridge, Massachusetts and Oxford: Blackwell Publishing, pp. 99-118.

²⁰ Jameson, Fredric. 1991. “The Cultural Logic of Late Capitalism,” in *Postmodernism: or the Cultural Logic of Late Capitalism*. Durham: Duke University Press.

in this era of capitalism is described either as informational, affective, communicative, cultural, customer-oriented work by Hardt (1999) who defines affective labor as a gendered and embodied variant of immaterial labour. Comparing affective labor to the more computer-based, virtual, and technological immaterial labor, Hardt concludes that affective labor still produces immaterial affects:

[Affective labor] extends beyond the model of intelligence and communication defined by the computer. Affective labour is better understood by beginning from what feminist analyses of ‘women’s work’ have called ‘labour in the bodily mode.’ Caring labor is certainly entirely immersed in the corporeal, the somatic, but the affects it produces are nonetheless immaterial. (Hardt 1999: 96)²¹

On the other hand, as industrial production shifts toward a services economy, the increase in white-collar jobs also results in a significant feminization of labour and an increase in women’s labor force participation. McDowell (1997)²² argues that with the development of a flexible, informational capitalism, work and labor markets are widely transformed by the dramatically increasing numbers of women (qtd. in Smart 2003: 58).²³ However, there are contradictory outcomes that come with this feminization. The feminization of labor attending growth in service jobs in global cities, in particular, is recounted by Sassen (2000, 1998) as places where more women enter the labor market and where their labor becomes flexible and cheap commodities, leading to women’s work to become mere precarity.²⁴ Jobs that are assumed “white-collar” are thus transformed, losing much from their previously assumed advantages and fulfilling dreams of upward social mobility.

²¹ Hardt, Michael. 1999. “Affective labour,” *Boundary*, 2(26) (Summer).

²² McDowell, Linda. 1997. *Capital Culture: Gender at Work in the City*. Oxford and Massachusetts: Blackwell Publishing.

²³ Smart, Barry. 2003. *Economy, Culture and Society: A Sociological Critique of Neoliberalism*. Buckingham and Philadelphia: Open University Press.

²⁴ Sassen, Saskia. 2000. “Women’s Burden: Countergeographies of Globalization and the Feminization of Survival,” *Journal of International Affairs*, Vol. 53, No. 2 (Spring): 503-524; Sassen, Saskia. 1998. “Towards a Feminist Analytics of Globalization,” *Globalization and Its Discontents: Essays on the Mobility of People and Money*. New York: The New Press.

It is well established that service jobs are among the traditionally female jobs that reproduce the heterosexual order by prizing the female labor force with their essentially feminine qualities in the workplace while possibilities for career advancement and being treated equally are blocked despite the many hopes and aspirations of women entering the sector. McDowell (1997) takes up the case of service employment as a strand of labor in these economies that stresses stereotypical and essentialized “feminine” qualities. This is neatly addressed as the aptitude for “serving” and “caring” as a valuable asset in service sector employment. Feminine forms of performance and expertise are found in a classic study by McDowell and Court (1994: 727) of merchant banks in the City of London where they perceive the workplace as “a significant site of the social construction of feminine and masculine identities in an increasing range of service sector occupations [where] a gendered bodily performance is a significant part of selling a product.”²⁵ In their examination of the ways in which women are embodied and/or represented as “woman” in the workplace in comparison to the everyday workplace experiences with those of men doing the same job, they hint at the necessity of selling oneself as part of the product in service sector employment. Without doubt, it emerges that this is a realm where women are constantly pushed to an inferior position of embodied work whereas male workers continue to be idealized as disembodied rational subjects.

The overall growth of and substantial changes in service employment in Turkey in the last decades—as in other service-driven contexts of the globe—have also not only led to changes in the role, status and working conditions of white-collar women in general; but also in new configurations of desire for work in the socio-symbolic order and the fantasy of capitalistic competition, achievement, and social mobility through the formation of white-collar subjectivities. My endeavor is to try to put into some perspective these white-collar subjectivities and the affective domain inhabited by an expanding service class of women in feminized retail banking in Istanbul where striking numbers of female labor force participation are often celebrated. In the stratified ranks

²⁵ McDowell, Linda and Court, Gill. 1994. “Performing Work: Bodily Representations in Merchant Banks,” *Environment and Planning: Society and Space* 12(6): 727–750.

and rigid hierarchies of banks, women shoulder their burden alone while they are expected to be genderless and disembodied individuals. For instance, leading feminist NGOs such as KAGİDER continue to support women's increasing labor force participation in these strands of service labor as the recent Turkey's Gender Certification Program co-initiated with the World Bank suggests.²⁶ Positive discrimination policies and practices targeting women thus become part of corporate social responsibility goals of private sector companies to become "gender friendly" and Akbank—being one of the banks with highest ratios of female employees in its lower strata—to strategically introduce their Gender Certification on Women's Day, March 8, 2011. The outcome, however, for the growing numbers of less privileged women professionals employed in the lower echelons is always an ethos of growing individualism and performance and false promises of distinction and upward mobility.

1.3. The Case of Feminized Retail Banking in Turkey

How can I describe it? Just like sales representatives, those in marketing—those classy supervisors take their briefcases and knock on every shop they come across. They go there with credit cards in hand... They go out and ask people whether they want credit cards... I also went along with them a few times. I always felt like I was humiliating myself, asking people over and over "Would you like to have a credit card?" At least, on the operations side you do your job from where you sit and, I don't know, it definitely felt better for me. (Gözde)²⁷

²⁶ "KAGİDER and the World Bank sign Memorandum of Understanding in Support of Turkey's Gender Certification Program: Istanbul, July 20, 2011—The Women Entrepreneurs Association of Turkey (KAGİDER) and the World Bank jointly today launched Turkey's first Gender Certification Program for private sector companies. World Bank Group President Robert B. Zoellick and KAGİDER President Gülden Türktan signed a Memorandum of Understanding (MOU) in support of the program, also known as the Equal Opportunities Model (FEM)." Available at <http://go.worldbank.org/JI29KJWHD0>. Accessed October 17, 2011.

²⁷ "Yani şöyle diyim hani direk satış temsilcileri gibi onlar da pazarlamada gördüğümüz öyle şık, yönetmen konumundakiler ellerine çanta alıp dükkan dükkan kapı çaldıkları çok var yani. Elinde kredi kartlarını alıp... Alıp hani kredi kartı ister misiniz diye böyle... Ben de dolaştım birkaç kere onlarla. Hani kendini küçük düşürüyorsun gibi hani kredi kartı ister misiniz. En azından operasyon oturduğun yerde işini yapıyorsun hani o bana biraz daha iyi geldi işte." (Gözde)

Alongside the more intensified forms of affective and bodily laboring activities and services provided in customer relations management in feminized retail banking in Istanbul—peculiar not only to the lower but also the mid-level management strata—there emerges the figure of an “ideal” independent, enterprising, hard-working white-collar woman who is the *manager* of her own time, career, personal development, family, and everything else. Such an ideal, however, always brings with it the constant lack and falling short of career goals and opportunities for women.

The so-called “illusion” of the banking sector—as captured by one informant, Gözde, in the snippet above—recently appeared in a news item in the *Hürriyet İK*, the human resources supplement to the daily newspaper *Hürriyet*.²⁸ The article gave a snapshot of the viscera of the feminized banking profession and its disillusionments with an emphasis on the overload of work and aggressive sales pressures imposed on women in the lower to middle strata. Most women struggling in these ranks of the sector are either on the brink of collapse due to unrelenting sales pressures or have to quit their jobs due to the impossibilities of attaining never-ending goals. “Goal pressure” (“*hedef baskısı*”) was a phrase I frequently heard from informants in the field, who took care to address the situation with unfailing professional composure. The exact figures of white-collar women working in the banking sector show the extent of this large group whose experiences mostly remain unexplored behind a façade of success-driven, university graduate white-collar women.

The banking sector in Turkey is often regarded as an exceptional sector in terms of female labor force participation in terms of the sheer number of women employed. The Turkish banking sector has become highly feminized between the years 1986 and 2008, without doubt, a period of successive neoliberalizations(s). While the ratio of females in the sector was 33 percent in 1986, it has reached 50 percent as of 2008, which means half of the employees in the banking sector are women (Banks Association of Turkey 2009). Despite

²⁸ Özçelik, Burcu. 2011. “Ulaşılmaz hedefler, bitmeyen mesailer: Bankacılık bir yanılısamaymış,” 01/05/2011, *Hürriyet İK*. Available at <http://www.yenibiris.com/HurriyetIK/Oku.aspx?ArticleID=9573>. Accessed May 15, 2011.

the the appearance of banking as a “female” sector, the high numbers of women at the bottom of the job hierarchy therefore do not show themselves at top management levels, however. According to the Banks Association of Turkey, among the total of 510 top executives in commercial banks as of July 2009, only 79 are women, which amounts to 15 percent. Interestingly, this ratio is 6 percent for the state-owned, 12 percent for the private-owned, and 21 percent for the foreign banks in Turkey (Muhtar 2010: 50).²⁹ According to March 2011 figures provided by the Banks Association of Turkey, there are 180.038 women, making up 50 percent of all employees in 44 banks and 9581 bank branches in Turkey. Finally, as of March 2012, 50 percent of bank employees is still female. This ratio is 41 percent in state-owned deposit banks, 54 percent in privately-owned banks, and 54 percent in foreign banks.³⁰

My preliminary fieldwork in bank branches started in the spring of 2010 when I first entered a particular branch of a foreign bank founded in Turkey, today owned by the National Bank of Greece. The bank, established in 1987 by a leading Turkish banker, could be regarded as one of the institutional representatives of a growing neoliberal culture in Turkey, emerging in the banking and finance sectors after the 1980 coup d'état and the subsequent neoliberal government(s) of the late 1980s which opened Turkey to global markets and global capitalism. Not surprisingly, the particular bank chosen for the purposes of this study has grown exponentially in the last decade and significantly increased its number of employees and as in most other private and foreign banks, customer services are almost always provided by university-graduate women as a significant labor force in the banking sector as a whole. The elusive ideal of the white-collar subject emerges in this context as a pervasive site of investments and attachments that sustain women's endless struggles for career advancement and social mobility to be realized given the

²⁹ Muhtar, Gizem Melis. 2010. “Feminization of Employment in the Turkish Banking Sector: A Critical Analysis,” Unpublished MA Thesis, Institute for Graduate Studies in Social Sciences, Bogazici University, Istanbul.

³⁰ Banks Association of Turkey. 2012. “Bank Branches and Employees-March 2012,” http://www.tbb.org.tr/eng/Banka_ve_Sektor_Bilgileri/Tum_Raporlar.aspx. Accessed May 17, 2012.

logically structured hierarchical model of employment and performance in the bank which promises women to “make it” some day.

What surfaces in most narratives among women in retail banking are the widespread yet unacknowledged sentiments of a general non-well-being despite the often false promise and prestige of working in a bank. Women in retail banking start from the lower ends of customer services in the highly stratified corporate workspaces of banks after being meticulously selected by human resources professionals who categorize them according to the (often) less prestigious and/or provincial universities they have graduated from, outside metropolitan cities like Istanbul, Ankara or Izmir. Despite the criteria of performance, efficiency, and individualism as part of neoliberal discourses for attaining the ideal of the white-collar woman in the retail bank, how a woman becomes a “woman” as an outcome of both gender(ed) and class(ed) inequalities outside the workplace is problematically pushed aside. In neoliberal discourses permeating the cultures of retail banking, everyone becomes their own boss; however, women’s stories of individualization, agency, and empowerment simultaneously undermine or contradict the narratives of failure and never being there. In the nostalgia for the ideal banker of the past as a prestigious white-collar professional, I look at the gaps and cracks of these moments of acknowledging and consenting to the these failures.

1.4. Making of Class Among “White-Collar” Women

It is in the realm of the affective and the libidinal where I wish to shed light on investments in and attachments to the fantasy of successful white-collar subjectivities in retail banking through the everyday production and reproduction of structures of class feelings and class antagonisms.³¹ In this section, I briefly explore how my own work is guided by the insights gleaned from social, cultural, and geographical theory as well as ethnographic studies on the making

³¹ Under the new spirit and hegemonies concocted in contemporary flexible, immaterial, and digital capitalism, Betancourt (2010) similarly approaches affective labor as part of a larger activity whereby people are distracted by affective pursuits and fantasies of economic advancement. Betancourt, Michael. 2010. “Immaterial Value and Scarcity in Digital Capitalism,” *Theory Beyond the Codes* (CTheory). Available at <http://www.ctheory.net/articles.aspx?id=652>. Accessed May 13, 2012.

of class, new (economic) subjectivities, and their attendant “structures of feeling” (Williams 1977) and “structures of desire” (Brown 1999).³²

Although non-essentialist conceptions of class identity have tended to focus on the performance of gender and sexuality, more than class, a groundbreaking nonessentialist definition of class as a heterogeneous social process can be found in the work of Gibson-Graham (1996, 1997).³³ According to Gibson-Graham, one should address the successes and the (partial) failures of the cultural constitution of capitalist hegemony. Thus, actually existing class processes and identities are always fluid, fragile, fragmentary, and in disarray rather than being fixed as imagined in traditional class structurings. Class according to Gibson-Graham is “overdetermined,” which means that it is constituted by every other aspect of social life, hence as processes and experiences of “exploitation” – the producing, appropriating, and the distributing of surplus labor (Gibson-Graham 1996: 52). In their dynamic and relational approach to defining classes in terms of ongoing, antagonistic, and mutually constitutive relations, they wish to examine large-scale political-economic structures of exploitation and intense feelings attached to the experience of exploitation. The emotional life of classes is clearly more than psychological in nature; there is a cultural dimension to be explored. Gibson-Graham thus bring forward the necessity of imagining beyond the hegemony of capitalism in their refusal to see capitalism as an all-powerful, all-encompassing totality; instead seeking out the contradictions of capitalism in noncapitalist processes such as women’s unpaid domestic labor (qtd. in Duncan and Legg 2004: 259-260). This is where cultural geographers are also called forth to do empirical work on the

³² Williams, Raymond. 1977. “Structures of Feeling,” *Marxism and Literature*. Oxford: Oxford University Press; Brown, Wendy. 1999. “Resisting Left Melancholy,” *boundary*, 3(26): 19-27. Also, a main reference book used in the organization this section is: Duncan, Nancy and Legg, Stephen. 2004. “Social Class,” in James S. Duncan, Nuala C. Johnson and Richard H. Schein (eds.), *A Companion to Cultural Geography*. Oxford: Blackwell Publishing.

³³ Gibson-Graham, J.K. 1996. *The End of Capitalism (As We Knew It): A Feminist Critique of Political Economy*. Oxford: Blackwell Publishing; Gibson-Graham, J.K. 1997. “Re-placing class in economic geographies: possibilities for a new class politics,” in Roger Lee and Jane Wills (eds.), *Geographies of Economies*. London: Arnold.

cultural and place-based dimensions of this lived and emotional experience of class.³⁴

The Althusserian notion of over-determination thus reworked by Gibson-Graham (1996)³⁵ to understand class *relationally* has paved the way for acknowledging a multiplicity of social antagonisms which work together, class and non-class, such as gender, racial, and sexual antagonisms. In situating women's class in relation to gender in this sphere of feminized work, I start out by distinguishing the relations between "structures of class" as opposed to "structures of class *feelings*" by attending to the biopolitical production of affective, intimate, and pleasurable attachments to the logic and spirit of capitalism (Brown 2003; Hardt and Negri 2000, 2004; Boltanski and Chiapello 2005).³⁶ I explore class as a relational process that is embodied in visible or invisible class antagonisms in the experience of women professionals in the workplace where they themselves as well as in the way they establish relationships with clients and customers, mostly sharing more or less similar middle class roots who visit the banks for basic banking services.

³⁴ As Duncan and Legg (2004: 260) make it clear: "Understanding of the contingent, fluid, and complex, but nonetheless structured, relations among class, gender, nationality, and race can be broadened through studies of their interdependent constitution in (and through) particular places, types of spaces, and relations between places at a variety of spatial scales, including the global." Duncan, Nancy and Legg, Stephen. 2004. "Social Class," in James S. Duncan, Nuala C. Johnson and Richard H. Schein (eds.), *A Companion to Cultural Geography*. Oxford: Blackwell Publishing.

³⁵ Gibson-Graham, J.K. 1996. "The Economy, Stupid! Industrial Policy Discourse and the Body Economic," *The End of Capitalism (as we knew it). A Feminist Critique of Political Economy*. Cambridge and Oxford: Blackwell Publishers.

³⁶ Brown, Wendy. 2003. "Neo-Liberalism and the End of Liberal Democracy," *Theory & Event*, 7(1); Hardt, Micheal and Negri, Antonio. 2004. *Multitude: War and Democracy in the Age of Empire*. New York: The Penguin Press; Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press; Boltanski, Luc and Chiapello, Ève. 2005. "Management Discourse in the 1990s," in *The New Spirit of Capitalism*, Gregory Elliott (trans.), London and New York: Verso.

Addressing the classic Marxist opposition between structure and process in the way class is construed, Resnick and Wolff (1987) rather suggest seeing class as an adjective describing a set of processes. Gibson-Graham, Resnick, and Wolff (2000: 11) similarly say that their “task is to open up new discursive spaces where a language of process rather than of social structure suggests the possibility of energetic and unconfined class identities.” (qtd. in Duncan and Legg 2004: 253). Hence on the issue of class consciousness and alienation, a view that can meaningfully combine objective and subjective bases of class should “include practices, consciousness, and structures which are all mutually constitutive” (2004: 254). The crudeness of the notion of “false consciousness” can only be overcome by asking a more nuanced question of the relations between “structures of class” and the understanding of “class as experienced” (i.e. structures of class “feelings”). The particular relation between such structures of feeling and processes of production, exploitation, distribution, or domination may vary cross-culturally while at the same time being cross-cut by gender, ethnicity, race, language, citizenship, and so on. On the recognition of the need for a return to class as a decentered, relationally defined aspect of identity as part of the more recent shifts in cultural studies after Raymond Williams, Stuart Hall of the Birmingham School in the 1980s for an identity politics that simultaneously consider is race, gender, sexuality, and class, Chen argues (1996): “[So] those terms that were excluded from cultural studies, in what I would call the middle period, when we were trying to get rid of the baggage of class reductionism, of class essentialism, now need to be reintegrated; not as dominant explanatory forms, but as very serious forms of social and cultural structural division, inequality, unevenness in the production of culture.” (Chen 1996: 400; qtd. in Duncan and Legg 2004: 255)³⁷

The way Gramsci has addressed the problem of the links between class structure and consciousness by his double helix of force (coercion) and the manufacturing of consent continues to have its relevance. Borrowing from

³⁷ Chen, Kwang-Cheng. 1996. “Cultural studies and the politic of internationalisation: an interview with Stuart Hall by Kuan-Hsing Chen,” in David Morley and Kuan-Hsing Chen (eds.), *Stuart Hall: Critical Dialogues in Cultural Studies*. London: Routledge.

Gramscian hegemony, Williams's (1977)³⁸ theory of cultural hegemony also sees class cultures as lived forms and cultural hegemony to be articulated through "structures of feeling" that induce particular ways of acting which conform to an ideal of how society should operate. Two classic works that continue along similar lines provide insight into the workings of class hegemony at the level of "structures of feeling" by exploring the both the "hidden" and "not so hidden injuries of class, which have also ideally guided for my own ethnographic work: Sennett and Cobb (1973)³⁹ and Paul Willis's (1977)⁴⁰. In the US, Sennett and Cobb show through their empirical research how the ideologies of individualism and class mobility support class privilege, leading to the poor to *blame themselves* for their poverty rather than recognizing larger class processes. In the UK, on the other hand, Paul Willis's (1977) study of working-class boys is a classic cultural studies work on the development of class experience and consciousness, by attending to the "not so hidden" injuries of class explored as "structures of class feeling" and the resulting failure of class militancy. Both works point to the failure of individuals to recognize their own interests and how their beliefs and actions inevitably reinforce the structures of inequality. In another classic study in feminist ethnography on working-class women and how "respectability" is maintained, Beverly Skeggs (1997) draws from Marxist analyses informed by Gramsci's concerns about how hegemony is achieved in practice and how working-class women "consent" to their own subordination, so to speak (Skeggs 2001: 430).⁴¹ While I do not particularly focus on the "given" of a lack a feminist sisterhood or an emergent class solidarity among "white-collar" women during my fieldwork, I seek to explore these particular classed

³⁸ Williams, Raymond. 1977. "Structures of Feeling," *Marxism and Literature*. Oxford: Oxford University Press.

³⁹ Sennett, Richard. and Cobb, Jonathan. 1973. *The Hidden Injuries of Class*. New York: Vintage.

⁴⁰ Willis, Paul. 1977. *Learning to Labour: How Working Class Kids Get Working Class Jobs*. New York: Columbia University Press.

⁴¹ Skeggs, Beverley. 2002[1997]. *Formations of Class and Gender*. London, California and New Delhi: SAGE Publications; Skeggs, Beverley. 2001. "Feminist Ethnography," in Paul Atkinson, Amanda Coffey, Sara Delamont, John Lofland and Lyn Lofland (eds.), *Handbook of Ethnography*, London, California and New Delhi: SAGE Publications.

and gendered dimensions explicit in structures of class feelings of failure and inequality in retail banking. Women, caught up between retail work and attaining the promise and ideal of distinction through white-collar subjectivities, similarly show a tendency to blame themselves or see it as their own “individual” failure in not having attended prestigious universities—which could be perceived as their bitter awareness of an “embarrassing” lack of social and cultural capital on their part. I construe these and similar instances as the visible class injuries of women in the lower strata of customer services in the case of retail banking.

Borrowing from poststructuralist feminist critiques and feminist geography’s concerns for exploring knowledge as situated and embodied, I look at how women are (re)produced as concrete subjects and shaped in specific histories and geographies (Haraway 1991; Rose 1993; qtd. in Nelson and Seager 2005: 4).⁴² Butler (1998) while arguing that economics and culture are not delinked as it is often assumed and struggling against unities and universals draws attention to fragmentary and particularistic ideals of identity politics.⁴³ Reinserting the privilege of class alongside a plurality of social demands and identities can be a countermove against capital accumulation and commodification. In the case of particular narratives, this would be to look for disruptions in the statements and the overall narratives of women. Although identity is a repetitive production constantly in progress, it is also open to divergences and self-difference at the same time. Women’s contradictory practices and statements may betray them in certain moments, but this is exactly how identity, an open-ended process of creation, is constituted through internal differences and disruptions. Thematically, my ethnography focuses on situating three clusters of women I met during my field trips: Ayşegül and Yasemin as young women who had both

⁴² Haraway, Donna. 1991. “A manifesto for cyborgs: science, technology and socialist feminism for the 1980s,” in Donna Haraway (ed.), *Simians, Cyborgs, and Women: The Reinvention of Nature*. New York: Routledge; Rose, Gillian. 1993. *Feminism and Geography*. Cambridge: Polity Press; Nelson, Lise and Seager, Joni (eds.) 2005. “Introduction: The Poetics of Bodies, Spaces, Place, and Politics,” in *A Companion to Feminist Geography*. Oxford: Blackwell Publishing.

⁴³ Butler, Judith. 1998. “Merely Cultural,” *New Left Review*, No. 227 (January/February): 33-44.

confidence in their skills and experience to aspire to become Branch Managers some day despite occasionally contradicting this; Ipek and Gözde, who had to give up on their careers completely and quit work to look after their homes, husbands, and children; and, finally Müge, the Exclusive Customer Relations Manager, who was stuck in a limbo since the spring of 2010 when I first met her and continued on in the same position of a different branch only.

1.5. Organization of Chapters

Chapter 2 explores the affective tools to conceptualize women's affective labor in the retail bank by focusing on the lived, embodied, and everyday affects as part of women's affective laboring activities (qua performances) in the case of feminized retail banking. In this (pre-fieldwork) chapter, I try to reimagine the ethnographic context as a realm of affects, energies, and intensities to explore the heterogeneity of white-collar women and the particularities of classed and gendered affects that permeate their workspaces. The following methodology chapter (Chapter 3) dwells on the more practical ethnographic challenges I had to contend with during my fieldwork while questioning the possibilities for a collaborative ethnography with informants as "expert subjects" or "epistemic partners" (Holmes and Marcus 2005, 2008) as I try to opt for a more feminist position of partial and fragmentary collaboration. Chapter 4 describes my overall fieldwork experience and is organized according to thematics relating to both gendered and classed affects, followed by a discussion of how the "fantasy" of an ideal white-collar subjectivity is sustained through nostalgic attachments. Chapter 5 pursues this white-collar fantasy through a narrative analysis of a text written by a popular columnist who is presented as one of the *true* white-collar professional elites. I explore some of the gendered metaphors of (professional) expertise in the field of human resources management as an example of neoliberal discourses permeating top-notch business cultures of white-collar women in these higher strata of neoliberalism. Chapter 6 concludes.

CHAPTER 2

THE AFFECTIVE LENS

Damla was a young and aspiring woman in her late 20s, who was going out to sell consumer loans by visiting potential customers in construction sites—always accompanied by a male colleague given the unwritten rules—as part of her professional responsibilities when we first met in in the spring of 2011. With unflinching pride, she showed us her boots covered in mud that day, sharing what happened out there in the construction site on a video she captured on her smart phone during the arduous walk to the site, telling us how she was going to share it on Facebook. She was one of the “mobile” employees who was constantly on the move and in the “field” to attract new customers. “It was a long time ago that customers came to banks. Now, it’s the opposite: we go to their feet,” they explained.

The branch manager Defne, a woman in her 40s who was proud to have chosen a career over a “traditional” Turkish family with a husband and children, was noticeably satisfied and flaunted her best employee Damla’s performance. Defne had another favorite model employee: Sedef, who worked hard enough in the call center of the same bank to climb up to customer services in the branch. She was young, ambitious, hard-working, and reserved—a perfect fit. There were perhaps certain tested and proven limits to how far women of her means would go, but she was adamant on pursuing her career goals perhaps to move to mid-level management strata (i.e. to become a branch manager) one day. Finally, there was another woman employee with whom the manager was clearly not on the best terms: Nilgün, a woman in her late 30s who had been working for more than a decade in the banking sector. After passing the banking exams right after she graduated from high school, she had decided to work in the bank instead of studying in college. Working arduously to achieve under target pressures was also how Nilgün—ironically transferred to another branch later on—told me her story of hard-earned success and how like all women she felt she always felt that she *fell short* not only as an employee, but as a “woman, a wife and a mother.” She would add her frequent complaints about work unlike others, in a little exaggerated and joking tone but always with a knowing smile. This was an utterly unacceptable and unprofessional attitude according to the branch manager who was clearly disturbed and unsettled by

her candid complaints. Nilgün, unlike the other younger *good* girls who played by the rules, served as a *bad* example for tarnishing the fantasy, desire, and enjoyment of work for younger co-workers, who were fully committed and attached to their work by investing in building images of independent women free from other womanly responsibilities or disturbing apparitions of inequalities at the intersections of women's class and gender in retail banking.

This brief yet insightful passage is a partial account of my preliminary field research in retail banking and seeks to serve as a reference point for the discussions to follow in this chapter. In opening up a discussion of women's affective labor in its embodied and performed dimensions and beyond, we need to be able to trace and locate the ideal and fantasy of constructing white-collar subjectivities by women who readily adopt naive dreams of success and achievement as the basis for sustaining the libidinally invested affects of a promise of distinction and success in the feminized banking industry as a whole. In this uncharted territory of feminized and gendered service employment in the lower echelons of the banking sector, fierce competition, burgeoning individualism, and class antagonisms attend the loosening bonds between white-collar women and the perpetuation of a cultural hegemony through structures of feelings. This sector of the economy successfully re-enacts the growth-oriented logic of capitalism with its conspicuous support of the female labor force in particular along the lines of liberal feminist tenets.

The Lacanian concept of fantasy serves as a narrative frame for the "subject to experience itself as a desiring subject" (McGowan 2007: 24; qtd. in Madra and Özselçuk 2008: 4)⁴⁴ and in this chapter I move on to flesh out certain aspects of the dominant fantasy of producing and reproducing ideal white-collar subjectivities as *desiring subjects* in the field of retail banking. In capturing and conveying a portion of the everyday lives and experiences of this heterogeneous group of women in the ranks of customer services (or *customer relations management* as it would often be rephrased)

⁴⁴ McGowan, Todd. 2004. *The End of Dissatisfaction? Jacques Lacan and the Emerging Society of Enjoyment*. Albany: SUNY Press; Madra, Yahya M. And Özselçuk, Ceren. "Enjoyment as economic factor: Reading Marx with Lacan." Paper presented at the APCS Annual Conference, *Ethics in an Age of Diminishing Distance: The Clash of Difference*, Rutgers University, New Brunswick, NJ, October 24-26 2008.

and mid-level management strata in retail banking in Istanbul, the focus inevitably falls on the libidinal mechanics of an “affective terrain of enjoyment” (Stavrakakis 2003: 19) in the making.⁴⁵ As Gibson-Graham (2006) note, “Capitalism is not just an economic signifier that can be displaced through deconstruction and the proliferation of signs. Rather, it is where the libidinal investment is.” (Gibson-Graham 2006: xxxv; qtd. in Stavrakakis 2003: 179). I pursue the question of what the stakes are in this libidinal economy whereby the ideal and fantasy of the white-collar women in the banking sector is so thoroughly mobilized not through sheer force, coercion, custom, economic, and institutional dynamics or the *habitus*, but with recourse to the dimension of affects and libidinal investment (implying it may either be conscious or unconscious). These, of course, resonate with recent theories of biopower and biopolitical production in Hardt and Negri’s (2000, 2004)⁴⁶ terms in that they rest on the production of a certain immateriality of affects, ideas, and social relations as they are produced in public yet intimate spaces of subjectivities.⁴⁷

With what I have been referring to as a *libidinal* economy in this context, I am hoping to capture a similar idea to what Harvey (2005: 5)⁴⁸ has referred to as a “conceptual apparatus” in the field of political economy, which accounts to explain that which appeals to intuitions and instincts as well as values and desires: “If successful, this conceptual apparatus becomes so embedded in common sense as to be taken for granted and not open to question.” The fantasy and desirability of becoming a white-collar professional seems to be incomplete without a similar embedded conceptual framework which powerfully drives the values and desires of women in service employment, bringing in the libidinal components of “a *passionate attachment* to the bourgeois

⁴⁵ Stavrakakis, Yannis. 2003. *The Lacanian Left: Psychoanalysis, Theory, Politics*, Edinburgh: Edinburgh University Press.

⁴⁶ Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press; Hardt, Micheal and Negri, Antonio. 2004. *Multitude: War and Democracy in the Age of Empire*, New York: The Penguin Press.

⁴⁷ Also, see Madra and Özselçuk (2010) for a critique of biopolitical governmentality and subjectivity. Madra, Yahya M. and Ceren Özselçuk. 2010. “Jouissance and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity,” *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

⁴⁸ Harvey, David. 2005. *A Brief History of Neoliberalism*. Oxford: Oxford University Press.

axiom” (Madra and Özselçuk 2010: 481) into play.⁴⁹ By this, we can thus reflect on a political economy of various “structures of feeling” and “structures of everyday life” (Eng and Han 2003⁵⁰; originally in Williams 1977⁵¹) or, more aptly, a libidinal political economy (or an affective economy in Ahmed’s (2002)⁵² terms) based on structures of feeling accompanying a hegemonic immaterial dimension where women’s service work also comes to be imagined as part of a neoliberal white-collar subjectivity.

In sum, in contrast to the idea of individuation and self-conduct (in this case, of the white-collar) in a distinct phase of neoliberal and/or biopolitical governmentality—to use a term defined by Foucault (1991[1978])⁵³ as the “conduct of conduct”—biopower—as conjectured by Hardt and Negri (2000) again borrowing from Foucault—pertains to the government of the immaterial and intimate decisions about life. As Madra and Özselçuk (2010: 483) state, “immaterial production is biopolitical because its locus of production (both in its technologies and products) covers the whole of life.”⁵⁴ Therefore, in doing so, biopolitical production does not reduce the conduct of self to mechanisms of individuation. Taking into account the unconscious in the problematic of desire, *jouissance*, and enjoyment of work among women in service

⁴⁹ Madra, Yahya M. and Ceren Özselçuk. 2010. “*Jouissance* and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity,” *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

⁵⁰ Eng, David L. and Han, Shinhee. 2003. “A dialogue on racial melancholia,” in David L. Eng and David Kazanjian (eds.) *Loss: The Politics of Mourning*. Berkeley, Los Angeles and London: University of California Press.

⁵¹ “Raymond Williams’s (1977) theory of cultural hegemony, similarly, sees class cultures as lived forms and cultural hegemony as articulated through ‘structures of feeling’ that induce particular ways of acting which conform to an ideal of how society should operate. This hegemony then supports ruling class interests (Williams 1977: 131).” (Duncan and Legg 2004: 255). Duncan, Nancy and Legg, Stephen. 2004. “Social Class,” in Duncan, James S., Johnson, Nuala C. and Schein, Richard H. (eds.), *A Companion to Cultural Geography*. Oxford: Blackwell Publishing.

⁵² Ahmed, Sara. 2002. “Affective economies,” Paper presented to the *Emotional Geographies Conference*, Lancaster University (September 2002).

⁵³ Foucault, Michel. 1991[1978]. “Governmentality” (Lecture at the Collège de France, Feb. 1, 1978), in Graham Burchell, Colin Gordon and Peter Miller (eds.), *The Foucault Effect: Studies in Governmentality*. Hemel Hempstead: Harvester Wheatsheaf, pp. 87-104.

⁵⁴ Madra, Yahya M. and Ceren Özselçuk. 2010. “*Jouissance* and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity,” *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

employment, I argue, provides us with a tool for the analysis of becoming (newly emerging) ideal “white-collar” professionals coinciding with the dramatic increase in the numbers of women in the retail banking sector. Women’s affective labor and fantasmatic attachments to ideal white-collar subjectivities in this strand of women’s service work in conditions of late capitalism and neoliberalism—considering the high investment in the culture of individualization, self-conduct, and the assertion of (often false) individual agency—is therefore in need of a re-conceptualization with a view to the affective, visceral, and libidinal economy as the possible forces driving the hegemony while maintaining its day-to-day functioning through the lived class cultures of neoliberal and biopolitical subjectivities enmeshed in the new immaterial expanses of biopolitical production.

2.1. The Fantasy of the Ideal White-Collar

The newly emerging ideal of the professional white-collar woman emerges as a figure of exceptional achievement is being constructed today to mobilize a desire for and enjoyment of white-collar success (with the attendant promise of social mobility) as a public yet intimate, unconscious fantasy surfacing within the lesser strands of feminized and gendered service work in retail banking. In contextualizing women’s affective labor with a view to the affective, the visceral, and the libidinal dimensions as outlined so far, I attempt to draw the boundaries of a field by borrowing from women’s narratives and discourses. However, by tracing the inconsistencies and instabilities symptomatic of fantasy and *jouissance* in such narratives and discourses, I look at where women’s embodied and gendered service work as affective labor intersects with the immaterial and biopolitical production of fantasmatic white-collar subjectivities.

In contemporary spheres of professional work in Turkey today, there is a plethora of discourses in circulation on the white-collar woman’s construction of professional careers and “success stories” which imply certain accounts of exactly how and why women fall back in their careers (i.e. not being up to fulfill the promise), such as women’s privileging of family and children over career goals, often cited as a main factor in dwindling presence at upper management levels. It is thus often claimed, among liberal feminist circles, that the glass

ceiling in Turkey for women is always already self-imposed. It accounts for frustrating outcomes and the affects of failure if and when women abandon more logical and rational business decisions (in the realm of “capitalism”) about career advancement and professional development in favor of emotional and home-oriented decisions (in the realm of the “household”) about family, motherhood, and children. In most professional-academic studies conducted on the correct formula for the the success of more privileged white-collar women—such as those that would be captured in theses written in the MBA programs or industrial/organizational psychology MA programs of certain elite (read as high in exchange value in its symbolic terms) private universities such as Koç and Sabancı University among others in Turkey—it would be reiterated by highly successful women professionals in mid-level management strata that what counts is a woman’s professional motivation, organizational skills, and sound career objectives coupled with the required skills of balancing work and home in advancing a career in the long run.

We come across the celebration and fetishization of top businesswomen in Turkey as figureheads of capitalistic achievement and exceptionality in Turkey⁵⁵—the most prominent examples being Güler Sabancı and Ümit Boyner among others (most of whom often come from the wealthiest and well-known family businesses in Turkey). However, in the realm of professional women toiling against all odds, we have reason to suspect how these fetishistic “business women” may also be serving to establish the ideal of a privatized, individualized, and autonomous white-collar women in Turkey. In the strands of liberal feminism, women from all strata are thus imagined as transparent, disembodied, and unsituated actors/agents who are expected to be conscious of gender issues, occupational segregation, and gender-based stratification pertaining to their work. Despite the awareness and celebration of issues related to women’s gender and/or class-based (i.e. *habitus*) social inequalities that are reproduced among this heterogeneity of professional women hardly come to the

⁵⁵ Not surprisingly, in one of those innumerable lists compiled in daily newspapers to name the strongest women in the business world, Güler Sabancı inevitably tops the list. “İş Dünyasının En Güçlü 20 Kadını,” 2011, *Hürriyet Galeri*, <http://fotoanaliz.hurriyet.com.tr/galeridetay.aspx?cid=5696>. Accessed June 20, 2011.

foreground. The subtle erasure of women's class intersecting with gender are telling in this regard in the context of organizational and ideological imaginary of hegemonic neoliberalism. In all strata, women are on the way to becoming "branch managers" in the example of the retail bank where women's differentiation is also sanctioned. There are those "good girls" who abide and play by the rules in contrast to those who "tarnish the fantasy." The strength and pervasiveness of the fantasy is most pronounced in such unsettling encounters surfacing as intersecting gender and class antagonisms experienced among women in the workplace. However prevalent this approach may be for and among the more prestigious white-collar jobs for women, problematically it also leaves aside how a woman becomes a "woman" as an outcome of more nuanced and often intersecting gender and class inequalities. These appear most visibly in the form of education (e.g. the high school and university a professional woman has attended) as well as in the form of *habitus*, meaning resources of cultural, social and symbolic capital at a woman's disposal in the first place.

In the explicit decoupling of changing gender from class in the workplace of the bank, women also distance themselves from those they perceive as a threat to the reputation of the forward-looking, modern identity of "white-collar" women in banks. This decoupling is so prevalent that it brings in concerns over how to find a unifying voice for "white-collar" women's visible presence outside hegemonic discourses about the fetishization of gender equality discourses in the feminized banking sphere. Not surprisingly, it is only when we take a great leap to observe the top cream of the (mid-level or upper-) management strata that we witness businesswomen who are both happily married with a successful career. These are the "ideal" white-collar women who emerge as idols of true achievement both at home and in the workplace.

Women's never being good enough in retail banking thus rests on an affect of never-being-there, similar to the constant immaterial work similarly expended in spaces of post-Fordist and service-driven capitalism. One could well fall into resentment because in the lower strata of retail banking, it is often the case that one feels a "lack" or inferiority due to, for instance, an

embarrassing lack of proficiency in English (which should usually mark a true white-collar or yuppie), for instance, which is among the many valuable assets in currency to be displayed as cultural capital among white-collars, attesting to connections one has to global capitalism and its assemblages. This is where we find ourselves grappling with how to conceptualize this libidinal economy which rests on a circulation of affects of hopes, desires and ambitions always-already unfulfilled, which never come undone despite intimate examples of failure among friends, relatives, colleagues who can no longer put up with work, thus admitting defeat to stay at homes to become “housewives” *with* university degrees.⁵⁶ Conventional housewives with university diplomas who comfortably sit in the false comfort of their homes in turn become the threateningly uncanny doubles of white-collar women trying to get past an older generation of middle-class housewives or women who used to be entitled to decent work only if they were civil servants or teachers as a remnant of Republican ideals. Ahmed (2009) shows how an object of fear as such is always over-determined: “the economy of fear works to contain the bodies of others, *a containment whose ‘success’ relies on its failure, as it must keep open the very grounds of fear.*” (2009: 67; emphasis in original). Consequently, the pervasive affects of success, freedom, and agency co-exist alongside feelings of failure, being trapped, and nostalgia for a golden past of the banking sector in view of its potential for white-collar achievements in today’s capitalism. In the nostalgic appropriation of the past, there emerges the fantasy and the desire to become yet better managers, better mothers, better wives, etc. to meet the requirements of an ideal white-collar subjectivity as a desiring subject—embedded again in the phantasmatic structure carrying with itself the inevitable failure of falling short.

⁵⁶ On the other hand, despite the cultivation of a particular expertise on gender issues in the sphere of banking, the “untidy” domestic labour of women exploited by well-to-do middle class white-collars are completely irrelevant to conceptualizations of gender, work, and economy. After all, most middle class women rely on these informal services of women’s paid domestic labor in their homes to be able to enjoy their privileges of success at work. See Özyeğin, Gül. 2001. *Untidy Gender: Domestic Service in Turkey*. Philadelphia: Temple University Press.

2.2. Women's Gender and Class at Work

Banks—emblematic of globalized capitalism's market-driven mentality and managerial culture of neoliberalism—enjoy a privileged status compared to other domains of service employment reserved for urban professional women in Istanbul. The affects of enjoyment which I hope to capture especially in their everyday dimensions are generated in the neat and transparent spaces of banks as prominently capitalist, goal-oriented, and over-determined institutional contexts that are simultaneously perceived as zones of gender equality and freedom located outside the constraints of domestic and traditional spheres through the sheer professionalism evoked *within* the bank. The landscapes of calm demeanour, neutrality, expertise, and friendliness one encounters in any bank branch remains more or less the same with young to middle-aged female professionals dominating the sphere of customer relations work and mid-level management strata as the norm. “It is only the workplace that is shared here,” Define the branch manager insisted when I expressed an interest in what bound and defined these “white-collar” women together in the bank. They were again not simply women, but atomized individuals with unpenetrable desires, equally responsible for their own achievements and failures. This is where I prefer to use “fantasy” as a key term to stress its mediating role between reality and desire. It is in these affective spaces where women professionals also uphold fantasies of achievement and upward mobility that can only be fulfilled through the formula of career and social mobility through hard work and always regardless of a woman's gender and class.

I argue that we must attend to how the intersecting gender and class inequalities that work together in the everyday lives of women even when it is fervently dismissed in the strong discourse of equal opportunities that achieving individual success merely necessitates hard work, experience, expertise, and no more in the cultures of this new capitalistic discourse and the idealized new self as “an individual constantly learning new skills, changing his or her ‘knowledge basis.’” (Sennett 2006: 44).⁵⁷ Inasmuch as the argument holds

⁵⁷ Sennett, Richard. 2006. *The Culture of the New Capitalism*. New Haven & London: Yale University Press.

for the upper hierarchies of the neoliberal organization, who are apparently the newly emerging the yuppies of the private sector; there are traceable cracks, gaps, and fissures among women in the lower and middle strata.

Unlike the whole gamut of other services jobs in relatively less prestigious jobs with a focus on the female body such as the work of air stewards, nurses and carers, shop assistants or waitresses (McDowell 2009)⁵⁸, banks seem to enjoy a better reputation in terms of providing their employees white-collar work which denotes *clean* bodily work in the office setting. A widespread tendency is to still see “white-collar” women working in banks as fairly comfortable and independent since it is assumed the shifts are from 9 am to 5 pm and the job pays them their well-earned hard work. However, in the changing spheres of work, women in customer relations no longer merely work in banks, but also go outside the bank to meet aggressive sales targets to hunt down new customers through their highly gendered and embodied work.

Looking at the struggles of these women in customer relations under target pressures, it seems that the common basis of services work in this context is also “the manipulation of stereotypical gendered attributes, especially women's bodies, emotions and their sexuality” (McDowell 2009: 20). Banking services that have undergone change in the last decade or so thus constitute a site where among a wide array of feminized service jobs, feminist concerns over the body, management of emotions (Hochschild 1983)⁵⁹, management of affects (Ducey 2007)⁶⁰, and contested meanings of embodied femininities and subjectivities also surface. Within the visceral and affective spaces inhabited by white-collar women, a baggage of conventional feminine traits are thus simultaneously

⁵⁸ McDowell, Linda. 2009. “Service Employment and the Commoditization of the Body,” in *Working Bodies: Interactive Service Employment and Workplace Identities*. Oxford: Blackwell Publishing.

⁵⁹ Hochschild, Arlie Russell. 2003[1983]. *The Managed Heart: The Commercialization of Human Feeling*. Berkeley, Los Angeles and London: University of California Press.

⁶⁰ Ducey, Ariel. 2007. “More than a Job: Meaning, Affect, and Training Healthcare Workers,” in Patricia Ticineto Clough with Jean Halley (eds.), *The Affective Turn: Theorizing the Social*. Durham and London: Duke University Press.

put into circulation in the same libidinal economy. Following this trajectory, the following question emerges: Do white-collar women perceive their shortcomings primarily due to “feminine” essences which they embrace in the workplace while attributing their professional achievements to the more “masculine” essences thanks to which they can free themselves from the restrictions of gender and class once they successfully appropriate it in the workplace? This is particularly visible in the lower strata where subjects are considered to be more “docile” whereas women at mid-level management often flaunt the more masculine traits befitting the competitive logic that pervades these spheres. Instead of simply reiterating the widespread claim on how women become the loci of an embodied affective labour that rests on immaterial affects produced by the feminine body here, I am seeking to probe into what strategic and performative (Butler 1999)⁶¹ appropriations of masculinity/femininity promise, ensure, or undermine in white-collar women’s lifelong engagement with, commitment to, and investment in achieving a comfortable life and (hopefully) upward social mobility among the growing ranks of the urban new middle classes.

Recalling my preliminary fieldwork in Spring 2011 where I witnessed such tensions between women superiors and subordinates also helped me to glimpse the configurations of power and women’s antagonisms at work. One such confusing and loaded relationship would, for instance, eventually lead to Müge’s inevitable transfer to another branch. Interestingly, even the transfer itself was possible thanks to the male regional manager of the bank—emerging as another protective male figure as reconciliator, considering how men are almost always regarded as more “rational” and “disembodied” actors (McDowell 1995).⁶² This was an instance of how women themselves seemed to consolidate the heterosexual matrix of rigid gendered roles within these spheres of work in feminized retail banking.

⁶¹ Butler, Judith. 1999. *Gender Trouble: Feminism and the Subversion of Identity*. New York and London: Routledge.

⁶² McDowell, Linda. 1995. “Body work: heterosexual performances in city workplaces,” in David Bell and Gill Valentine (eds.), *Mapping Desire: Geographies of Sexualities*. London: Routledge, pp. 75-95.

Professional women hope to recreate and reconstruct a new brand of educated and employed women despite relatively less privileged (lower) middle class backgrounds (mostly being daughters of owners of small businesses and trades) who aim to cultivate a new professional identity as patient, calm, demure, and hard-working “white-collar” employees. They either succeed or, more often than not, must bear failure since they can accommodate the job requirements only until a certain age threshold. After that, they either must become Branch Managers or continue their endless work as Customer Relations Manager (even if they manage “elite portfolios” or cater to exclusive customers whose considerable amount of deposits in the bank make them privileged customers) or, in the worst catastrophic scenario, they end up as housewives with university degrees, who must rely on their husbands and take care of children as well as domestic duties.

In contrast to the male-dominated top management in the banking sector as in other sectors, women relegated to the lower and middle strata are nonetheless regarded to be most effective due to their professional and feminine expertise and this does not make discourses on women in the banking sector less appealing.⁶³ Behind the mask of the self-employed, independent, and high-achieving white-collar professional woman in service employment in these lower ranks, one may in fact be compelled to question the presence of an intellectual proletariat (borrowing from Italian autonomist Marxists⁶⁴) a material

⁶³ It was also recently revealed somewhat apathetically in Meral Tamer's column in *Milliyet* that banks with more women employees can also cut certain expenses that normally go to the Social Security Institution. Meral Tamer recounts how the first five institutions with the highest female employee numbers are banks, and 9 out of the top 11 are also banks. Meral Tamer, “En çok kadın çalıştıran bankalar, SGK'ya prim ödemiyor,” *Milliyet*, 29/05/2011, <http://ekonomi.milliyet.com.tr/en-cok-kadin-calistiran-bankalar-sgk-ya-prim-odemiyor/ekonomi/ekonomiyazardetay/29.05.2011/1395949/default.htm>. Accessed May 29, 2011.

⁶⁴ Two proponents of the autonomist Marxian literature referred to here would be Fortunati (2007) and Lazzarato (1996). Fortunati understands immaterial labor in Marxian terms as non-productive labor where there is a distinction between productive and non-productive labor: “One which results in material goods (books, pictures, etc.) and one in which the product is not separable from the act of production itself, as is the case of artist performers, orators, actors, teachers, doctors,

and visceral state constituted in and through particular affective dispositions of work, enjoyment, and success. I contrast these hard facts with the overall feminized banking sector with its spectacular celebration of increasing numbers of ambitious and successful white-collar women. It remains a question to answer how banks genuinely embracing the cause for women's labor force participation and gender equality may be serving to windowdress a harsh reality of unattainable goals and interminable shifts on the part of the great numbers of unnamed women situated in the lower strata of retail banking. There is thus a clearly marked degree to which the ideal fantasy of the successful white-collar woman inevitably falls short. On the whole, there remains a suspiciously blurry area between extraordinary women who can turn the tide of their lives and those who must constantly struggle at the lower strata due to their already limited resources and prospects, or even some of those women who are simply unable to move further than their present positions.

2.3. Affective Terrains of Work and Enjoyment

I hope to shift the focus to the relevance of how women's gender and class play a simultaneous role and invariably go hand in hand in the shaping and (often failed) production white-collar subjectivities. Women poised between ideal white-collar work and retail service employment share, enact, and reproduce this subjectivity of fantasmatic enjoyment of work in realizing the hope and promise of upward social mobility through work. Accordingly, at first, it does not seem to matter whether women's educational credentials are inadequate or if one is emerging from the lower ranks of the job hierarchy to become an ideal high-achieving white-collar woman. With enough hard work and devotion to the fulfillment of this lack, the subject must desire to implicate herself in the capitalistic milieu through libidinal investment and immaterial labor. It is therefore no longer a shared working class or service class that one is part of; it

priests, and so on.” (Fortunati 2007: 139). Fortunati, Leopoldina. 2007. “Immaterial labour and its machinization.” *Ephemera*, Volume 7(1): 139-157. Along similar lines, Lazzarato (1996) also mentions there is now an emergent mass intellectual class of white-collar labor in contemporary capitalism. Lazzarato, Maurizio. 1996. “Immaterial labour,” in Paul Virno and Michael Hardt (eds.), *Radical Thought in Italy: A Potential Politics*. Minneapolis: University of Minnesota Press.

is rather the idealized, individualized, aspiring woman as the neoliberal subject who displays and hones her skills of self-management, personal initiative, high commitment, and agency to shape her future career prospects herself regardless of any obstacles that may arise from her gender and class.

Locating what affects of success, hope, enjoyment, desire, promise, and disillusionment of career enhancement are at work and are circulating in this field gives a key to understand women's production and reproduction of the ideal white-collar subjectivity, who also happen to be one of the many immaterial laboring subjects of capitalism. While delving into these dynamics of the material and symbolic conditions of the services sector, I am dealing with an excess of meaning, a liminal beyond—and more significantly for the present analysis pursued here—a libidinal economy where emerge a variety of affects. There are contested and negotiated (self- or others') perceptions of women's work, careers, future objectives, hopes, desires, and finally—constituting an area I am most interested in attempting to explore—psychic mechanisms and phantasmatic structures serving predominantly to fulfill enjoyment, desire, and pleasure in women's capitalocentric laboring activities where they no longer consider themselves merely women like their oppressed housewife counterparts situated outside this domain of the private market sector. Rather, these women are individuals with equally high potential and drive for success as their male colleagues who are interestingly situated in the upper management strata, unlike women who are at best at middle-level management, predominantly as branch managers. The hope is that they too can achieve it one day thanks to transparent and accountable performance assessment technologies of the retail banking industry and the neoliberal governmentality at large.

Women branch managers in the bank often remain critical of the many faces of patriarchy in Turkey yet they invariably blame their often more traditional-minded subordinates who infamously leave their career aside to marry and have children. Consequently, in the relatively lower ranks of customer services, such women (in their late 30s) are always considered to be less hard-working by putting family and children ahead of their careers compared to their younger peers (most of them in their mid- to late 20s as my ethnography also

replicates) who both work and uphold the “fantasy” more adamantly. The young generation indeed work very hard due to a basic fact (of which they are well aware) that their university degrees were never marketable enough (i.e. not high enough in its “exchange value”) to begin with to allow them entry to better white-collar jobs right away. However, the elusive fantasy of becoming a white-collar from the bottom to the top is always there to hold onto on the road to becoming branch managers for the great numbers of women in retail banking. What this large cluster of women dealing in customer services share is that they are often relatively less privileged in terms of accessing social, cultural, and symbolic capital necessary for building truly ideal white-collar career—hence, all the more reason for this sector to get more ruthlessly competitive since the winner will take it all.

Women, in their heterogeneity and stratification are therefore neatly put in the same boat where neoliberal tenets of individualism and performance promise women to override the class factor involved at work. Moreover, the gendered and bodily nature of women’s affective laboring activities also promises them a particular feminine expertise that they will need to cultivate for the purposes of getting ahead and building the ideal of white-collar subjectivity. The white-collar woman is construed as a *desiring* subject and it is the ideal of this white-collar subjectivity in the making that provides the narrative frame for the fantasy. The desire for and enjoyment of work despite the exclusionary mechanisms and reproduction of inequalities in the stratified ranks of banks is part and parcel of the feminized and gendered customer service jobs in the bank. Nevertheless, the pleasure in work among most young and aspiring women operates at the level of fantasy and unconscious where lifelong struggles for career advancement and realizing promises of distinction and social mobility depend on a complete and genuine construction of themselves as white-collar desiring subjects through these new vistas of fantasy, desire, and enjoyment (*jouissance*).

2.4. The Libidinal and the Biopolitical

Conceptualizing affect as merely a reduced aspect or emanation of woman’s embodied and/or bodily work leads to trivializing the notion of *affect*

itself whereas it could be meaningfully linked to immaterial labor if we understand affect in its immaterial and biopolitical nature. Focusing on a form of labor that is also not separable from the act of production in retail banking, I argue against reducing women's affective labor as the source of certain gendered and bodily affects, which would risk reducing the woman to the body and result in a substantial loss of its situatedness and materiality. On the contrary, I try to develop a more nuanced use of women's affective labor while positioning the female body as the site of the white-collar subject's social and biopolitical production. On the other hand, in my attempt to flesh out the affective domain emerging from the ethnographic field, I am trying to bring in the libidinally charged experiences of "white-collar" women with limited means and resources of education as well as cultural, social, and symbolic capital who nonetheless cope with the demands and challenges of service employment by seeking something *more* than work through the fantasy of the ideal white-collar woman. This section aims to reflect on how the libidinal and the biopolitical converge in referring to how women's *affective* labor may be reworked in relation to female corporeality, embodiment, and biopolitical production.

It is useful to revisit here Hardt and Negri's initial take on affective labor as bodily and gendered activities that reproduce affects (such as the work of "health care workers, flight attendants, fast food workers, and sex workers" (2004: xi)) where they also posit an optimistic view of the newly emerging networks in this mass of immateriality in the era of biopolitical production:

Labor itself ... tends through the transformations of the economy to create and be embedded in cooperative and communicative networks. ... This is especially true for all labor that creates immaterial projects, including ideas, images, affects, and relationships. We will call this newly dominant model 'biopolitical production' to highlight that it not only involves the production of material goods in a strictly economic sense but also touches on and produces all facets of social life, economic, cultural, and political. (Hardt and Negri 2004: xv-xvi)

Although Hardt and Negri initially designate women's affective labor as characteristically gendered activities in the new services economy, they use it as a stepping stone toward a more expansive idea of immaterial labor as

immateriality and a collective biopolitical body hegemonic to a postmodern political economy with its “biopolitical expansiveness and mobility of the production, appropriation, and distribution of ... ‘immaterial labor’” (Staples 2007: 123).⁶⁵ Despite starting from a problematic and limited position of women’s work as “labor in the bodily mode” in its reproduction of the gendered affects as part of affective labor, a broader hegemonic framework is thus described.⁶⁶ However, with regard to their approach to affective labor, Fortunati (2007)⁶⁷ notes how “affects” produced by women’s bodies are not immediately conceptualized in the context of the social relationships in which they are produced and consumed, and so women are reduced to the female body. For autonomists like Fortunati, the move should seek to show the emergence of immateriality of labor in the post-Fordiste era and how it is *now* hegemonic within the field of class struggle as well (which defines the crux of their argument with the rise of the new intellectual proletariat).

Along similar lines, Staples tells a similar story as this as “[a] more extended and immaterial laboring body [and a condition whereby] the communicative and cooperative capacities, the social organization—in short, the highly developed social and affective capacities of workers [are] being struggled over” (2007: 120) echoing the autonomist view.⁶⁸ The commodification of affective

⁶⁵ Staples, David. 2007. “Women’s Work and the ambivalent gift of entropy,” in Patricia Ticineto Clough with Jean Halley (eds.), *The Affective Turn: Theorizing the Social*. Durham and London: Duke University Press.

⁶⁶ With the biopolitical turn, humans become much more interdependent while producing no longer physical and material commodities but social and immaterial relations, which is exemplified in the servicing and caring sectors of immaterial labor as in other strands of work that produces and consumes social relations. In Hardt and Negri, the collective biopolitical body creates an enlarged space of resistance, hence a field of counterpolitics within biopolitical governmentality. Their optimistic vision is that with the shift to biopolitics as in the construction of collective social life, it will also be possible for the idea of counter-resistance to take hold more easily.

⁶⁷ Fortunati, Leopoldina. 2007. “Immaterial labour and its machinization,” *Ephemera*, Volume 7(1): 139-157.

⁶⁸ Similarly, Lazzarato’s (1996) definition of immaterial labor is also formulated as “labor that produces the informational and cultural content of the commodity.” Lazzarato, Maurizio. 1996. “Immaterial labour,” in Paul Virno and Michael Hardt (eds.), *Radical Thought in Italy: A Potential Politics*. Minneapolis: University of Minnesota Press.

labor thus runs parallel to developments such as the shift from disciplinary society to a society of control, and from entropy to turbulent flows. My analysis in this regard echoes Staples's key move to strategically employ the notion of affective labor in the woman-worker mode as potentially nurturing the biopolitical, possibly an excess of meaning and signification where relations are forged in liquid and biopolitical modes of interaction among people in the market economy. Women's work thus becomes only one locus of a plethora of affects in an affective economy "where nothing gets lost or wasted, but everything becomes useful [and the] laboring body [as] the placeholder for both value and subjectivity in capitalist sociality" (Staples 2007: 136-7).

In sum, I have tried to make a move against reducing women to bodies for a plausible and expansive account of women's affective labor. I questioned whether conceptualizing affect as merely an emanation of woman's embodied or bodily work led to a trivialization of affects by gendering the notion of affect in women's affective labor whereas it should also be explored in relation to all immaterial labor. The question here pertains to how one can remain wary of naming what the "affective labor" of women produces (as in most care work) some radical, exoticized alterity and an unknowable modality or experience of knowing in the feminine bodily mode. How could we theoretically address the issue of affective labor as something *more* than an unknowable modality of female labor in the bodily mode which produces immaterial affects? I argue against a restricted and reduced description of affective labor to women's labor in the bodily mode. Focusing on a differentiated immateriality involved in women's affective laboring activities, I suggest a rethinking of affective labor and situating it in a wider libidinal *and* immaterial economy and social relations.

2.5. Conclusion

In engaging the heterogeneity of "white-collar" women in service employment in retail banking, I have strived to build an argument to shift the focus toward an affective domain of lack, desire, and enjoyment, which implicates women in the

broader fantasmatic realm and “spirit” of capitalism (Stavrakakis 2010).⁶⁹ I looked at “fantasy” as a process whereby subjects learn to enjoy and desire by fully internalizing a particular mythology as one phantasmatic and libidinal structure of class feeling and biopolitical production. The task at hand was to open up a space to describe this affective and immaterial expanse and landscape of desires. The fantasy of an ideal white-collar subjectivity, based on the premise of social mobility through work, led us to a reformulation of affective labor as embodied and gendered work in relation to certain affective dispositions, not as free-floating entities but rather as energies and intensities closely tied aground to a particular political economy. Granted, it is always open to debate how individuals may resist and subvert the mechanisms of language and its discursive subjugation as well as capitalism and its psychic subordination, which this lies beyond the scope of the present work.

In this chapter, I have tried to approach women’s affective labor through libidinal dispositions that converge around the fantasy of ideal white-collar subjectivities in the experience of women in retail banking who only have their university diplomas, feminine expertise, and a promise of distinction and social mobility to rely upon. Whereas the focus on managed and disciplined emotions and producing desirable ones for subjectivation belongs to the Fordist era of service work; modulation of affects, producing socializing affects, and governing affective capacities in the case of women’s affective labor as a form of immaterial labor can also account for the biopolitical production of bodies and social relations in the post-Fordist era of service work. Through the example of the fantasmatic construction of white-collar subjectivities in retail banking, I have thus tried to re-insert the potentiality of affect both in its biopolitical and libidinal capacities—in the former to capture the heterogeneous production immateriality in late capitalism and the psychic mechanisms of capitalistic *jouissance* in Lacanian terms in the latter. In the end, by trying to convey the excesses of meaning, enjoyment, and investment through an ethnography of affective dispositions that takes the affective domain (i.e. the

⁶⁹ Stavrakakis, Yannis. 2010. “Symbolic Authority, Fantasmatic Enjoyment and the Spirits of Capitalism: Genealogies of Mutual Engagement,” in Carl Cederström and Casper Hoedemaekers (eds.), *Lacan and Organization*. UK: MayFlyBooks.

immaterial realm of affects, emotions, intensities, energies, and so forth) into consideration, one can strive to locate psychic mechanisms that (either consciously or unconsciously) bind subjects and emerging subjectivities to happiness or un-happiness through “a fantasy dealing with our lack of enjoyment and perpetuating desire” (Stavrakakis 2010: 60).⁷⁰

⁷⁰ Stavrakakis, Yannis. 2010. “Symbolic Authority, Fantasmatic Enjoyment and the Spirits of Capitalism: Genealogies of Mutual Engagement,” in Carl Cederström and Casper Hoedemaekers (eds.), *Lacan and Organization*. UK: MayFlyBooks.

CHAPTER 3

METHODOLOGY

Having navigated the affective dimensions that informed and guided my ethnographic fieldwork in opening up new spaces for conceptualizing women's affective labor in retail banking, this chapter focuses on the more practical aspects of doing an ethnography of the bank. Harking back to the "sociological imagination" of C. Wright Mills (1959) as a way of looking at the world to see the links between the private problems of the individual and key social issues, what the "ethnographic imagination" (Willis 2000)⁷¹ teaches us is to grasp the significance of the "sensuous" material and texture of everyday life in the construction of identities and the making up of the worlds, especially for subordinate and oppressed groups. The case of feminized retail banking which I take up in my own ethnography is different from an ethnography of subordinate and oppressed groups in that women in these professional settings of retail work nonetheless aspire to cultivate white-collar subjectivities, which risks turning them into "expert subjects" or "epistemic partners" as Holmes and Marcus (2005, 2008) have claimed for an anthropology of the contemporary, especially the institutional and corporate settings as cultures of expertise.⁷² I critically address and question the applicability of such notions of expert subjecthood and epistemic partnership in my ethnographic engagement with women in feminized retail banking.

My field research among women in the bank branch, based on participant observation as well as structured and unstructured interviews both in the workplace and home settings, addresses the fantasmatic construction and formation of white-collar subjectivities in the era of biopower. Despite ethnography's focus on the materiality of a seemingly limited portion of the everyday, the ethnographer's task is also not to lose

⁷¹ Mills, C. Wright. 1959. *The Sociological Imagination*. Oxford: Oxford University Press; Willis, Paul. 2000. *The Ethnographic Imagination*. Cambridge: Polity Press.

⁷² Holmes, Douglas R. and Marcus, George E. 2005. "Cultures of Expertise and the Management of Globalization: Toward the Re-Functioning of Ethnography," in Aihwa Ong and Stephen J. Collier (eds.), *Global Assemblages: Technology, Politics, and Ethics as Anthropological Problems*. USA, UK, Australia: Blackwell Publishing. Holmes, Douglas R. and Marcus, George E. 2008. "Collaboration Today and the Re-Imagination of the Classic Scene of Fieldwork Encounter," *Collaborative Anthropologies*, Vol. 1: 81-101.

sight of the wider context and the expanding frontier, the thread linking the individual and the social through “lived” cultures. Augé (1995) mentions a common tension in ethnology between the two “spaces” that the ethnologist always has to grapple with:

Ethnology always has to deal with at least two spaces: that of the place it is studying (village, factory) and the bigger one in which this place is located, the source of influences and constraints which are not without effects on the internal play of local relations (tribe, kingdom, state). The ethnologist is thus doomed to methodological strabismus: he must lose sight neither of the immediate place in which his observation is carried out, nor of the pertinent frontiers of its external marchlands. (Augé 1995: 117)⁷³

Such a methodological rift also resonates with my fieldwork experience in that I tried to reimagine the bank branch in broader connection to forms of biopolitical production given the socially reproductive nature of affective and immaterial laboring activities contributing to an overall immateriality of labor. I seek to construe this “space” of immateriality not as a homogeneous entity but a heterogeneous one where I can locate possibilities to give primacy to women’s voices in their situated discourses that may go beyond the cultures of expertise and professionalism within which they are embedded in the setting of the bank branch.

3.1. Introduction: Ethical Dilemmas

Strathern (1999: 6) notes how the “ethnographic moment works as an example of a relation which joins the understood (what is observed at the moment of observation) to the need to understand (what is observed at the moment of analysis)” (qtd. in Halstead 2008: 2).⁷⁴ Likewise, in my attempt to engage the multiple fields and subjects together in an “ethnographic moment” in this and the following chapter, I will be looking back to reflect on the significance of my own embodied social contacts, encounters, observations, and conversations with informants in the field. I take care to integrate the various “voices” of women, taking into account the insights of anthropology at the turn of the postmodern and poststructural for experimenting with “such forms as intertextuality,

⁷³ Augé, Marc. 1995. *Non-places: Introduction to an Anthropology of Supermodernity*, John Howe (trans.), New York and London: Verso.

⁷⁴ Halstead, Narmala. 2008. “Introduction: Experiencing the Ethnographic Present: Knowing Through ‘Crisis’,” in Narmala Halstead, Eric Hirsch and Judith Okely (eds.), *Knowing How to Know: Fieldwork and the Ethnographic Present*. New York and Oxford: Berghahn Books.

dialogue, and self-referentiality ... to demystify the anthropologist's unitary authority and thus to include, and structure the relationships among, the 'many voices clamoring for expression' [Clifford 1986: 15] in the ethnographic situation." (Mascia-Lees et al. 1985: 10).⁷⁵ Poststructuralist and postmodernist critiques have indeed challenged the assumption of "ethnographic authority ... that is unconscious of the ways in which it 'writes' (Clifford and Marcus, 1986) and makes culture rather than discovering or reflecting it." (Willis and Trondman 2002: 395).⁷⁶ It is these multiple and dissonant voices that the ethnographer should try to bring in from the field for an exploration of the lived, the ordinary, the embodied, and the situated.

A key text to be referred to (and opened to critique) throughout this chapter will be Holmes and Marcus (2005, 2008) who have deliberated on cultures of expertise or epistemic communities in their recent work on how to do an anthropology of the contemporary where the traditional native subjects or informants of ethnography need to be reimaged in the kind of contemporary ethnographic settings and milieus "ranging from alternative art spaces to central banks, from communities of climate scientists to communities of Catholic political activists." (Holmes and Marcus 2008: 82).⁷⁷ Their call for a refunctioning of ethnography toward "collaboration" is central insofar as cultural and social anthropologists of the contemporary face the task of

⁷⁵ Clifford, James. 1986. "Introduction," in James Clifford and George E. Marcus (eds.), *Writing Culture: The Poetics and Politics of Ethnography*. Berkeley and Los Angeles: University of California Press; Mascia-Lees, Frances E., Patricia Sharpe and Colleen Ballerino Cohen. 1989. "The Postmodernist Turn in Anthropology: Cautions from a Feminist Perspective," *Signs*, Vol. 15, No. 1 (Autumn): 7-33.

⁷⁶ Clifford, James and Marcus, George E. 1986. *Writing Culture: The Poetics and Politics of Ethnography*. Berkeley: University of California Press; Willis, Paul and Trondman, Mats. 2002. "Manifesto for Ethnography," *Cultural Studies ↔ Critical Methodologies*, Vol. 2, No. 3: 394-402.

⁷⁷ Holmes, Douglas R. and Marcus, George E. 2005. "Cultures of Expertise and the Management of Globalization: Toward the Re-Functioning of Ethnography," in Aihwa Ong and Stephen J. Collier (eds.), *Global Assemblages: Technology, Politics, and Ethics as Anthropological Problems*. USA, UK, Australia: Blackwell Publishing. Holmes, Douglas R. and Marcus, George E. 2008. "Collaboration Today and the Re-Imagination of the Classic Scene of Fieldwork Encounter," *Collaborative Anthropologies*, Vol. 1: 81-101.

extending their research to the worlds of financial experts, bankers, and bureaucrats as cultures of expertise where ethnographers are inevitably confronted with challenges of rethinking the old “informants” of ethnography “as counterparts rather than ‘others’—as both subjects and intellectual partners in inquiry.” (Holmes and Marcus 2005: 236). However, it is not without complications to perceive the feminized retail bank setting as a gendered culture of expertise that can be unproblematically explored or will readily lend itself to a naive ethnographer from the perspective of transparent cultures of expertise where “the subject is back and fully in our post-structuralist faces.” (Holmes and Marcus 2008: 84).

While insisting that these new subjects should be seen as collaborative epistemic partners or expert subjects embedded in cultures of expertise, Holmes and Marcus (2008: 84) also insist that these reflexive subjects are always already “fully capable of doing superb ethnography in their own idioms [and w]ithin their own situated discourses.” Where the methods of ethnography have already been assimilated with the postmodern turn, and so, they argue that “add[ing] ‘critique,’ moral injunction, or higher meaning to these accounts” by the ethnographer herself/himself are unnecessary in such collaborative encounters:

First, ‘our methods,’ that is the practices of ethnography, have been assimilated as key intellectual modalities of our time. Inside bureaucracies and policy-making circles of various kinds are contests over interpretations of emerging realities. Regardless of winners or losers, perspectives are in play that parallel the curiosities of ethnographers in particularities, the conditions of lived experience, and a sensitivity to the rules of informal culture that dominate governing rationalities and formalisms. Therefore there is little demand for ethnography itself to duplicate, or to operate independently of these para-ethnographic tendencies and desires, at least little demand within the scenes of fieldwork, which is not to say there is nothing left for it to do. Ethnography advances today by deferring to, absorbing, and being altered by found reflexive subjects—*by risking collaborative encounters of uncertain outcomes* for the production of ethnographic knowledge in the forms that have been regulated by the disciplinary communities that propel anthropologists into fieldwork. (Holmes and Marcus 2008: 84; emphasis added)

Engaged with an ethnography of women in the feminized retail banking, I question the possibilities, limitations, and implications of “collaborative”

encounters described in these terms where the ethnographer's positionality becomes tangential if not unnecessary. When exploring whether one could draw from a similar positioning to approach informants as collaborators and intellectual partners during field research "to[ward] a deferral to subjects' modes of knowing," defined as the "para-ethnographic practices of our subjects." (Holmes and Marcus 2008: 82) I am concerned about this positionality of the ethnographer.

Considering the possibilities and limitations of this "ideal" relationship of a transparent collaboration between the ethnographer and her "expert" subjects, I turn to some of the debates on the ethical and political insights offered by feminist ethnography (Abu Lughod 1990, Stacey 1988, Visweswaran 1988; qtd. in Visweswaran 1997)⁷⁸ on questions of ethics, representation, positionality, and reflexivity⁷⁹ that have become prevalent after the postmodern turn in anthropology. It is debatable whether there is a distinct feminist ethnographic methodology yet it is still a crucial juncture for recognizing the intersubjective relationships between the researcher and the researched unique to feminist theory (Lassiter 2005: 56)⁸⁰ which primarily aim to "give voice" to women's experience, i.e. the words, voice, and lives of the participants, which bell hooks

⁷⁸ Abu-Lughod, Lila. 1990. "Can There Be A Feminist Ethnography?" *Women and Performance: A Journal of Feminist Theory* 5(1): 7–27 ; Stacey, Judith. 1988. "Can There Be A Feminist Ethnography?" *Women's Studies International Forum* 11(1): 21–27; Visweswaran, Kamala. 1988. "Defining Feminist Ethnography," *Inscriptions* 3/4:27–44; Visweswaran, Kamala. 1997. "Histories of Feminist Ethnography," *Annual Review of Anthropology* 26: 591–621.

⁷⁹ Wolf (1990) shows that many issues in contemporary ethnography debates, especially the poststructural and postmodern, have in fact a long history in feminist theory, such the issue of reflexivity: "Before reflexivity was a trendy term, feminists were examining 'process' in our dealings with one another – questioning the use of power and powerlessness ... examining closely the politics of seemingly apolitical situations, evaluating the responsibilities we bore toward one another, and so on. (Wolf 1990: 132; qtd. in Skeggs 2001: 429)

⁸⁰ Lassiter, Luke Eric. 2005. "The New (Critical) Ethnography: On Feminist and Postmodern Approaches to Collaboration," in *The Chicago Guide to Collaborative Ethnography*. Chicago and London: The University of Chicago Press.

(1989) succinctly describes as a “view from below” (qtd. in Skeggs 2001: 430).⁸¹

The making of class and gender among “white-collar” women in retail banking also gives a taste of a cultural viewpoint of the oppressed in their “hidden” knowledge and resistances, which Willis (1977) has articulated for working class kids.⁸² In ethnographic studies aligned similarly along the lines of Gramscian consent and constitution cultural hegemony in Raymond Williams, we also encounter “the capacities of women to generate, albeit ambiguous, complex and often ironic, collective and cultural forms knowledge [that] are not reducible to bourgeois forms.” (Skeggs 2001: 430) Instead of approaching the culture of the bank as a professional and transparent culture of expertise that finds its true description by the expert subject themselves, which would risk neglecting the positionality of the researcher and the relations of power between the ethnographer and her/his subjects, I opt for cultivating a “feminist” position on the partial and fragmentary nature of collaborations with informants in feminized retail banking.

During my ethnographic fieldwork, women that I met were often both engaged in embodied and gendered affective laboring activities while they adamantly pursued the elusive fantasy of the ideal white-collar woman. The fantasy as articulated by my informants was behind the enjoyment of work under the performance criteria of professionalism, productivity, efficiency, and individualism in the workplace, which was in fact the crux of the problem where I experienced hurdles to become “epistemic partners” with my “expert subjects.” Ironically, the ideal “collaborative” encounter would *not* take place in this particular context because women pursued this elusive fantasy for cultivating and displaying their white-collar sensibilities as part of the

⁸¹ hooks, bell. 1989. *Talking Back: Thinking Feminist, Thinking Black*. Cambridge, Massachusetts: South End Press; Skeggs, Beverley. 2001. “Feminist Ethnography,” in Paul Atkinson, Amanda Coffey, Sara Delamont, John Lofland and Lyn Lofland (eds.), *Handbook of Ethnography*, London, California and New Delhi: SAGE Publications.

⁸² Willis, Paul. 1977. *Learning to Labour: How Working Class Kids Get Working Class Jobs*. New York: Columbia University Press.

fantasmatic structure. Certain “key informants” genuinely shared some of their their situated discourses every now and then as reflexive subjects; however, it was not in the distant and disembodied usage of “expertise” as Holmes and Marcus posit for an “epistemic partnership” but rather it could only be based on a mutual understanding of women’s dilemmas in the bank branch outside the realm of “expertise” in the work culture. In the end, it was where the dominant culture of expertise and the hegemonic criterion of performativity in this “capitalistic” context was suspended or disrupted that a meaningful collaboration could be forged between the ethnographer and her informants.

Fieldwork is not a smooth and natural process of “absorbing” how life is lived by “others” in a particular social and cultural setting the ethnographer has chosen to enter. I find it useful how a feminist ethnographer, Margery Wolf (1992), disagreeing with the earlier perspective of Clifford and Marcus (1986) on how fieldwork does not simply “happen,” gives a dense and more “real” description of the arduous task of fieldwork experience whose “messy” nature can in fact exhaust the ethnographer both mentally and physically instead of an unproblematic, undisrupted, and transparent collaborative relationship with “expert subjects”:

The first field trip is a stunning roller coaster of self-doubt, boredom, excitement, disorientation, uncertainty, exhaustion, bullying, being bullied, cajoling, being cajoled—in the course of which we somehow accumulate “data,” precious notebooks packed with disorganized thoughts, detailed observations of minutiae, descriptions of rituals, transcripts of conversations, diagrams, and detritues. Doing fieldwork is a matter of being in the right place at the right time (not necessarily the time your informants told you would be the right time) and asking the right questions of a wide variety of people. Unfortunately, we rarely know the right place, right time, right question, or right people until we have nearly finished the job, or *have* finished it and are three thousand miles away. We are dependent upon our ability to match up clues, our luck in following hunches, a couple of chance encounters, an observation jotted down that only makes sense days or even years later. (Wolf 1992: 128)⁸³

⁸³ Wolf, Margery. 1992. “Writing Ethnography: The Poetics and Politics of Culture,” in *A Thrice-Told Tale: Feminism, Postmodernism, and Ethnographic Responsibility*, Stanford: Stanford University Press, pp. 127–142.

This is, first and foremost, a question of ethics and representation. As Skeggs (1995: 203) notes, “the whole process of ethnography is riddled with methodological and ethical issues at every point, with few straightforward prescriptions for how to deal with them.”⁸⁴ In sum, instead of reimagining perfectly functioning collaborative encounters that rely on the ethnographic inquiries of expert subjects as members of epistemic communities, I was more attuned to the gaps, breaks, and cracks since otherwise the ethnographer was regarded simply to be too meddlesome in women’s everyday struggles for performance, productivity, and efficiency in the bank branch. Thus, while engaging with Holmes and Marcus’s suggestion for this refunctioning of ethnography, I was also saddled with the difficulties and problems it posed. Hence, I turn to feminist accounts of fieldwork which take issues of representation and complex power structures of the researched and the researcher far more seriously. Given the difficulties, problems, and disruptions that arise particularly from the neoliberal nature of cultures of expertise in the setting of the retail bank, even if some subjects were capable of doing ethnography in their own idioms, they simply could not live up to an ideal of an epistemic community unproblematically because it would often be the case that they were simply not interested in, or cooperating with, the ethnographer unless on the basis of shared gender and class grounds that suspended the expert culture in the bank to give way to more meaningfully “collaborative” encounters and configurations of fieldwork in my experience.⁸⁵

3.2. Sites of Fieldwork and Informants

Located in a hub of activity on the Anatolian side of Istanbul where people from

⁸⁴ Skeggs, Beverly. 1995. “Theorising, Ethics and Representation in Feminist Ethnography,” in Beverley Skeggs (ed.), *Feminist Cultural Theory: Process and Production*. Manchester: Manchester University Press.

⁸⁵ Visweswaran (1997) also cautions against notions of “sisterly identification” which abound in feminist ethnography where ethnographers “continue to traffic in intimate forms of address, despite Ann Oakley’s (1981) and Judith Stacey’s (1988, 1990) cautions about the dangerous ground between intimacy and betrayal. The terms ‘friend’ and ‘informant’ are often used interchangeably in these texts; often without further reflection or comment on the intrinsic contradictions of power that are masked in such a slippage.” See Visweswaran, Kamala. 1997. “Histories of Feminist Ethnography,” *Annual Review of Anthropology* 26: 591–621.

all walks of life could be found, the “main” branch—a foreign deposit bank owned by the National Bank of Greece—was the main site where I conducted my brief participant-observation, followed by a second branch of the same bank in a downmarket neighborhood, and finalized in another branch of an entirely different bank, a privately owned deposit bank of Sabancı Holding in Turkey, in an upscale district where the customer base was more prone to be primarily middle or upper class. My visits to the main branch continued sporadically between February 13-29, 2012, a total of five visits to spend time in the branch populated by customer representatives—i.e. Customer Relations Managers (either “*Müşteri İlişkileri Yöneticisi*” abbreviated as MIY or “*Müşteri Hizmetleri Yetkilisi*” abbreviated as MHY)—and a whole range of customers.⁸⁶

To facilitate my field entry and secure my presence in the branch, I sought help from an intermediary close to the regional manager of the bank (clearly a marker of the ethnographer’s own *habitus*) hence my introduction to the branch manager in the main site was what made a top-to-bottom entry somewhat more acceptable. Without the help of these personal networks (*or* social capital), it would have been impossible for me even to remain in the bank for participant-observation purposes while being treated as if I were a semi-bank employee—at least, this was how I was introduced to most women working “downstairs” where individual customer services were being handled (while commercial customers and SMEs were dealt with on the second floor where both Müge’s and the Branch Manager’s offices were situated).

Müge—whom I had known for 2 years since my initial field entry to her previous branch in a posh neighborhood characterized by female branch

⁸⁶ It is worth noting here how these titles can often be misleading. I asked two of my informants in particular to clarify them where necessary, but for now it should suffice to say that one starts off as a “Manager” i.e. CRM, and moves up to become a “Supervisor”. A telling instance was when one of my younger interlocutors around my age, Aynur, in the Üsküdar branch complained to me over lunch that she used to work once as a “Team Leader” in another sales business of a multinational corporation. She said it seemed so big at the time, but after she saw that what she had to do was take their range of products to be displayed in shops, (super)markets, and shopping malls where she came to a realization that the title was nowhere close to living up to her initial expectations anyway.

managers as a sign of its progressiveness from where she was transferred—continued to cater to her “exclusive” customers, who were also referred to as “high income customers” (“*yüksek montanlı müşteriler*”), a fact that she often found necessary to underline. During my first visit, we had to somehow “pay our respects” with my intermediary to the glass room of the Branch Manager upstairs. Müge came to the “big” room to greet us before we moved on to Müge’s glass room where I would hang out when I was not “downstairs.” A sense of hierarchy thus emerged at the moment of my entry, which was not unexpected at all. Forging these personal relations was what made my time in the branch worthwhile in the end despite all the challenges and difficulties that awaited me as the time I spent in the branch was prolonged.

The second site was a branch located in a completely different district of Istanbul with a markedly different customer profile mostly consisting of customers as owners of small and local enterprises. I visited the branch only for a day, but did more extensive recorded interviews with two young women, Ayşegül and Arzu, who were both only a few years older than me (i.e. in their late 20s). They had both earned the title “Supervisor” a few years earlier. Although what they did with regard to attaining similar goals through customer relations management, my informants in this branch dealt not primarily in the “individual” side but were in the “commercial” side given the presence of various small enterprises in the local area from kebab restaurants to automobile spare part shops. I was able to pay a two-day long visit to the branch thanks to an intermediary who hailed from the same Eastern city as the branch manager himself. The branch manager—a stout and generous man in his early 50s—was a completely different personality here, compared to the branch manager from my previous “main” branch, who wanted to keep everything professional so that the ethnographer’s presence would not interfere with performance, productivity, and efficiency of employees in the branch. My entry was announced here to my would-be informants via an internal email that was taken very seriously, especially by Ayşegül who was a young, diligent and attentive employee around my age who immediately recognized and greeted me when I first set foot in the branch. It was decided by the branch manager himself that it would be best for me to interview Ayşegül and Arzu in the branch, two of the supervisor “stars” of

the branch.

In the third site—the branch of a different bank that belongs to Sabancı Holding and strikingly a bank which also enjoys highest numbers of female employees, thus boasting a significant feminized labor force—I interviewed Yasemin. The different perspective and a markedly professional situated discourse of Yasemin from most others in the main branch (where my work was not met without a certain resistance) about the aims and methods of my research was striking. An in-depth interview was arranged a week in advance over the phone and Yasemin invited me over to her branch for this formal, structured interview after work hours, around 6 pm since the bank closed its doors around 5 pm while some employees often stayed on in the branch in most banks.

Over the course of my ethnographic fieldwork, I conducted 5 semi-structured and recorded in-depth interviews with Müge (in the main branch where my fieldwork was situated); Ayşegül and Arzu (in the second branch where I continued on my fieldwork); Gözde (a single home interview) and Yasemin (from the final branch of a different bank where I finalized my fieldwork).⁸⁷ There were also other women among whom I hanged around for extensive rounds of participant-observation such as Müge, Ipek, Eylem, Aynur and Nurgül, all from the main branch as well as others who were simply around most of the time during my stays in the bank such as Emir—the only male employee

⁸⁷ The questions used for the interviews can be found in Appendix 1: Interview Questions. Casual conversations and/or semi-formal interviews with informants were not strictly based on these questions, however. Rather, they proved to anchor subjects and give them grounds to situate their stories. These questions worked best during my subsequent shorter visits to separate branches after I hanged out first for a more extended period in the main branch. While doing ethnographic fieldwork in this primary site, I did not solely focus on answering each and every question with Ipek in the main branch, for example, whereas in the later branches where my visits were inevitably shorter and interviews more structured, informants were more careful in addressing and covering all questions comprehensively and I was able to record more detailed answers. As indicated, I was fortunate to have invaluable informants like Yasemin and Ayşegül—both being only a few years older than me—who took all my questions very seriously and who both had a clear sense of their own situated discourses, perhaps to merit being described as “expert subject” or “epistemic partner” in the ethnographer’s inquiries.

who I had the chance to talk to—; Şeyda and Reyhan—being the Exclusive and SMEs representatives, respectively— and Cengiz—a rather sour and strict Supervisor in his early 40s on the first floor where I hanged out most of the time apart from Müge’s glass room on the second floor where I spent the remaining portion of my field trips. The rest of my informants—one of them being Müge, once again—from my preliminary fieldwork site in the very first branch I visited at the start of my project would be Defne—a single woman in her mid-40s and Müge’s branch manager from her previous branch—; Nilgün—a married woman in her late 30s and Müge’s co-worker who was later transferred to another branch like her, whom I could not pursue anymore—and finally Damla and Sedef—two self-made and ambitious young women in their early 20s who were at the very beginning of their career and were openly praised by their branch manager Defne for their relentless work to get ahead.

Symptomatically, it was similarly difficult to distinguish the names and categories reserved for women working in retail banking today as it is a confusing field situated between service employment and more idealized white-collar work where the terms describing the actual jobbeing done are still in the process of being negotiated among women themselves. The hierarchical terms customer relations “managers” and “supervisors” to denote the simple customer sales and marketing work of these women representatives of the bank also emanates some of this fuzziness. The old epithet “banker” (“*bankacı*”) in this regard is almost always tinged with a nostalgic value of an elite and prestigious profession done in the golden era of banking among women in customer services in retail banking. After all, words are always loaded with traces of their contextual history as captured in Bakhtin’s classical notion of heteroglossia:

All words have the ‘taste’ of a profession, a genre, a tendency, a party, a particular work, a particular person, a generation, an age group, the day and hour. Each word tastes of the context and contexts in which it has lived its socially charged life; all words and forms are populated by intentions. (Bakhtin 1981: 293)⁸⁸

Unlike the job which used to require a “good” degree and a “good” mind in the

⁸⁸ Bakhtin, Mikhail. 1981 [1940]. “Discourse in the Novel,” in *The Dialogic Imagination*, Michael Holquist (ed.), Caryl Emerson and Michael Holquist (trans.), Austin and London: The University of Texas Press, pp. 269–422.

past as captured in the contextual history of the word “banker”; today retail banking (“*kitle bankacılığı*”)—as the name suggests—is simply about sales and marketing of banking products (from consumer credits to private retirement funds) by a “less skilled” feminized labor force while it depends exclusively on women’s embodied and gendered affective laboring activities as a “feminine” expertise of women in banking jobs. Women employed in retail banking no longer worry about numbers unless they are about their own performance (read, number of sales per month) goals because every procedure and calculation would be done through a central computerized system where the required data is simply entered thanks to the boon of technology. Women’s specialized “expert” services in retail banking are thus rather about modulating the emotions, affects, and moods of customers for the purposes of marketing banking products while they strive to meet their performance goals. This was a fact that most women were clearly aware of and it was voiced as part of their situated discourses (in the example of Ayşegül, for instance, who bitterly stated this was what they were “turned into”). In view of this change, the mere word “banker” (“*bankacı*”) invariably brought up a nostalgia on how the banking profession had long lost its prestige, glamour and respectability due to this simple logic of sales in its present contemporary condition.

As for the newly emerging term “white-collar” often designating women’s prestigious and immaterial office work in huge plazas in urban metropolitan areas of Istanbul, being a “white-collar” at first remained a distant idea to some informants—especially some of the older cohort who had married and given up ambitions) who could not readily make the connection between their bodily labor. Yet by others who were young, hard-working and aspiring in the feminized retail banking industry, “white-collar” would come as a compliment to be readily adopted by my informants, consolidating and giving meaning to their struggles to meet performance goals and to become branch managers one day. All of these made reference to their “white-collar” sensibilities and gave away the enjoyment of this fantasy of an ideal white-collar subjectivity in

the making.⁸⁹

3.3. Challenges of Doing an Ethnography of the Bank

Holmes and Marcus's suggestion for refunctioning ethnography to understand the contemporary affinities between anthropologists and expert subjects had a bearing for my own challenge of fieldwork in the bank branch insofar as I similarly tried to approach my informants as "counterparts" rather than as the traditional "others" of the ethnographer. However, my endeavors in that direction was not met without resistance or failure when I was in the field. To set the grounds for this discussion, I will begin by describing how I designated the feminized group of customer relations managers whose culture I studied and how I introduced my research agenda to my informants before I move on to how this ideal collaborative relationship between the ethnographer and her informants was jeopardized or undermined.

My ethnography of retail banking stands at a juncture where the researcher's positioning also becomes particularly significant in terms of what Smith (1998: 24)⁹⁰ refers to as "face work" (original term in Goffman 1955).⁹¹ In my attempts to keep up with the expert management of emotions and affects while cultivating white-collar subjectivities, I also had to monitor my moves and my words during casual talks and structured interviews as if we were (in fact, we *were*) constantly being monitored from all sides: eyes were watching and ears were attuned.

⁸⁹ What the epithet "white-collar" represents, and signifies is open to debate. It should be noted that those employed in the banking and finance sectors would often be referred to as "waged professionals" ("*ücretli profesyoneller*") unlike call center representatives, who are mentioned among the "white-collar" professions. This shows that its scope has already broadened although these unexplored, new strands of work (be it service—i.e. affective—or professional—i.e. immaterial). *Plaza Eylem Platformu* (<http://plazaeylem.org/>), a network for solidarity among "white-collar workers," tries to unsettle the traditional understanding of white-collar professionalism as the apex of neoliberal performativity and hyper-individualism.

⁹⁰ Smith, Susan J., 1988. "Constructing Local Knowledge: The Analysis of Self in Every Life," in J. Eyles and D.M. Smith (eds.), *Qualitative Methods in Human Geography*, Oxford: Blackwell, pp. 16-26.

⁹¹ Goffman, Erving. 1955. "On Face-work: An Analysis of Ritual Elements of Social Interaction," *Psychiatry: Journal for the Study of Interpersonal Processes* 18(3): 213-231.

Fieldwork experience often shows how “research on social relations is made out of social relations” (Crang and Cook 2007: 58).⁹² My own awkward and frustrating moments with women customer relations managers and branch managers as the “white-collars” in the bank branch often stood out as a test of my identity as ethnographer and researcher when my own personal and academic competencies, self-confidence, and career ambitions came to be relentlessly questioned according to neoliberal tenets and performance criteria of professionalism, productivity, and efficiency in the workplace setting. Given the culture of monitoring and expertise which ran on the basis of the performance criteria of professionalism, productivity, and efficiency (i.e. maximization of profit and minimizing time), I was eventually compelled to give informants what they liked best instead of wasting time with participant observation: structured interviews.

Therefore, unlike Holmes and Marcus’s (2005, 2008) ideal vision of a field of “expert subjects” who await the presence of an ethnographer to record and report on their distinct forms and knowledges of their expertise did not always hold during my fieldwork as it was often more unnerving for women who were focused on doing their utmost to perform under constant monitoring and target pressures. The ethnographer’s feelings of uncomfot and disease due to an ambiguous positioning in an institutionally unlikely setting persisted over the course of my fieldwork. Granted, there were still some who invested in the fantasy of an “ideal” white-collar subjectivity. Thus, the imagined relationship described by Holmes and Marcus between the ethnographer of the contemporary and the expert subject may have partially surfaced later on when I had come to grips with presenting structured interview questions, which was proven to be what most of my informants expected from me as a display of expertise on the part of the ethnographer.

Challenges seemed to arise mainly as a result of the culture of expertise and performance criteria (of professionalism, productivity, and efficiency) that

⁹² Crang, Mike and Cook, Ian. 2007. “Participant Observation,” in *Doing Ethnographies*. London, California and New Delhi: SAGE Publications, pp. 34–59.

permeated the space of the bank. Similar to the constraints under which my informants lived—e.g. discussions on time were paramount and time was of the essence in a high-security, high-performance setting like the bank—I also had to display how much I was capable of doing in a given, limited time. Reflecting on most informants’ attitudes, for example, I would have to be—or at least give a plausible impression of—working as hard as possible with my laptop in front of me and an ethnographer would not have really stood a chance with a notebook in hand for taking her fieldnotes. Even a few seconds of chatter or a tea break was not acceptable in the bank as “more work, less talk” was the motto as a stream of customers came and went. Since obtaining quick results meant so much to my informants, they rather welcomed the idea of two-pages of interview questions I gave them instead of having me around for participant-observation. Here, I was overtly expected to manifest an efficiency by doing as much talking and interviewing I could in one go, just as the male branch manager in the main branch had suggested (“You should try to do as much as you can in one go.”) after showing visible signs of discomfort at my persisting and confounding presence during the first days of my fieldwork where I seemed to be “not doing much” after all.

As a case in point, I will briefly refer to my very last structured interview with Yasemin in the final branch I visited. An appointment for this interview was pre-arranged a week in advance, to be conducted in the bank branch after work hours. To my surprise, it was much longer and richly detailed than any of my previous encounters with women during my various field trips mostly done during work hours in the bank branch. My presence was most visibly welcomed and appreciated on professional grounds by this informant who took it considerably seriously; our encounter was dense, sophisticated, and self-reflexive enough to be considered close to the ideal and “true” encounter with an “expert subject” who already had an ethnographic expertise of her own culture of expertise. Of course, there were other informants who also displayed a similar expertise of their culture, speaking from their situated discourses, such as Ipek and Ayşegül from my two previous branches. Still, Yasemin seemed to replicate the exceptionally dedicated white-collar who was relatively more successful in displaying a white-collar expertise while cultivating and investing in the fantasy

of an ideal white-collar subjectivity. Having recently acquired a Masters degree in Human Resources Management from a private university in Istanbul, she had a fair sense of career advancement and mobility as hers was a success story from the “counter” (“*gişe*”) to customer relations management and hopefully to branch management some day.⁹³ Ironically in my own ethnographic fieldwork, it was being and/or becoming an ideal “white-collar” (equalling a prestigious positioning) which required an “expertise” invariably linked with fantasies of upward mobility common among these women in retail banking. Yasemin thus emerged as an exception with her belief in being a white-collar “expert subject,” but then again this relationship was limited in its depth if women’s lives and experiences could be reduced to a disembodied expertise.

To further exemplify the culture of expertise in retail banking, I must also cite a clear-cut difference that seemed to emerge so often—one between the notion and perception of the ethnographer’s “field” and the field of “expert subjects” in the bank which denoted customer visits done for the purposes of sales and marketing in the “field.” In the situated discourses of my informants as “expert subjects” in this regard, there was all throughout the risk that my rounds of participant-observation were regarded with suspicion considering the tactical and strategical expertise expected from most women on these customer visits which consist of witty persuasion, sugar-coated bits of information, white lies, and an impeccably perfect feminine appearance with an authentic aura of warmth and sincerity as a feminine expertise, which *in toto* represents the embodied and gendered aspects of women’s affective laboring activities and performances in retail banking. These clashing notions of the “field” inevitably affected how my initial participant-observation was also perceived by the women in the main branch. Consequently, in later branches

⁹³ Yasemin—displaying the persona of a well-equipped “expert subject”—was highly interested in my project and started asking questions about my methodology when we first talked on the phone. Similar to Ipek—who was also familiar with some of the methodological jargon, having worked in the Training Department in the General Directorate for 8 years before coming to the branch—Yasemin was also overtly interested in the validity of the “sample” (“*örneklem*”) since she herself had recently completed her MA in Human Resources Management where she had conducted a research about employee’s motivation in the banking sector.

written questionnaires and a voice recorder at hand during one-to-one interviews would help me better to clear away some of these doubts and give validity to my research in the eyes of my informants, consolidating my identity as ethnographer in the bank.

I was expected to openly display more expertise in handling the research whereas I confused most by appearing to be surprisingly more satisfied with casual chats—the more comprehensible my subjects felt what I was doing, the more naive my field research and I must have appeared, by not shrouding everything in obscurely academic descriptions or in the terms of an outspoken and arrogant feminist expertise. This was in fact a concern that emerged so often as everyone expected a certain expertise to be displayed on the part of the researcher. It was common for some of my informants and partners to show themselves as “expert subjects” as well: when they liked to refer to themselves as part of a “sample” (Ipek); when they would be interested in the idea of “observation” borrowing in part from my definition of “participant-observation” (Muge); or when I had to explain what the “field” meant to me and how it methodologically would merge with the final work to be produced. This was necessary because my use of the word “field” was significantly different from what most women in individual customer relations understood from the use of the “field” which simply meant customer visits made for the purposes of sales and marketing new banking products. Usually, when HR Professionals from the General Directorate came, they would often be interested in compiling figures and data through the use of stock questionnaires, asking straightforward questions about the branch, its employees and possibly performance levels to superiors about their subordinates. The most qualitative tool would be asking whether they were “satisfied” about their job or not, and what practical changes or suggestions they would have expected from the organization.⁹⁴

⁹⁴ As one striking example for the heterogeneity of my expert subjects as well as how their perspectives qualitatively differed from one person to another, Yasemin and Emir—the only other male on the side of customer relations representatives—seemed to reserve more respect for what I did because they had done something similar for projects at the private university they attended: Human Resources Management in the case of Yasemin and a Turkish MBA program in the case of Emir which continued during my ethnography.

Finally, it is worthwhile to reflect on the seemingly “open” office structure with glass half-cubicles which impacted (power) relations in the bank among employees themselves as well as the ethnographer’s positioning. One had to be very discrete and take care not to show any signs of feelings of frustration or anger, and simply carry on with one’s work since every action was monitored and considered a crucial part of one’s “performance.” Glass cubicles allowed visibility, letting the supervisor to catch, hear, and see everything even when he seemed occupied doing other things. For instance, it was common for the supervisor to loudly knock on his desk to “warn” employees when they were chatting among themselves. On another occasion, one would hear the supervisor openly intimidating an employee by saying “Did you read the message I sent?” This was a standard way in which relations between supervisors and customer relations representatives were scripted and governed: in written form via emails. It would never be face-to-face but via emails, which created a second level of interaction among employees, which was inaccessible to those directly observing these concrete relations as I was among them.

What this meant for the duration of my fieldwork was that I was carefully pushed outside the boundaries of where some of the “real” workplace encounters usually took place from the very beginning. It was natural that comments about my presence in the bank would be referred to in some of those emails instead of comments being exchanged between employees in person. Furthermore, even for every successful sale taking place, the branch manager would be immediately notified by email and respond with encouraging and motivating comments and compliments, in the coded language the manager typically used for “good action”s or “very very good action”s (abbreviated in Turkish in a certain way). Besides being a more practical and technical aspect of the daily work routine in the bank branch, these communications also served as a private and one-to-one communication with the branch manager himself. The outcome was that I could only learn about these from a “non-employee” like Ipek—since she had already quit her work—while all others in the real race remained forever beyond my reach in this setting. In sum, this defined how more than the spoken and the expressed, I was inevitably left wondering about the unspoken and the

unexpressed or the rumors that were flying around behind the “ethnographer” in the bank.

3.4. The Ethnographer’s Habitus

It is often the case that sociologists and anthropologists either study up or down while studying themselves as “middle class” positions is rare and presents new challenges. In terms of middle class understandings that emerged from my own fieldwork, I also regard this phenomenon as something we are all very familiar with and embedded in. My position as ethnographer in the bank setting also rested heavily on my habitus, i.e. being a graduate of a “prestigious” college and high school—especially as it appealed to married women with children who were worried about their children’s futures, such as the high school s/he should go to—embedded in new middle class imaginaries or fantasies of upward mobility especially through education as cultural capital and personal networks as social capital. For a discussion of how habitus played out in my own ethnography, I find it useful to refer to a recent sociological and ethnographic study by Rutz and Balkan (2009)⁹⁵ which seeks to apply Bourdieu’s framework to contemporary Turkey in conceptualizing the new urban middle classes of Istanbul by focusing particularly on parents in their struggles to make their children enter certain prestigious, high-status and elite high schools in Istanbul. As a very typical example of habitus (which usually amounts to saying nothing and everything at the same time), Rutz and Balkan emphasize a certain repeated phrase “We simply want them [our children] to lead *comfortable lives*.” by new middle class parents to account for their struggles in helping their children get ahead in life “class-wise” starting with the high school entrance exams.

On the fuzziness of the notion of new middle class, Rutz and Balkan cite Wacquant (2009) on how the new middle classes are neither the wage laborers nor the propertied upper middle classes and what they have is education, cultural capital, and family background as a host of distinctions that can differentiate them from the working classes. Bourdieu’s forms of capital in

⁹⁵ Rutz, Henry and Balkan, Erol. 2009. *Reproducing Class: Education, Neoliberalism and the Rise of the New Middle Class in Istanbul*. New York and Oxford: Berghahn Books.

the case of “white-collars” who struggle for social mobility and career success both for themselves and their families as part of naive middle class fantasies come into play. As an example, during my preliminary fieldwork in one of the upscale neighborhoods on the Anatolian side of Istanbul where most branch managers were women—a very strong class marker based on what my informants like Müge found it worthwhile to emphasize—and the customer base mostly middle and upper class, I had negotiated access with the branch manager Defne—a single, unmarried woman in her early 40s—differently than I did with other women in lesser positions of customer relations such as the high-school graduate Nilgün—a married woman with a child in her late 30s—and Müge—who would be a key informant and gatekeeper in the main branch for me. During my very first encounter with Defne, I had to dwell more on my own educational background in my introduction (obviously trying to display some social and cultural capital), adopting a more formal attitude while I sketching my research on women. Defne was the prime “white-collar” woman who carefully distinguished herself from others like Müge and Nilgün. Hence, my earlier interviews with these women seemed to more closely parallel my later field experience.

It was a personal struggle for me as researcher to be able to converse with the heterogeneity of middle class women who came from a striking variety of backgrounds in other sites as well. Some were more silent and reserved, focusing solely on their work and they would rather not chit chat in the workplace under the scrutinizing eyes of their supervisors. It was both ironic and telling that I was better able to situate myself along an employee who had foregone all ambition in the branch, Ipek—with whom I was luckily acquainted with upon my entrance, a married woman in her late 30s who had twins—was already outside of her circle. Having handed in her resignation letter at the beginning of February 2012 she was simply passing her final days in the branch, waiting for the end of the month to physically leave her work. Perhaps, Ipek could be regarded as one of the most helpful and collaborative key informant and “epistemic partner” as she herself defined the imaginary and plots of my own inquiries. I sat right next to her desk from the beginning and we were able to talk—though, not always undisturbed—due to the crucial fact that she

had already resigned from her job when I set foot in the branch. Ipek was able to cast an ethnographically rich glance to describe women's everyday work and lives that characterized the daily hum of the branch. I was fortunate to be sitting right next to her desk where we were able to conveniently observe "others" together from the day-to-day functioning of things from managing relations with customers to tensions arising between women customer relations managers and customers as well as among women bankers themselves. Nevertheless, I found out soon enough that my exceptional presence in the bank would never go unnoticed even when it did not show. It was Ipek who told me about a meddlesome security guard who had specifically complained to the branch manager about how inappropriate it was for me to actually *see* the confidential computer screens of employees. Fortunately, the branch manager told him my presence would not cause any harm.

In contrast to one-to-one in-depth interviews, it was not as easy to make more casual and on-the-spot group interviews where people could forget for a while I was researching them, i.e. settling into a semi-overt role once access is gained and after research has been explained overtly. McKay (2002: 188-189) argues successful interviews work "as an exchange of autobiographies," and suggests that participants are most reflective and critical of their own stories when a researcher contributes relevant aspects of her own. Hence, the level of comfort the informants find in the researcher's company determines how much the researcher will eventually learn about them.⁹⁶ It remained true in my own experience that subjects are willing to be more open and honest about sensitive and personal information only when you could be considered as "one of them" in particular ways. For me, this rapport was most markedly present in terms of my *habitus* when I, for instance, told informants about my own educational background or family's circumstances. In most other contexts, my class positioning as a "successful" graduate student from a private university seemed to define my overall positioning in the field. My experience in the main branch where I spent most of my time was in fact completely shaped around this

⁹⁶ McKay, Deirdre. 2002. "Negotiating Positionings: Exchanging Life Stories in Research Interviews," in Pamela Moss (ed.), *Feminist Geography in Practice: Research and Methods*, Oxford: Blackwell, pp. 187-198.

(sometimes) limited positionality. In short, my brief fieldwork experience showed me how shared (gender or class) grounds and experiences are crucial to be able to discuss shared concerns and issues with a genuine voice.

3.5. Conclusion

It was through various unsettling and disruptive encounters with informants that I faced the numerous challenges of doing an ethnography of a contemporary institutional workplace setting as the bank branch. However, this disruptiveness and messiness is a characteristic of ethnography. Wolf (1988) describes the disorderly, contradictory and unstable complexity of culture that awaits ethnographers as they strive for ethnographic authorship and authority:

As ethnographers, our job is not simply to pass on the disorderly complexity of culture, but also to try to hypothesize about apparent consistencies, to lay out our best guesses, without hiding the contradictions and the instability. How in heaven's name do we do that? As Clifford asks for us: "If ethnography produces cultural interpretations through intense research experiences, how is unruly experience transformed into an authoritative written account? How, precisely, is a garrulous, overdetermined cross-cultural encounter shot through with power relations and personal cross-purposes circumscribed as an adequate version of a more or less discrete 'other world' composed by an individual author?" (Wolf 1992: 129)⁹⁷

The difficulties and resistances one encounters in the field teach one a lot about the setting and people under scrutiny and research. It was proven to me that in a high security place like the bank, my presence would be welcome only temporarily. Doing ethnography among bankers thus often brought up the question of how to cope with participant observation when my informants were so much preoccupied with obtaining concrete, immediate results as part of their professional responsibilities and goals. This showed me how it was necessary to quickly move from one branch to another, one woman professional to another while not appearing as if I were losing or wasting my or their time. Otherwise, one would risk being labelled inefficient, unproductive, unprofessional, and incompetent. It is sound to conclude that the culture of the bank dictated the very norms that seemed to govern these women's lives, in part

⁹⁷ Wolf, Margery. 1992. "Writing Ethnography: The Poetics and Politics of Culture," in *A Thrice-Told Tale: Feminism, Postmodernism, and Ethnographic Responsibility*. Stanford: Stanford University Press, pp. 127–142.

or in full. Everything would necessarily be about efficiency while being strictly result-oriented. When doing this workplace ethnography among “white-collar” women in retail banking, I also had to take into account and come to terms with my own gender and class positionality (e.g. in terms of educational background, family upbringing, and social and cultural capital, etc.) to be inevitably brought into this field of female employment while giving insights into the relationally constructed gender and class positionings of the women in question.

The next chapter takes up my ethnographic fieldwork in the bank context and describes my participant observation, in-depth interviews, and the various stories of my informants about the banking sector and the current conditions of retail and service work in banks in general. I explore what women’s service jobs in banks entail as a form of embodied, gendered and classed (in “hidden” or “not-so-hidden” ways) labor from the ways they are expected to serve customers and the personalized “scripts” they must follow to pressures to promote sales; how women’s professional ideals for the future and how their relations and interactions with customers of today contradicts many of these aspirations; and similar questions which aim to map out the everyday experiences, shortcomings, and inequalities that mark women’s lives in the context of the retail bank branch.

CHAPTER 4

BODIES ON DISPLAY: FIELDWORK AND INTERVIEWS

Ipek sent me some orientation documents for new employees and introduced me to the internal communication system intranet called “*Among Ourselves*.” An interesting section on the platform was the agenda of the CEO where he shared views and comments on current global issues with his “colleagues.” While reading and commenting on the ambitious and seemingly far-fetched objectives put forth by the CEO, Ipek told me jokingly: “True, but I would also recommend him to come and see things from here. It’s easy to say so from a distance!” This seemed to mark the clear rift and tension between the colossal work shouldered by women in the branch and the field for pushing up sales while the “bigger” men discussed—behind closed doors—numbers and figures, made projections, and set goals to be pursued and realized by those in the field, by all means available to them. Only a tenuous bond seemed to exist between these two disparate groups: the feminized, wider bottom of the pyramid and the male managerial group of elites sitting atop.

As she had previously experienced in the Training and Education Department of the General Directorate, Ipek fondly remembered her days in her previous position comparing it to how both the branch and the field were so much different. When my eye caught a logo that ran “*Stars of Retailing*” on one of the promotional notebooks she gave me as a present, she laughed and said it was simply like “the employee of the month.”

Ipek told me how promotions would also be shared with all users via the intranet. Ipek resented, however, the fact that they sometimes received a notification along the lines of “Mr. So-and-so has been taken from his office and will now be working under the General Directorate,” which simply meant he was being openly forced to resign on his own. Ipek noted how she felt it was not appropriate and even “cruel” considering it was among the common practices and tools used by the HR as far as she had witnessed.

On this bureaucratic rigidity, Ipek showed genuine bitterness because she even had to wait for her letter of resignation to be “approved.” Even on her decision of quitting work she wouldn’t have the final word! She said she was light as a feather after she had turned in the letter and often reassured me: “Nobody will be disturbed by your presence next to me because I’m already leaving!” On her quitting her job without being able to take her 10-year compensation, one of the other employees—who was the fear and envy of many with her over-assertiveness, self-confidence, and ambition—had offered her the solution: “Divorce your husband, take your compensation!” Ipek was clearly disturbed by this prime example of “abusing the good will of the organization” nonetheless. She simply shrugged, saying “No, no, that wouldn’t be fair!”

—From field notes (dated February 28, 2012)

4.1. Introduction

Affective pursuits and fantasies of reproducing ideal white-collar subjectivities emerge as subjective investments in and attachments to a biopolitical and

neoliberal order as part of the promise of distinction toward becoming successful white-collar. Through my ethnographic fieldwork, I set out to shed light on the heterogeneous ways in which the simplistic formula of “service with a smile” (of women’s bodily labor) is transcended in women’s intense affective laboring activities where (white-collar) differentiation and stratification among women in retail banking come to be sanctioned. A symptomatic example is “good girls” who are praised for playing by the rules in contrast to married women with children who—due to their possible lack of desire for and enjoyment of work—“tarnish” the fantasy of an ideal white-collar subjectivity. Looking at the partial, situated, and heterogeneous reproduction of these inequalities at different strata of employment in retail banking, I trace how “good attitudes” and “social skills” are never so wholly and successfully produced. Rather they fall short or simply fail in women’s individual experiences, who constantly feel they cannot live up to it in instances where they face the possible limits of mobility, both careerwise and socially. In their pursuits of transcending or concealing affective labor as embodied, gendered, and degraded service work in the context of the bank, they continue to opt for elusive yet desirable white-collar subjectivities as women who are all equally on the way to becoming branch managers one day. As such, the failure for constructing these disembodied, individualized, and neoliberal white-collar subjectivities as imagined in the ideal fantasy surface in their everyday contexts of work and in their dealings with others.

The realm of the affective and the libidinal is the unconscious realm of desire and enjoyment where I hope to capture the failed formation(s) of such ideal white-collar subjectivities. In order to do this, I attend to women’s feelings of individual lack, insufficiency, and failure which generally find their expression in never being good enough and never getting there or that the true banking job which could offer this white-collar identity simply belongs to a nostalgic golden past, which is irretrievable. In this chapter, in situating my ethnographic encounters in the viscera of retail banking, I look at women’s everyday affirmations and negotiations of their work with a view to the instabilities and inconsistencies while they continue investing in the fantasy of an ideal white-collar subjectivity.

Similar to the unattainable goals they are expected to meet every month, women are all on their way to becoming branch managers and successful white-collars as a dominant elusive ideal. Women's feelings of lack and insufficiency mobilized on an everyday basis are either gendered and classed in that they are either the result of simply being a "woman" or because they lack a "better education." These gendered and classed feelings are also involved in libidinal attachments to the neoliberal logic of performance, competition, and individualism, i.e. hard work will pay in the long run and winner will take it all. Intersecting women's gender and class relations, women's affective labor in retail banking as an embodied and intensified form of service labor is thus best explored in its performative dimensions, i.e. both in the gendered cultivation and performance of "feminine" expertise and in the materiality of women's class feelings in everyday contexts of service work.

The recurring narrative of becoming a "manager" from the "counter" both disseminated hope and optimism for success while it simultaneously evoked fear and anxiety of failure among women in retail banking. Those who seemed to have made it so far were, not surprisingly, all young women in their mid- to late 20s: from Damla and Sedef—who still had a long way to become supervisors or branch managers since Sedef, for instance, had started from the call center to move *up* to the branch—to those like Ayşegül and Yasemin—given the long distance they had already covered so far, with around 8 years of experience in their field—who seemed to have unfaltering confidence in their local and/or professional skills and experience on the road to becoming branch managers. Second, women in their late 20s to mid-30s who had to give up on their careers and quit work to look after their homes, husbands, and children whose ghosts seemed to linger in the lives of the young and the successful: Ipek and Gözde, who tried to frame this as a conscious and inevitable decision on their own part as caring mothers. Finally, either the single or married women with children—usually in their mid- or late 30s—who were critical of those former women employees who abandoned their work yet who still could not find the means to advance careers far enough to become branch managers: the prime example of this experience of a career dead-end (attending a pervasive white-collar

nostalgia) during my fieldwork was Müge, the Exclusive Customer Relations Manager, who had been stuck in a career limbo since the spring of 2010 when I first met her.

4.2. Gendered Affects

“Back in those days, our mothers and fathers told us to become either ‘bankers or teachers’.” (Gözde)⁹⁸

Women’s affective labor embedded in cultures of monitoring, performance, and expertise relies prominently on the use of “feminine” skills and expertise through an affective management and modulation of servicing customers. Retail banking in this sense is a realm where women are constantly pushed to inferior positions of embodied work while male workers continue to be idealized as disembodied rational subjects (McDowell 1995).⁹⁹ Markedly gendered and heterosexual performances relying on feminine clichés are attested to by most ambitious young women in their mid-20s who, for instance, carefully apply their make-up and opt for skirts and high-heeled shoes to heighten this particular “visual appeal” (“*görsellik*”) on their part. Most women professionals I met during my fieldwork had almost a decade of (or more) experience in the banking sector, thus they were sufficiently equipped to skillfully present certain images of themselves as white-collar with an added element of “visual appeal”—a skill that often entailed both maintaining femininities and *more*. The additional component that came more with time and experience, cultivating the “feminine” forms of expertise also meant meaningfully investing one’s personality, attitude, habits, and identity into one’s work embodying the ideals of white-collar subjectivity. This section aims to explore—in the vocabulary of gendered affects—both the realm of contested femininities that surface in women’s affective labor and in the production and reproduction of white-collar subjectivities as professionals with a higher purpose (i.e. the realm of *jouissance*

⁹⁸ “Eskilerde bizim annelerimiz, babalarımız ‘ya bankacı, ya öğretmen ol’ derlerdi.” (Gözde)

⁹⁹ McDowell, Linda. 1995. “Body work: heterosexual performances in city workplaces,” in David Bell and Gill Valentine (eds.), *Mapping Desire: Geographies of Sexualities*. London: Routledge, pp. 75-95.

and enjoyment) in their careers, transcending their immediately gendered and embodied labor in the bank.

4.2.1. Being on Display: Body, Femininity, and Performance

Despite the devaluation of their embodied work in providing mundane banking services to customers, women often framed this as a particular “feminine” expertise that they put to use as part of their job requirements even when they did not enjoy doing so. My informants approached this particular expertise as fully aware the implications of their labor in the bodily mode, and how such embodied and gendered practices were the primary engines of the work they did. This meant dealing with customers through doing something *more* than what came to be described as professional responsibilities, i.e. subjective investments in work beyond clichéd “feminine” tactics to white-collar commitment and attachment to work in the hopes of climbing the corporate hierarchy and the hope of upward mobility. The bank is a particularly interesting site to explore how these conspicuous femininities are systematically devalued as a woman succeeds in advancing her career even if the female bodily labor continues to be performed when and where necessary.

Considering the bulk of the gendered and embodied laboring activities primarily shouldered by the female workforce in banks, customer services—unapologetically similar to the work done in call centers—necessarily involves an expert management and modulation of emotions and affects of customers. Various parallels can be drawn between the two feminized professions of customer services in terms of the reproduction of the forms of affective labor and the ways in which how it is an embodied form of labor that rests on bodily management as well as the modulated and expertly cultivated “feminine” voices.¹⁰⁰ Not surprisingly, “calming down” impatient or aggressive customers

¹⁰⁰ It is noteworthy that some banking services were even available and accessible only through the call center of the bank. For complaints and frequent tantrums in the bank, customer representatives in the branch had to calmly and patiently redirect enraged customers to the call center where the nastiest of encounters took place and where the bulk of the anger management would be done by a completely different group of women in service work. There was thus a reasoning behind why these services were relocated to the call center from the bank branch: It was both a load off the shoulders

is, for instance, how most women define the “professional” expectations of their job, rephrased by many women in the field as a peculiarly “feminine” expertise given the “traditional” feminine traits, characteristics, and essences such as being patient, tolerant, communicative, composed, caring, etc. The opinion widely held for women’s eligibility for jobs in banks are shaped around similar hegemonic views of rigid gender roles and certain feminine essences. In such studies on women’s employment in the Turkish banking sector, clichés widely used to define women’s characteristics that go with the banking sector are mentioned as women’s being “diligent, time-conscious, less union-minded, less involved in frauds, and not shirking responsibilities” (Günlük-Şenesen & Özar 2001; qtd. in Muhtar 2010).¹⁰¹ In this body of social-economic research that presents perceptions of women permeating the banking industry, women often describe themselves as being more obedient and submissive, unlike men who are often more aggressive and impatient in the authoritarian organizational structure of the bank. Further, women are also known to lack career ambitions because they always find it necessary to preserve the balance between home and work, which supposedly makes banking suitable for women where vertical movement does not seem possible (Muhtar 2010).

In my own fieldwork experience, I have encountered similar sexed and gendered views expressed by my informants when I specifically inquired about the personal and the professional dimensions of the job where women showed a clear awareness of how both were closely intertwined.¹⁰² In the words of a key

of women bodily present in the bank, but it also seemed to place the burden again on another kind of feminized and this time certainly low-wage service work where women had to deal with the most challenging of dissatisfied and furious customers over the phone.

¹⁰¹ Günlük-Şenesen, Gülay and Özar, Şemsa. 2001. “Gender-Based Occupational Segregation in the Turkish Banking Sector” in E. Mine Çınar (ed.), *The Economics of Women and Work in the Middle East and North Africa*, JAI: Amsterdam, pp. 247–267. Muhtar, Gizem Melis. 2010. “Feminization of Employment in the Turkish Banking Sector: A Critical Analysis,” Unpublished MA Thesis, Institute for Graduate Studies in Social Sciences, Bogazici University, Istanbul.

¹⁰² A particular interview question specifically addressed this dimension of women’s affective labor where I also hoped to “lead” my informants for a more reflexive discussion. Some informants still found it difficult to negotiate with this question, which was apparently a bitter pill to swallow given their careerly ambitions. See

informant, Ipek—a married woman in her mid-30s who had to quit work because of her twins¹⁰³—the job involved, first and foremost, “solving people’s problems,” which was also mentioned by her among the most satisfying aspect of her job insofar as it involved “caring,” a feminine quality par excellence:

In my opinion, any person who can manage human relations will be successful in the job s/he does. Being a woman in customer relations brings with it the necessity to be kind and to be treated kindly. Its advantages are that in every success you will be appreciated a little more compared to your male colleagues. Flowers will always be for you, for example. You won’t be appreciated only because you are successful but also for being active in professional life despite all the responsibilities being a woman necessarily brings. (Ipek)¹⁰⁴

Whereas Ipek stressed women’s being kind, Yasemin—an ambitious young woman in her mid-20s who had recently earned an MA degree in Human Resources Management from a private university in Istanbul and who worked in a different bank from Ipek—mentioned how women were usually “soft-spoken” as a quintessentially “womanly” attitude in contrast to being impatient, rash, and harsh, being all typically “manly” attitudes. In Yasemin’s view—owing to her particular expertise and her pronounced feelings of affinity for, attachment to, and investment in becoming a true “white-collar” woman—there emerged a

Appendix 1: Interview Questions on page 135.

¹⁰³ Ipek had worked for 8 years in an office setting in the General Directorate before being transferred to this branch. She decided to quit work only after a few months, confiding to me how she would not have survived that long in this mess of sales, lies, and false promises in the bank branch. She was among the hundreds and thousands of women who had to quit from their jobs in the bank because of their children and husbands, thus she was also (implicitly or explicitly) derided by many of her women colleagues in the workplace. For Ipek, the job ideally involved genuinely persuading customers and clients, but unlike most employees who did this by sweet talk and white lies, Ipek insisted on building up on mutual trust according to her moral standards and principles of never giving false information or making false promises to customers. Ipek was visibly disturbed by the fact that misleading and lying to customers were the very first impressions that came to people’s mind about “banking” nowadays: a string of ruses and lies (“*yanıltmalar; kandırmacalar*”).

¹⁰⁴ “İnsan ilişkilerini yöneten her insan bana göre sorumluluğunu üstlendiği her işte başarı sağlar. Bayan olmak, müşteri ilişkilerinde nazik davranmak ve nazik davranılmanın gerekliliğininide beraberinde getirir. Avantajları ise, sağlanan her başarıda erkek meslektaşlarınıza göre biraz daha fazla takdir görürsünüz. Çiçekler hep sizin içindir mesela. Sadece başarılı olmak da sebep değildir takdir görmeye, kadın olmanın beraberinde getirdiği bir çok sorumluluğa rağmen iş yaşantısında da varsınızdır.” (Ipek)

more professionalized expert discourse on the cultivation of certain personal traits toward achieving this “feminine” expertise. Yasemin was determined never to take a job offer in the HR Department of the General Directorate despite her MA degree in HR Management. Never hesitating her decision, she surmised that it would only make her more “passive”—i.e. being in an office setting—since all sales took place in the field which was the backbone of the retail banking industry. She feared that she would not be able to advance her career in a position in HR and even risk losing her job if the economy and the bank headed for the worse. Accordingly, being active, assertive, and aggressive when and where necessary defined the subjective and libidinal requirements to be able to survive in the “field,” meeting your sales figures and overcoming target pressures to build on your career over the long-term.

Despite such unrelentingly ambitious views expressed by Yasemin, her shift to emphasize women’s essential traits such as being infinitely “patient” in the context of the banking profession surfaced in a puzzling stark contradiction. Yasemin was not in a position to deny the overtly sexed and gendered pursuits involved in women’s affective laboring activities since the job ultimately involved the colossal task of modulating people’s emotional and affective states in the workplace, which were *by nature* the domain of female expertise. It is also possible to approach these bold contradictions as crucial processes that give away the subjective and libidinal dynamics of how more professionally-oriented and ambitious women like Yasemin found it difficult to come to terms with the embodied and gendered nature of their service work of catering to customer needs and satisfaction due to an essentialized and essentializing advantages of being a woman. The expectation from women in retail banking to become emotion- and affect-producing bodies as machines inevitably came to represent the bulk of job requirements despite their ideally marginal position in the job of a true white-collar professional. Unlike male employees in retail banking, women thus learned how to appeal to the customer, especially in professionalizing discourses on their affective encounters and emotional interactions with customers as Yasemin does below in a matter-of-fact style. (Note the italicized parts where the affective and emotional aspects of encounters with customers are immediately followed by and framed within a

more professional and white-collar discourse of sales and marketing.):

First of all, you should be really calm, I mean, if you're a tense person, you can never do this job. You must be patient and pay attention to the person you're addressing. This means listening to people that come to you, listening to the kind of service they expect from you, and understanding what they're asking from you. So it's not about what you want from them, but what they want from you. That requires some calm and patience on your part. *Of course, when listening to the person, you should also be able to give them something—that is, making sales.* You should distinguish the kinds of products that would be good for them. For example, you'll notice one customer who is sensitive to private retirement funds, you should sell them that. Or another customer will be sensitive to interest rates and you should never mention such a thing to him. Another customer will be more sensitive about children, then you will have to introduce her this [banking] product targeting the young. All of this requires you to be patient; you should have highly developed analytical skills to analyze the person speaking to you in a very short period of time because there are always queues of people in here. *At a glance, you must extract that bit of information by inspecting their attitudes, responses, and their manner of speaking. This is to determine what you can give them, that is to say, what to market to them.* After all, you're like a marketing person. There are certain products the bank gives you and you should be marketing them. Because of this you must pick the best product for them [the customers]. For that to happen, you'll need to be patient. These traits, I mean, people with patience and who are also more result-oriented. (Yasemin)¹⁰⁵

¹⁰⁵ “Eee bi kere kesinlikle sakin olması gerekiyo yani şey ol- yani sinirli insanlar yapamaz bu işi. Sabırlı olması gerekiyo, karşı tarafındaki dinlemesi gerekiyo. Hani karşınızdaki insanın, yani dinleyip bunun ne tarz bi iş istediğini, ne istediğini anlamamız gerekiyo. Yani sizin ne istediğiniz değil, onun ne istediğini anlamamız gerekiyo. O yüzden biraz sakin, sabırlı insanların yapması gerekiyo. Tabi karşınızdaki sizi dinlerken sizin de ona bi şeyler verebilmeniz gerekiyo yani satış yapmanız gerekiyo. Hani ona- ona uygun ürünler nelerdir onları ortaya çıkarmanız gerekiyo. Mesela bi tane müşteriniz emekliliğe duyarlıdır ona emeklilik satmanız gerekir. İşte bi tane müşteriniz faize duyarlıdır, ona mesela faiz teklif etmemeniz gerekiyor. Bi tane müşteriniz hani nasıl diyim işte çocuklarına hassastır, ona çocuklarına yönelik bi ürün sormanız gerekiyo. Bu yüzden sabırlı olmanız gerekiyo, iyi bi analiz gücünüzün yüksek olması gerekiyo karşınızdakine ve çok kısa sürede hani analiz etmeniz gerekiyo çünkü hani burada bekleyen sıralar oluyo. Kısa bi sürede onun ufacık bi davranışından, tepkisinden, konuşmasından, onu almanız gerekiyo ne istediğini tam olarak. Hani sizin ona ne verebileceğiniz, ne pazarlayacağınız. Sonuçta bi yönde pazarlamacısınız, bankanın size vermiş olduğu ürünler var, bunları da pazarlamak zorundasınız. O yüzden ona en uygun ürünü seçmeniz gerekiyo. Bunun için de sabırlı olmanız gerekiyo. İımm, bu özellikler yani sabırlı olan insanlar biraz daha böyle çözüm odaklı olmanız gerekiyo.” (Yasemin)

In contrast to the emphasis put by Yasemin on the professional nature of the job that involved sales and marketing, there were of course others who seemed to rely prominently on their “feminine” resources. Ipek was highly sceptical and critical of the idea of such attractive women out there in the “field” making sales: “Wherever you visit, your customers are bound to be men only, you know!” she would exclaim. Women usually went on these field or sales trips in teams of two and relied on their more experienced partner as part of their required field training. However, it was the young women who were often able to attain strikingly high sales numbers thanks to a mini skirt and flirtatious manners, prolonging such conversations with male customers to make sure to “tie the job” (“*işi bağlamak*”) in Ipek’s words. With a nostalgic reference to how the banking profession used to be in a golden age in the past, around 30-40 years ago, Ipek found such a demeanor inappropriate for the banking personnel.

Not long after our conversations with Ipek, I met Arzu in the next branch I visited. Arzu was a single, confident, blond young woman in her mid-20s who had studied Business Management at a university in the Marmara region (a provincial university, which certainly had less appeal in the eyes of HR professionals) and had around 8 years of experience in her branch. She seemed to have successfully mastered the particular embodied and gendered “feminine” expertise which Ipek felt uneasy about. Arzu, being the outspoken and candid woman she was, rendered in detail all the affective energies at work:

I have around one-year experience [in field sales] and I would often visit customers out of the blue, you know, just like this- I have blond hair, I do my make-up and never forget my lipstick. I wear my [mini] skirt and then go visit my customers—I don’t really mind! And when I enter the room—believe me!—since I am a woman and the customer is a man, I am greeted differently. There is not much you can do about it anyway. It doesn’t necessarily mean that you will be sexually harrassed or he will continue harrassing you. It’s not like that, but being a woman is pleasant to the eye and when you enter the room, say hello and smile, he will always respond by smiling back. If it were a man, greeting and smiling, he wouldn’t give the same reaction, believe me. So it softens the man, I mean. Being a good-humored, well-groomed woman. And there are very thin lines, I mean when you have to be close and the customer is a man. Usually around here everyone has a tradesman logic [*“esnaf mantığı”*], everyone says *abi*—when you are on close terms with your customer, of course. But there is also a clear line, a very thin line. In order not to be

misunderstood, we must be very careful because when you're too warm and friendly, people misunderstand. (Arzu)^{106 107}

A close colleague of Arzu in the same branch, Ayşegül—a recently married woman in her late 20s—was another key informant who discussed and reflected with me more cogently on these affective dimensions of women's work in the bank. Similar to Ipek, her thorough descriptions and insights bordering on the similar methods of ethnography gave insights into women's embodied and gendered laboring activities in the bank branch. In re-reading transcriptions of our conversations, I found myself constantly agreeing with the ways in which she described in detail the various aspects of the form of labor involved—as “labor in the bodily mode” as feminists would say. It is embodied in the broader sense that women had to invest their personality, character, attitudes, and emotions, which culminated in a whole array of other affective and intimate dimensions involved in the work in general. Ayşegül was also highly aware of every woman's personality and appearance would become a natural extension of the job:

Now if you're in the services sector—and in the services sector everyone interprets things differently or takes an entirely different route. I mean some talk casually using “*abicim*,” if you talk like that and laugh cheerfully [i.e. flirtatiously] with [male] customers, they will like it and then as much as you can do it, you will continue doing

¹⁰⁶ “Bir yıl kadar öyle bi tecrübem oldu ve ııı çatkapı müşteriye gidiyodum hani saçlarım sarı, ben işte makyaj yapan, rujunu eksik etmeyen bi bayanım. Yani eteğimi de giyerim, hani öyle de müşteriye giderim, hani öyle çok şeyim de yoktur. Ve kapıdan içeriye girdiğimde inan bana bi bayan olduğum için... Karşındaki de bi erkek olduğu için yani daha farklı karşılanıyosun. Yani yapabilecek bi şey yok yani... İlla hani şey olarak değil işte bana taciz yapacak işte, bana sulandı etti, o tarz bi şey değil ama bi bayan olmak yani göze hitap ettiği- yani içeri girdiğinde, merhaba deyip güldüğünde, o da gülerek karşılık veriyö sana. Bi erkek ama merhaba dese gülse belki o tepkiyi vermeyecek, inan bana. Yani yumuşatıyo bi, karşındaki erkeği yumuşatıyo yani. Güler yüzlü ve bakımlı bi bayan olmak. Ve çok ince sınırlar var yani hani hem yakın olmak zorundasın müşterin erkek. Çünkü genelde burda herkes esnaf mantığıyla ilerliyo, herkes abi diyo, samimi olduğumuz müşterilerimiz için tabi ki. Ama öyle bi de sınır var ki, o sınır çok ince bi çizgi... Yanlış anlaşılmasın için de e dikkatli davranmamız da gerekiyo çünkü bazen samimiyet yanlış anlaşılabiliniyo.” (Arzu)

¹⁰⁷ A subtle class dimension also emerges here which involves women to forge meaningful local ties and bonds with customers in the particular neighborhood where the branch is located, which I will explore in the next section on classed affects, i.e. 4.3.1. Forging Local Bonds on page 90.

your job like that. Second, when you're talking you have to be more careful about your level of address, like you have to be more [professional and distant]... But beyond these it is your own thing, I mean depending on how much you can do it. (Ayşegül)¹⁰⁸

However, comparing how differently she did her job from Arzu—her “closest” colleague and inevitably a potential rival as both would imply on numerous occasions—Ayşegül also reflected on the ways in which women invested their bodies *and* subjectivities in the job. This insertion of subjectivity emerges as another key aspect of women's immaterial and affective labor in that it shows how a multiplicity of differentiations and heterogeneities are displayed, which makes it difficult to dismiss women's subjectivities by subsuming their affective labor to mere female bodies producing emotions and affects like machines, and leads us to consider how immaterial production is also biopolitical (Madra and Özselçuk 2010: 483)¹⁰⁹:

This is my choice. Everyone has their own thing, I mean as I said, their own approach, the operations are more or less the same but the dialogue with customers is completely different. It all depends on the person, that's how it is... Arzu says, for example, I put my lipstick on and whatnot whereas I've never been like that. I mean, it's all related to your character, she may be very attentive to her nail polish, her lipstick, and so on... But it's all about your character, the fact that you're doing those is no indication of your success. Everyone has her own way; she does this, the other chooses to do that. (Ayşegül)¹¹⁰

Nevertheless, Ayşegül also admitted how it was inevitably this particular “visual appeal” of women which was the main reason for the growing presence of

¹⁰⁸ “Şimdi hizmet sektöründeyseniz ve hani hizmet sektöründe herkesin de algıladığı, aldığı farklı bi yol var. Hani kimisi abicimle konuşursan böyle samimi gülersen kalkarsan hoşuna gider, tabi kendin hani ne kadar yapabiliyosan onu yaparsın. İkincisi de hani daha böyle konuşman gerekir daha seviyeye dikkat etmen lazım, daha işte... Bunların ötesinde de kendi bi şeyin var ne kadar yapabiliyosan yani.” (Ayşegül)

¹⁰⁹ Madra, Yahya M. and Ceren Özselçuk. 2010. “*Jouissance* and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity,” *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

¹¹⁰ “Benim kendi tercihim. Aynen öyle herkesin farklı bi şeyi var hani dediğim gibi yaklaşımı var, işte yaptığı işlemler aynı ama müşterileriyle diyalogu farklı. Kişiyile alakalı, aynen öyle... Hani Arzu diyo ya hani ben rujumu sürerim, şey yaparım, halbuki ben mesela hiçbi zaman öyle olmadım açıkçası. Hani şey değilim, o kişilik meselesi, o mesela daha bi dikkat eder haa işte öyle ojelerin, rujuna filan öyle şey... Kişiyile tamamen alakalı ama hani işte, bunlar tabi yaptığın işte bi başarı göstergesi değil tabi. Herkesin yolu farklı, o öyle yapıyo, bu öyle gidiyo.”

women in banks. The following anecdote describes in a telling manner the significance of visual appeal in Ayşegül's immediate experience through a story of how she herself set foot in the sector with her first internship in a bank branch (which was located not in Istanbul but in a close city in the Marmara region):

When I was first taken in as an intern, I had a friend who took the exams just like me. We went to the interview together and there both of us were exactly on equal standing. We were studying in the same department; we had the same age; we were in the same conditions from the same university, and we really didn't have anything much different. They chose me and my friend had to leave. I started working and the one who chose me – it was a woman employee – told me this: “Now you've seen what business life is like. We could have chosen her, but we decided to choose you.” She came and told this directly in my face because when a person is attractive from the outside– [She said:] “When you were both standing next to one another, any person would prefer to go and talk to you and not her.” She came and shared this with me, in a very outspoken and raw manner. Back then I felt sorry for my friend, but there is an opinion like this. And in banks this is an aspect of us that is being used, I mean it cannot be denied. That is exactly why there are so many women working in the bank. (Ayşegül)¹¹¹

At the level of “enjoyment” (*jouissance*), women's embodied and gendered laboring activities also hint at libidinal investments and attachments to work that is imagined as “white-collar,” being invariably connected to meeting targets and harvesting rewards in return. Thus, it is ensured that everyone will aggressively do everything in their power to achieve the targets. In modulating the emotional or affective states of customers, women inevitably play the game according to these unwritten rules. Ayşegül frames her way of seeing things by referring to

¹¹¹ “Stajyer alındığım sırada benimle beraber giren bi arkadaşım daha vardı onunla beraber görüşmeye gittik biz, orada ikimiz de tamamen eşit şartlarda, ikimiz de aynı bölümde okuyoruz, aynı yaştayız, işte 11 aynı şartlardayız zaten üniversiteden de aynı ekstramız hiçbi şeyimizi yok. Beni tercih etmişlerdi, sonrasında da işte arkadaşım gitti, ben işe başladım ama beni tercih eden – bayandı tabi bu arada seçen – bana dedi ki: Bak dedi iş hayatı böyledir, onu da seçebilirdik ama sen ondan daha havalı, daha güzel duruyodun, biz de göze hitap ediyoruz o yüzden seni seçtik dedi direk. Orda direk, direk onu bana söyledi çünkü bi insan dışarıdan güzel olduğu zaman, ikiniz yan yana durduğu zaman içinizden onunla konuşup muhabbet etmeyi değil sizinle konuşup sizinle muhabbet etmeyi tercih edecektir dedi bana, direk böyle küt diye çok saf bi şekilde. O zaman da böyle üzül müştüm işte aa arkadaşım falan. Ama böyle bi bakış açısı var. İşte bankada özellikle o tarafımız kullanılıyo yani hani o yönü var. Onun için çok fazla kadın çalıştırılıyo bankada.” (Ayşegül)

the example of Arzu, thus speaking in the third person, she also tries to distance herself from the “unprofessional” (i.e. womanly tactics) enclosed in the “professional” (i.e. white-collar):

The fact that it’s usually women is very much related to visual appeal. It heavily revolves around visual appeal and [men’s] not being able to say no [to women]. A man can say no to another man but you know, remember how Arzu mentioned how she puts her make-up on and dolls herself up to visit a customer, and he can’t say no when he sees her. Or else a [banking] product, what we have done in our job previously... Like a money on deposit or a loan... I’m whispering because we have customers around. Because of these, what happens is that they can decline a man but they cannot decline a woman. Because of that, it may not even be very beneficial – I mean, the product – but she insists, she laughs, she does this and that, and eventually he won’t say no. But she has to use this to her advantage because that’s the way she is directed, they especially lead her to do that because you have a target, a prize and pressure to do that. And you are led to do it that way like a little child. You know how children cry to their parents and they learn that they can get anything if they cry for it. You look at things, you learn and you use that part as well. We do it, that’s the main reason. Definitely.¹¹²

Attentive to differentiating the various “voices” that shaped her arduous banking career of eight years, Ayşegül also mentioned a former woman supervisor she had—a prototypical “banker” veteran in her late 50s who had once worked in a prominent bank which is now defunct and who was supposedly “apprenticing” (“*yetiştirmek*”) her when she started her banking career as an intern. Interestingly, while describing how she first acquired the arsenal of “feminine” expertise through a painful (but necessary) master-apprentice relationship, she

¹¹² “Bayan olmasını nedeni görsellikle çok alakalı kesinlikle. Ağırlıkla görsellikle, göze hitap etmesi işte hayır diyememe gibi işte. Bi erkek bi erkeğe, gelen bi erkeğe hayır diyebilir ama hani Arzu biraz bi şeyden bahsetmişti hani rujumu da sürüyorum, eteğimi de giyiyorum hani onu görünce diyemiyo mesela. Hayır, dedi hani rujumu da sürerim, eteğimi de giyerim, giderim müşteriye, onu da görünce reddedemiyo. Ya da işte bi ürünü, bizim yaptıklarımız işte daha önce... Mevduat gibi bi ürün, kredi gibi bi ürün, ortada... Kısık da konuşalım çünkü müşterilerimiz var. Onun için şimdi hani hani ne oluyo karşıdaki bi adamı reddedebilir belki ama bi bayanı reddedemiyor. Onu hani onun için, onun için hani çok yararlı değil mesela o ürün ama işte o ısrar ediyö, iki gülüyo bi şey yapıyo onu reddetmiyo. Ki bunu da kullanıyör çünkü yönlendiriyolar da biraz öyle diyeyim açıkçası ki yönlendiriyolar dediğim öyle bi hedefin, ödülün, baskın var ki onu yapmak için o tarafını da bakıyosun kullanayım çocuk gibi hani nası çocuklar anne babalarına ağlayarak bak öğreniyolarsa aa bak ben ağlıyorum, ağlayınca yapıyo. E bakıyosun o tarafta, kaçmiyo, onu da kullanabiliyosun bazen. Yapıyörüz, nedeni o. Kesinlikle.” (Ayşegül)

compared the embodied and performative dimensions of her work to the act of acting in theatre while hinting at the growing presence of the “unprofessional” within the “professional” in feminized retail banking in general:

Apart from that, in this branch... – well, I started out as a supervisor in this branch – I used to have this supervisor who was a retired banker. She was retired but still working, she was older, and she used to work in Xbank previously. I don’t know how exactly to put it, but she was an old-style banker in that she was very thorough and a little too fussy over everything. She was definitely against *abla-abi* dialogues, “You should never be like that, you should act more... [professional, she would say.]” Of course, that’s your character and whatever happens you come across people like that here and there. I mean it’s all about your personality, everyone has a style. It’s almost like being in the acting business. That’s what I always say to myself. (Ayşegül)¹¹³

Taking her cue from her former supervisor who had both trained and tormented her (as she herself hinted at some “mobbing” she had to endure), Ayşegül conveniently summarized her job based on how her supervisor used to drill her: “You are on the display window of the bank!” Ayşegül thus very well knew what it meant to be “on display” (“*vitrinde olmak*”) when she admitted that they were no longer engaged in activities related to banking and finance or anything close; rather it was their lipsticks, high-heeled shoes, bodies, and smiles were what came to be on display:

Those who work on this side, I mean this visual appeal– there are those who work on this display side and they are especially women. Display window, right, it’s definitely a display window. We are all on the display side. Actually, it is only now that I notice it; it used to be just like this in the past too because those old—remember, I told you about the retired banker whom I worked for—that woman used to tell me all the time and to our friends who worked in the counter: “You must all be nice and clean, you must smile all the time. You are on the display window of the bank! You’re the ones who show it, so you must take care of these things, like smiling and taking care of

¹¹³ “Onun dışında benim bu şubede – çünkü ben de direk yardımcı olarak başladım bu şubede – direk bağlı olan yönetmenim vardı o da emekli bi bankacıydı. Emekliydi ama hala çalışıyordu, yaşı vardı, Xbank kökenli. Daha öncesinde... Böyle çok şeydi işte nası diyim, çok eski bi bankacıydı ama hani biraz titizdi, biraz çok pimpiriklenen bi ablamızdı. Kesinlikle böyle hani abla abi falan çok fazla şey yapmayacaksın daha böyle şey takılacaksın. E tabi yani kişilik de öyle değişiy o aslında hani ne olursa olsun burda daha hani şey konuşan da oluyo. Hani muhakkak kişiyle alakalı, herkesin bi tarzı var. Tiyatrocu gibi bi şey zaten. Öyle diyorum ben kendime.” (Ayşegül)

yourselves. You must be neat and attractive! It's depressing to see men around all the time when we come to the counter and when there are only men, men, men everywhere! There must be women so that our mood will be lightened!" Such and such ideas, I'm telling you her words directly. That's what she used to tell me. Or she would tell me things that didn't reflect my personality at all. Like, I mean, I never had red shoes. She used to tell me, "You should have red shoes, green shoes, too! You should look chic and attract real attention!" I've never been like that but she told me this was the way it should be. (Ayşegül)¹¹⁴

4.2.2. From Fatherly Figures to Queen Bees

In this section, I look at women's antagonisms at work as they emerge in everyday interactions between women employees, their colleagues, and supervisors and/or managers. In three of the branches I visited as part of my ethnographic fieldwork¹¹⁵, all branch managers were male, unlike the preliminary branch from Spring 2011 where the manager was female, i.e. Defne as a prominent figure who will be revisited in this section. Interestingly, women who had male branch managers often repeated how fortunate they were to have such managers who did not allow customers tramp and stomp over them as something that was often done by female branch managers. Thus, it was common for women to emphasize how male branch managers were like guardians or protective fathers in contrast to female branch managers who were notorious for their (explicit or implicit) oppression of employees in the

¹¹⁴ "Hani bu tarafta çalışanlar, bu hani görsellik, vitrin tarafında bu tarz çalışanlar var ve özellikle de bayan. Vitrin evet vitrin, resmen. Vitrin tarafındayız yani. Yani e aslında şu an fark ediyorum onu, eskiden de varmış o çünkü bu eski—hani emekli bankacıyla çalıştım demiştim ya—o abla hep şey derdi, veznedeki çalışan arkadaşlarımıza falan ıı derdi ki ıı evet şey olacak hep bakımlı olacaksınız, güler yüzlü olacaksınız, siz bankanın vitrinisiniz, siz gösteriyosunuz onun için şey yapacaksınız işte atıyorum gülmeniz lazım, hep bakımlı olmanız lazım, iyi güzel görünmeniz lazım. Hep içimiz kararıyor ne öyle şeyde ne derler şeye geliyoruz vezneye giriyoruz hep de erkek erkek erkek içimiz kararıyor, bayan olması lazım derdi, biraz içimizin açılması lazım derdi. Böyle bi düşünce hani direk cümleleri söylüyorum, öyle derdi geldiğinde. Ya da şey derdi mesela bana, ben hiç öyle biri değilim, ıı kırmızı ayakkabılarım falan yoktur. Derdi ki sen nasıl böyle, kırmızı pabuçların olsun, yeşil pabuçların olsun, şık şık yürü, biraz dikkati çek derdi mesela bana. Hani öyle, ben öyleydim, hani öyle olmak gerekir derdi." (Ayşegül)

¹¹⁵ Namely, my main site was Müge's new branch where Ipek also worked; the branch where Ayşegül and Arzu worked is the second branch I visited; and finally the last branch of a different bank was where Yasemin worked.

workplace (which, for instance, Ayşegül described as “mobbing” with regard to her former supervisor as mentioned in the previous section). Along these lines, I hope to introduce in this section a gendered dichotomy of male branch managers as protective *fatherly* figures versus female branch managers as *queen bees*.¹¹⁶

First and foremost, the particularly tense and antagonistic relationship between women superiors and subordinates led me to ask: What tactics and strategies do women use to maintain their presence despite environments and superiors that are quite against them? From the perspective of my informants who aspired to the ideal professional white-collar subjectivity, this often required becoming strong-willed individuals. According to both Ayşegül and Yasemin—who were both ambitious women in their late 20s whose hard work and experience had earned them the “Supervisor” title in two different banks—these painful experiences would be framed as stories of struggle and empowerment, which can be identified as a well-known white-collar strategy to complete one’s cycle of individual agency. Both confessed how they had crying sessions every week at the beginning of their career. Ayşegül, in displaying such struggles to maintain her self-respect and dignity despite an ill-meaning superior again adopted a more professional tone and stance while narrating her personal story of success and empowerment:

I learned quite a lot and she [the former supervisor] was a very good person. Everyone has her distinct style. People can be very different as a person and they can be someone entirely different at work. I’m not the type to usually cry over things easily or someone who holds everything inside, but when I was working with that woman I remember I cried once or twice every week. That’s how she pushed me and she used to push me so hard when I was doing my job, like doing very weird things— making fun of you in front of customers, questioning whether you did this or why didn’t you finish that and so on. I’m not the type to ignore these, I never disregard criticism. I mean

¹¹⁶ I refer to women branch managers as “queen bees,” which is a stock phrase used among white-collar circles to describe those ambitious women who are disturbed by the successes of their female peers, thinking their unique achievements as exceptional women in male-dominant spheres of work will be regarded as less valuable if the numbers of women like them increase. See Chapter 5: The Managed Self for my narrative analysis regarding a popular newspaper article on just these gendered typologies of management that are usually recycled in and reserved for the more privileged white-collar circles, i.e. managers and leaders who are also often dubbed the “golden-collars” as the *true* professional elites.

I am very thorough with everything I do, but even in those cases she did this to me on online credits, I mean I had to be exposed to those and hear her reprimanding and belittling me... But that was her style, that was really her way. She was like that, she wanted it that way. And I used to tell myself, I mean [these are] old people, they are retired and they are still working. They've come to a certain age and they have no tolerance for these things anymore. Also, she used to tell me, "I have trained so many bankers, but I have nothing left to teach you. I'm so worn out I no longer want to explain everything, I'm really fed up! I have nothing to teach you, you should have come to before, back in those days!" That's what she told in my face! But you do it in some way or another, it's gone, but she was a nice woman nonetheless. Don't misunderstand... (Ayşegül)¹¹⁷

On another occasion, I also witnessed how the tensely layered and multi-faceted space of the bank branch did not readily lend itself to an outsider like me. A fight broke out downstairs which Ayşegül pointed out to me as an immediate example while she calmly continued to explain how she painfully developed such skills of multi-tasking over time under her former domineering female supervisor. A further example of the hierarchical structure of the bank and rigid relations of power and domination at work, this was also a time from Ayşegül's internship in the bank at the beginning of her banking career:

A: Naturally in marketing you need to appeal to the customer, the goal is to appeal to them. In other words, you must find their soft spot. Put another way, acting according to the customer. But it's not all about acting, of course, otherwise most people would be bored. You can't appeal to anyone and everyone at the same time, it's only natural... For instance, *a classical example*, something that can happen in every

¹¹⁷ "Çok da şey de öğrendim, çok da iyi bi insandı. Herkesin stili başka. Kişi olarak başka biri olabilir ama çalışırken başka biri olabiliyo. Ben normalde kolay kolay ağlayan böyle içine atan bi tip değilimdir ben o kadınla çalışırken haftada 1-2 ağladığımı bilirim yani. Öyle beni zorlardı yani öylesine zorlardı hani yaptığım işler, müşterinin yanında işte acayip şeyler, rencide etmeler, işte şunu yaptın mı, sen niye yapmadın filan. Ki ben her zaman başarılı biriyimdir, olabilir, başarılı olmaya çalışırım hani dikkat ederim. Şey değilim önemsemeyen biri, kulak arkası eden birisi değilimdir. Hani dikkat ederim yani yaptıklarım işlere, o bu durumda bile online kredide şey yapardı, yani öyle duruma maruz kalıp ve azar işitip, aşağılanmalar ama n... Onun tarzı öyle, onun tarzı öyleydi yani. O öyleydi, öyle isterdi. Ben şey de derdim, işte eski insanlar, emekli, emekli olunmuş ama hala çalışan, hani yaşı belli bi şeye ermiş, hani tahammülü kalmamış artık. Hatta şey derdi, ben kaç tane bankacı yetiştirdim ama sana öğretebileceğim kalmadı derdi. Ben artık sıkıldım, o bi şey anlatmak istemiyorum artık, sıkıldım, sana öğretecek bi şeyim kalmadı, önceden gelecektin sen bana derdi. Direk suratıma böyle derdi! Ama bi şekilde yapıyo, gidiyo, o kadar da iyi bi insandır öte taraftan açıkçası. Hani şey değil..." (Ayşegül)

branch, every bank, there is now an argument going on downstairs. A fight, voices raised, a friend just went downstairs to check...

B: I didn't even notice...

A: That's how it is. See what happens, after a while your senses begin to work frantically. I had a supervisor who once said – that's what she always did – when I was on the phone she'd come and assign me a task. Say, she'd come and drop a paper right in front of me. I was expected to both talk on the phone and answer her at the same time – it would probably be something I could only find on my screen, something about a cheque – I'd check it and then give her the correct answer. All at the same time, I would have to reply without turning around, tell her with a gesture of my hand, or she would expect me to hear what she said at that time. I was expected to hear whatever she said, I had to look at the document in front of me, and I had to read the document and sign it. (Ayşegül)¹¹⁸

Recalling my preliminary fieldwork in Spring 2011 in Müge's previous branch, I was already familiar with the tensions between women superiors and subordinates upon meeting her branch manager Defne. My talks with Defne and Müge as well as the nature of their own contradictory interactions also helped me to glimpse power relations and antagonisms at work among women. This confusing and loaded relationship—which I try to situate in terms of both women's gender and class—would eventually lead to Müge's inevitable transfer to another branch. Interestingly, even the transfer itself was made possible thanks to the male regional manager of the bank—emerging as another protective male figure as reconciliator—considering men were almost always regarded as more “rational” and “disembodied” actors as expressed to me by

¹¹⁸ “A: İşte pazarlamada genel olarak hani müşteriye hitap etme, amaç müşteriye hitap etme. Hani onun bam telini bulabilmek. Hani ona göre de hareket edebilmek diyeyim daha doğrusu. Etmek demeyeyim, çoğu da zaten hani sıkılır açıkçası. Herkese öyle böyle olmuyo, o şekilde... Mesela klasik bi örneği, her şubede, bankada olabilecek hemen aşağıda şimdi tartışma çıktı mesela... Bi kavga, sesler yükseldi, arkadaşımız indi aşağıya...

B: Onu fark etmedim...

A: Hı işte... Şöyle oluyo, belli bi zamandan sonra algılarınız öyle bi çalışıyo ki. Benim burda bi yöneticim vardı bana dedi ki u sen – hep özellikle de öyle yapardı – telefonda konuşurken gelip bana böyle bi iş söylerdi. Önüme de bi kağıt bırakırdı. Hem telefonda konuşçam ona cevap vericem – o muhtemelen ekranla ilgili bi iş hesabıyla ilgili, çekiyle ilgili başka bi iş soruyor – ona bakıcam, doğru cevap vericem. Aynı anda dönmeden ona cevap vermeme isterdi el hareketiyle ya da yaptığı hareketi duymama isterdi. Onu duyucam ve önündeki evrakı da, gelen evrakı da okumuş olucam imzalamak için.” (Ayşegül)

Müge (McDowell 1995).¹¹⁹ This was an instance of how women themselves seemed to consolidate the heterosexual matrix of rigid gendered roles within these spheres of work in feminized retail banking.

I found it particularly telling that whenever I brought up concerns about women's dilemmas at work, Defne and Müge tended to move on to problematizing the thousands of women who were unable to work and had to stay at home as housewives to take care of family, husbands, and children despite having obtained university degrees. Müge concluded: "It's not about *us* who are in a position where we can defend ourselves, but *them*." This open dismissal of women's antagonisms at work and a strategic move to contrast themselves rather with educated yet unemployed women seemed to be symptomatic for the construction of "white-collar" identities that seemed to rest on erasing women's gender and class in the bank. Even when clamoring for the liberal feminist discourses on issues of gender equality, patriarchy, and modernization in Turkey; at the more local, immediate, everyday level, women seemed to readily embrace the corporate, individualistic, market-driven capitalistic mentality, displaying an adamant belief in equal opportunities for women and men based on fair and square individual performance criteria.¹²⁰

¹¹⁹ McDowell, Linda. 1995. "Body work: heterosexual performances in city workplaces," in David Bell and Gill Valentine (eds.), *Mapping Desire: Geographies of Sexualities*. London: Routledge, pp. 75-95.

¹²⁰ Let me briefly revisit here a key event from my field trip in Spring 2011. In Müge's previous branch, the branch manager Defne relentlessly and unabashedly compared subordinates, mocking or criticizing their personality or performance while persistently asking me questions about other employees I had interviewed, especially Müge and Nilgün. Both of them were married and saddled with domestic responsibilities, hence not suitable for the aggressive target pressures where only the fittest would survive. Defne seemed not to mind the least the privacy of any woman colleague in the bank because she simply felt "entitled" to know everything about subordinates as she was the one keeping track of their performance and would not miss any opportunity to learn more bits of personal information. Since whatever a branch manager reported directly the performance of her employees went to the regional manager, nobody could object or protest—unless, of course, the higher and disembodied male authority intervened as reconciliator and savior, which would, in fact, happen with her transfer her to another branch. This oppressive and hierarchical relation of domination and subordination most pronounced among women superiors and subordinates was only tactfully implied to me back then by Müge and never addressed openly on professional grounds. When I specifically asked her about

Thus, when it came to career advancement and class divides (in terms of social and cultural capital as status symbols) it was more like “every woman for herself.” Müge pointed out a marked particular class aspect when she mentioned women would often be promoted as branch managers in certain neighborhoods only, attesting to her assessment of gender entangled with class. The class dimension creeping up with reference to localities also echoed how Müge used to work in one of those branches in a similar neighborhood where her female branch manager had also given her a rather difficult time due to a certain “lack” on Müge’s part. The monologue is clearly tinged with Müge’s personal reflections on career since she had been working in a similar position during the last three years I had known her, and she seemed to be acknowledging the fact that she was experiencing the same difficulty she talked about how women hit a boundary:

There is something that I have observed. Say, in Bagdat Caddesi, Nisantasi, Etiler, in all those places there are branches catering to individual customers with high incomes. All the managers are women, I mean, the same holds here, most branch managers are women [in this neighborhood]. Right, they are always at the forefront, almost always women work in individual [customer services]. This is because women are more patient. I think this job, that is, customer relations is more suitable for women. But of course men... I mean if you look at it, there are more ladies on the individual side and branch managers too. On the X Avenue all the branch managers are female. When it comes to regional managers, however, you have all men. There is a boundary there, I think ladies have a difficult time getting promoted. (Müge)¹²¹

relations between women employees in the workplace, ironically, Defne derisively asserted “This is a workplace and it is only the workplace that is shared!” In other words, this protest meant that everything including personality and personal relations were supposedly rendered irrelevant in the workplace—a gender- and class-neutral vacuum—where the only thing women shared in the bank was the physical work setting and nothing else. Both Defne and Müge continued to focus particularly on cultivating and presenting professional and corporate images of themselves as white-collars while taking special care to dismiss all traces of such gendered and classed antagonisms in the workplace and push them outside of the scope of our interviews.

¹²¹ “Gözlemediğim şöyle bi şey var. İşte Bağdat Caddesi, Nişantaşı, Etiler hani hep bireysel büyük montanlı şubeler var. Hepsinin müdürleri bayandır, hani burda da çok, hep müdürler bayan burda. Evet, ön saflarda, bireyselde hep bayanlar çalışıyo. Daha sabırlı bayanlar çünkü. Hani bu iş yani bireysel bankacılık bayanlara daha uygun, diye düşünüyorum. Ama tabi erkekler... Yani dikkat ederseniz hep bireysel tarafta bayanlar var, müdürler de bayan. X Caddesi’nin tüm şube müdürleri bayan. Bölge müdürlüğü sırasında da hep erkek. Orda bi kesme, yani bayanlar terfide zorlanıyo galiba.” (Müge)

On the other hand, during my encounter with Defne, I was pressured to approve her opinions on what she considered to be professional women's problems in Turkey today, ranging from uncontrollable birth rates to unemployed housewives. Defne expressed "expert" opinions on these problems which also attested to her globally informed outlook on the world as a class marker that distinguished her from subordinates, an instance of affirming her white-collar identity through display of social and cultural capital that also "entitled" her to comment on her female employees. Within the kind of liberal modernist feminist discourses adopted by Defne, she looked down on women in retail banking who supposedly "rejected" career prospects and a fulfilling professional life in favor of starting a family and having children. As a case in point, she mentioned one of her customers who had decided to quit work ("According to *her husband's wishes*," she noted derisively) shortly after their marriage, although she could have found a good job with her university degree. Inasmuch as I share some of the concerns about the women's dilemmas of work and family in Turkey, these also emerged as problematic reproductions of discourses on "modernizing" and "educating" women whereas women's "failures" in this area expressed as decisions to quit work are rather more closely related to structured and often intersecting gender and class inequalities.¹²²

In the everyday talks of women who aspired to mid-level management cadres and white-collar subjectivities, establishing meaningful contrasts between these lives to the educated *yet* unemployed housewives of these middle classes appeared to mean a lot. Looking at the other side of the mirror, Gözde—a married woman in her late 20s from my single home interview, who had recently quit work because of her daughter born a few years ago—inevitably affirmed this decision made on her part, in favor of her child, husband and family in the following terms:

It also depends on your character, some are very ambitious about their career. They put their work above all else. So with a husband, a child, a home, and the bank; you could juggle it all with the branch. It's not like you cannot do it at once but if you're more like me, I mean, if you

¹²² For instance, one must also consider the fact that most women in retail banking do not strike one as privileged at all: families mostly hailed from outside Istanbul, fathers were often tradesman ("*esnaf*"), and mothers were housewives ("*ev hanımı*").

say my home, my child, my husband, they come before, banking will be very difficult. As I said a while ago wo- I mean managers will also tell you the same, they are either unmarried or have no children... (Gözde)¹²³

On the other hand, Yasemin—who tried hard to cultivate her white-collar sensibilities as an ambitious and promising woman in her late 20s—expressed a similar sentiment in more logical terms by stating how quitting work could only be the beginning of a catastrophic chain reaction to follow for women:

Perhaps it will be different for me in the future– I can't see it clearly but I hope it won't end up like that... But still I would think the same even if I had children. This sector definitely requires you to be active. Of course, you might want to prefer that– I mean, when you have a child, you might resign, quit work, stay at home, and become a housewife. But I wouldn't want to do something like that, I mean I wouldn't want my husband to control me. I find this something like– as long as you don't improve yourself, I mean, when you have no confidence, the other person will completely master you, and he can get bored and that really wouldn't be his fault too, I mean I can't really blame him. I strongly think you shouldn't be in an inferior position by being controlled, as a woman, you should also be in a position to take control. That is how life is. I mean, at some point you should be strong and for that to happen a woman definitely has to work. You must improve yourself, constantly develop yourself, and do different things at all times. Like attending new courses and learning things from other people's lives. One should meet new people or one should be able to talk about a variety of topics in any conversation– talk on this or that. I think all of these are very important so you have to work. (Yasemin)¹²⁴

¹²³ “İnsanın karakteriyle de alakalı, kimisi çok kariyer hırsına sahip oluyo. İşte işim her şeyden önce. Hani o yüzden mesela eşim, çocuğum, evim biraz da bankada gerçekten şubeyle de yürütebilirsiniz. Yürütülmez diye bir şey yok ama hani benim gibi biraz daha böyle evim, işte çocuğum, eşim, onlar daha ön planda diyosanız, banka çok zor. Dediğim gibi zaten mesela ka- şey yöneticiler de hep söyler genelde evlenmemiş ya da çocuğu olmayan...” (Gözde)

¹²⁴ “Belki hani benim için de farklı olabilir ileri- onu göremiyorum ama inşallah olmaz... Ama ben yine de şey olduğunu düşünüyorum, çocuğum da olsa. Bu sektör bende kesinlikle tamamen aktif olmayı gerektiren bi sektör. Yani ne bileyim hani şeyi de tercih edebilirsin hani çocuğum oldu, istifa edeyim, ayrılalım, hani evde oturayım, ev hanımı olayım da diyebilirsin. Ama hani ben yani şey olmak istemem yani eşimin beni yönetmesini istemem açıkçası. Yani bu da bence bunun gibi bi şey yani siz kendinizi yenilemediğiniz sürece, kendinize güveniniz olmadığı sürece tamamen karşınızdaki insan sizi ele geçirmiş oluyo ve sizden sıkılabilir bu onun da suçu değil yani, hani burada ona da suç yükleyemiyorum. Ee tamamen bence sizin bence bazen yönetilen konumunda olmamanız gerekiyo, bazen yöneten konumunda olmanız gerekiyo bayan olarak. Hayat da böyle bence. Yani bi yerde bazı yerde de güçlü olman gerekiyo, onun için de kadının çalışması şart bence. Kendini yenilemek

Women aspiring to live up to ideal white-collar subjectivities thus strategically relied on and drew strength from this disturbing double image of unemployed women with university degrees from middle classes, “sitting at home” (“*evde oturmak*”) in the false comfort of their homes. As a result of the these classed/classist views on the white-collar nature of the job that emerged more prominently as one went up in the banking hierarchy, the overall investment of one’s personality, lifestyle, and life decisions also mattered in a “good” management of the self and career.

Before concluding this section, contrast these reflections with a bank located in an entirely different neighborhood (in class terms, as it will be explored further) where women’s relations were expressed rather differently in relation to the culture of monitoring at work. Women in customer services are often expected to give an appearance of being on friendly terms to outsiders, a clearly marked instance of management of immateriality since managing friendly relations among professionals themselves is also a form of display for visiting customers. Thus, women in similar positions related to one another quite amicably on the surface even when they were dissatisfied with each other’s attitudes. Below, Ayşegül—a married woman in her late 20s—is talking about work and personal relations when her peer and colleague Arzu suddenly intervenes to add on to the performance of amicable relations among women despite all the tensions that may hardly find a concrete expression despite being felt in these spheres of work. These were instances when the words spoken did not quite match the picture and the overall atmosphere as I lived and experienced it as an ethnographer:

Ayşegül: Relations among women, among women employees... We said that wherever there are women, there are also a lot of schemes. Thankfully, we don’t have such things in our branch! Ours is good enough, we are all working in the same environment here... Arzu also manages her portfolio, I do the same. We never had intolerance or jealousy between us. We warn each other, we support one another,

şart, sürekli geliştirmesi şart, sürekli farklı şeylerle uğraşması şart. Ne bileyim hani kurslara gitmesi, başka mı insanların hayatından bi şeyler öğrenmesi. Farklı insanlar tanınması, ne bileyim bi konu açıldığı zaman o konuyla ilgili konuşabilmesi, en azından bi fikir yürütebilmesi. Bunlar çok önemli şeyler bence onun için de çalışmak gerekiyo.” (Yasemin)

saying “Let’s do this.” We are always together, we see each other in our private life. It’s because we are like this. Aren’t there other examples? Yes, we’ve heard from before, people who oust one another. Those who don’t want others to be good, they are never pleased because of others’ successes but those who try to hinder others; we know all about them. With other colleagues, we work in an environment which runs like a family, we don’t have any ill-willed and evil-minded people among us. But we always hear about those people, we also witness such things. For example, someone who has this information but who won’t share it with anyone. There are certainly people like that so we are lucky in that sense.

Arzu: Yes, I totally agree! (*from her desk behind*)

Ayşegül: You can improve yourself... Did you hear us? Great! (Ayşegül)¹²⁵

4.3. Classed Affects

Eylem was a married woman in her early 40s who had twenty years of experience and the Operations Supervisor in the main branch of my fieldwork. During our talk in Müge’s glass room, she reflected on her banking career which had started in two branches in posh neighborhoods on the Anatolian side of Istanbul where she had to deal with rich and chic women (“*sosyete kızları*”) who only worried about whether to eat Italian or Mexican food for lunch. She was unemployed for a year after the bank closed down in 2001 due to the economic crisis and had to work as a training consultant for 4 months. She was both reflective and critical of the striking numbers of white-collar unemployment following the 2001 crisis in Turkey, and after her 10-year work in the bank ended when she was completely shattered: “You were everything and now you

¹²⁵ “*Ayşegül:* Kadınlar arası, kadın çalışanlar arası ilişkiler... Tabi ne dedik kadınların bol olduğu yerde entrika da bol oluyo. Bizde şükür şubemizde öyle şeyler yok. Bizde güzel, aynı ortam içerisinde çalışıyoruz burda mesela... Arzu de portföy yönetir, ben de portföy yönetiyorum. Hiçbi zaman aramızda bi çekememezlik, bi kıskançlık, birbirimizi uyarırız, şey yaparız, destekleriz, yapalım diye. Hep beraberiz, özel hayatımızda da görüşürüz. Hani bizlerle alakalı olan bi şey. Yok mu? Var, daha önceki zamanlardan da biliyoruz, işte bi şekilde ayağını kaydırmaya çalışan. İşte iyi olmasını istemeyen, hani başarısından haz duymak değil de kösteklemeye çalışanlar da var, onları da biliyoruz. Diğer arkadaşlarımızla genel olarak aile ortamı içerisinde çalışıyoruz, kötü şeyimiz, kötü- art niyetli olan, kötü niyetli olan arkadaşlarımız yok. Ama olanları da duyuyoruz, olanları da görüyoruz ya hani ne bileyim kendi elinde bi şey var bilgisini vermiyo, paylaşmıyo, muhakkak var. Yani oluyo, biz o bakımdan şanslıyız.

Arzu: Evet, katılıyorum! (*arkadaki masadan*)

Ayşegül: Kendinizi mesleki açıdan... Bizi mi duydun? Süper.” (Ayşegül)

are nothing.” She had to start from scratch, again as a counter clerk on minimum wage in 2003, and moved up to her current position as Operations Supervisor. Thus, Eylem had also started her career from the counter but almost a decade earlier than others like Ayşegül and Yasemin although hers was a remarkable success story from counter clerk to a semi-managerial position as supervisor in its own right since she had experienced the pit bottom. When she came to her current branch in 2006, she was shocked to see how things had changed for good. She now had to deal with customers who could not even spell their own names. The number of customer representatives had increased dramatically in the last decade, and according to Eylem this led to a decline in the quality of both customers and the quality of customer services. Banking had moved down to the masses (“*halka inmek*”) with the emergence of retail banking (“*kitle bankacılığı*”), bringing with it a degenerating customer profile where the masses were perceived as an endless pool of customers to be mined where women had to learn how to cater to anyone and everyone who had the money.

Eylem’s story reflects the changes that have taken place in feminized retail banking in the last decade, which can also be read as a lament for the golden age. In this section, I move on to a discussion of classed affects that intersect with gendered affects and which result in what I refer to as white-collar nostalgia among women who are caught up between “retailing” and investing in the fantasy of building ideal white-collar subjectivities. I conclude by looking at how these struggles materialize as tactics and strategies employed by women for sustaining the fantasy of advancing careers in feminized retail banking.

4.3.1. Forging Local Bonds

Women’s establishing local bonds with customers are among the crucial everyday tactics and strategies adopted by women in retail banking to meet sales and performance goals under target pressures. Considering the key difference between tactics and strategies (De Certeau 1984)¹²⁶, it must be noted how strategies require a subject separate from an environment in a proper

¹²⁶ De Certeau, Michel. 1988. *The Practice of Everyday Life*, Steven Rendall (trans.), Berkeley, Los Angeles, London: University of California Press.

“place,” i.e. a regularized, rule-governed, institutionalized location. I argue that place-bound tactics in the context of the retail bank are paralleled and complemented by more general *and* biopolitical strategies that lie behind political and economic rationalities at work. Tactics, by their nature of taking place in the territory of the *other*, are also used by women in their encounters with customer within or outside the bank, especially when making customer visits in the field. Some of those momentary tactics are captured in women’s various narratives that capture how they are opportunistic acts to gain some immediate advantage.

Women were expected to get accustomed to following personalized scripts *and* investing their identities and subjectivities in the work they do, tailored according to the needs of each and every customer, i.e. either addressing customers in a strictly formal-professional style or rather switching to more colloquial-familial registers with customers that seem to require it. In appealing to customers from all walks of life, most women admit how they are required to openly show their genuine interest in their customers’ daily lives—something that is often shaped according to the “customer profile” in the particular neighborhood where the branch is located. On managing the emotional and affective states in these encounters with customers, Yasemin thus explains how they are expected to forge close ties with customers on all levels, resulting often in crucial exchanges of personal information and sharing intimate moments about family and key life events:

I also do it, I mean for customers to be happy, you should also appeal to their emotions. Of course it’s all professional, but still you need to go outside it in a way, in my opinion. Let me give you an example... We also need to share some private information, say, you know that a customer’s son or daughter is getting married. You know about it and you also start talking about how you are also going to get married soon... You need to tell them about these and when you talk to them like this, customers are more emotionally attached to you. You are both a professional and, at the same time, when the customer can find something of herself/himself in you without being too chummy... (Yasemin)¹²⁷

¹²⁷ “Ben de hani bi müşterinin mutlu olması için biraz daha duygularına hitap etmemiz gerekiyo. Hani biraz daha profesyonellik evet var ama birazcık bunun dışına çıkmamız gerekiyor diye düşünüyorum. Mesela atıyorum, hani ne olur... Biraz daha hani özelimizi paylaşmamız gerekiyo, mesela işte atıyorum işte müşterinin çocuğu

Another repeated theme in this context was the “thin line” between getting on close terms with customers while striving to remain professional and distant as a true white-collar would—a contradictory demand in the context of retail banking that created tensions for women as they approached customers. In the elaborate and reflective passage below, Yasemin mentions the crucial links between the satisfaction of customers in a woman’s “portfolio” and her performance and career goals in the long run:

Now the professional aspect is definitely that when we come here there is an image; the bank has an image and we are the ones to reflect it. So it begins from our clothing in my opinion, that is to say, wearing a suit or not wearing a T-shirt—that’s where the professional side starts. Second, we must never show our feelings. Even if we’re angry at a customer, we must not show it. Or as I said before, we also cannot show our sadness; these are the professional aspects. There are also differences according to customer profile. Now, there are two segments of customer. One of them is what we call the “one-to-one” segment, who are the higher income group customers, and individual customers on the other hand. There are always customers with whom we are on more close terms and who frequently come to the bank, but since one-to-one customers come from a higher income group, we have to be more like [professional and respectful], saying Ayşe Hanım, Fatma Hanım, Mehmet Bey because that’s how it is. They also want it to be that way. So it’s done more according to the customer profile. We also have tradespeople [*esnaf*] as customers, like Ahmet *abi*. There are also many like that. Those in the higher segments are usually more informed about everything. Because they never work with only one bank; they have numerous banks they work with. They are more sensitive to interest rates of other banks. They are also sensitive to transaction fees, for example, in EFT charges, money order charges or credit card fees. Due to the fact that they work with more than one bank, we must take care not to lose them, so we are usually more professional in our dealings with them. We work on the basis of our portfolios, so if one of our customers leaves, it directly affects our performance and career plans. That’s why we need to be more informed about our one-to-one customers in terms of [banking] products and when, for instance, we are giving them information on a product and we have to do it really fast because usually the faster ones are usually the winners. For example, when there is a new product, let’s say it’s a capital-protected fund. Options for deposit accounts... We have to be faster than other banks to tell customers about it. So, in

evlenecek bunu siz biliyorsunuz hani ben de evlenicem yani yakın tarihte, böyle... Bunları anlatmanız gerekiyo, bunları aslında anlattığınız zaman müşteriler biraz daha bağlanıyor size duygusal olarak. Hem profesyonel oluyosunuz hani çok fazla şey olmadan ama hem de biraz daha kendisinden bi şeyler bulduğu zaman müşteri...” (Yasemin)

those terms we need to be ever more professional.¹²⁸

Whereas Yasemin seemed to rely on some of her expert knowledge and skills gleaned from her MA degree in HR Management from a private university, in contrast, using “local” knowledges revolving around “*abicim/ablacım*” (older brother/older sister) dialogues seemed to matter more to my informants like Ayşegül and Arzu compared to the “scientific” HR tools. Since showing enthusiasm even if one did not feel like was also part and parcel of the embodied labor of women, in less prosperous neighborhoods where the elite portfolio consisted predominantly of tradesman (“*esnaf*”), women’s gender and class positioning had a qualitatively different impact on forging and maintaining relations with customers. In such instances of marked class encounters with self-employed tradespeople, the “*abi/amca*” register surfaced more often although there were always women who found this unappealing, to say the least. I will start with two examples before moving on to the significant

¹²⁸ “Şimdi profesyonel kısmı kesinlikle buraya geldiğimizde hani bi imaj var, bankanın bi imajı var, onu yansıtmak zorundayız. O yüzden en başta giyim kuşamımızdan başlıyo bence, hani bi takım elbise, tişört giymemek, oradan başlıyo profesyonel kısmı. İkincisi hani duygularımızı yansıtmamak zorundayız. Müşteriye sinirlensek bile bunu göstermemek zorundayız. Ya da hani kendi dediğim gibi biraz önce üzüntülerimizi dışarıya yansıtmamak zorundayız, bunlar profesyonel kısmı. [Şubede] Değişiklikler var, müşteri profiline göre değişiklikler var. Bizim şimdi iki segment müşterimiz var, bi bire bir segment diye geçiyo üst gelir grubu müşterilerimiz bi bireysel müşterilerimiz var, biraz daha böyle yakın, hatta şubeye çok sık gelenlerle senli benli olan ilişkilerimiz de var ama bire bir müşterilerimiz biraz daha üst düzey gelir grubu olduğu için onlarla biraz daha Ayşe Hanım, Fatma Hanım, Mehmet Bey öyle. Çünkü onlar da o şekilde olmasını istiyor. Aslında biraz müşteri profiline göre yani müşterinin. Ama hani bankada esnaf müşterilerimiz de var, Ahmet abi falan. Hani öyle olan müşterimiz de var. Yani üst gelir grubundakiler biraz daha bilgi sahibi o konuda, her şeyle ilgili. Çünkü bi tane bankayla çalışmaz, bi çok bankayla çalışıyolar. Diğer bankaların ıı atıyorum faiz oranlarına daha hassaslar, duyarlılar. İşlem ücretlerine duyarlılar, işte EFT ücreti oluyo, havale ücreti olur, kart aidatı olur. Birden fazla bankayla çalıştıkları için onları da kaybetmemek zorundayız, o yüzden onlarla biraz daha profesyonel olmak zorundayız. Portföy çalışıyoruz, o da hani bizden bi müşterimiz gittiği zaman, bizim performansımızı, kariyer planlamamızı etkiliyo. O yüzden ıı biraz daha hani müşterilerle, dediğim gibi bire bir müşterilerle biraz daha bilgi sahibi olmak zorundayız ürünler hakkında ve işte yani ve- onlara mesela bi konuda bilgi verirken hızlı olmak zorundayız çünkü hızlı olan kazanıyo biraz da. Mesela yeni bi ürün çıkıyo, mesela ne çıkıyo işte ana para korumalı fonlar çıkıyo işte. Vadeli opsiyonlar... Bunları diğer bankalardan daha hızlı anlatmak zorundayız. O anlamda hani biraz daha profesyonel olmamız gerekiyo.” (Yasemin)

experience of Ayşegül and Arzu in maintaining such brotherly relations with their male tradesmen portfolio.

First, Gözde—a married woman in her late 20s who had recently quit her work in the bank due to her child—mentioned how she shunned “*abicim/ablacım*” dialogues altogether although they were among the well-known approaches in the field of sales in most bank branches:

But as I already said I don’t talk on *abi/abla* terms. Some people begin with “Welcome *abi!*” There are some who want it that way... Usually customers from SMEs. I think they’re more into that kind of dialogue. Saying, “Come in, welcome, Ahmet *abicim*. Let’s do this today.” There are a lot of people who love that kind of talk. You see if it’s to be like that by looking at the customer in front of you, then you decide whether you should address him as *amca* or *bey*. But I seldom say *abi* or *abla*—probably I’ve said it to only a handful of people during the four years that I worked. I don’t address people like that even if we get on close terms. But sometimes people come in and say without me addressing them like that saying “It’s me, [your] Ayhan *abi*,” or he calls me and speaks like “Gözde’*cim*, how are you? This is Ayhan *abi*.” Just like that. There were many who spoke like that. And I would respond by saying “Hello, Ayhan *Bey*.” and always carry on the conversation like that.¹²⁹

Women in retail banking were naturally expected to be nice to customers regardless of their lowly upbringing or bad manners, denoting the similarly classist views expressed by some women with regard to some of their less educated yet moneyed customers. In the main branch, Aynur—another single, young and ambitious woman in her mid-20s and a colleague of Ipek—complained about the sheer impossibility of explaining the most basic things to ignorant and uncouth customers frequenting the branch. Showing distaste, she emphasized in particular how these encounters made her feel quite “unlike

¹²⁹ “Ama ben genelde çok nadir öyle abi abla derim, belki bir iki kişiye demişimdir 4 yıl boyunca. Hani ben ne kadar öyle bi elektrik alsam da demiyorum. Ama kimisi mesela ben demediğim halde geliyodu işte ben geldim Ayhan abin ya da işte arıyo beni “Gözde’*cim* nasılsın, Ayhan abin ben.” falan böyle. Öyle konuşanlar çok vardı. Ben yine “Merhaba, Ayhan *Bey*,” falan öyle şeylere devam ediyodum. Ama ben genelde çok nadir öyle abi abla derim, belki bir iki kişiye demişimdir 4 yıl boyunca. Hani ben ne kadar öyle bi elektrik alsam da demiyorum. Ama kimisi mesela ben demediğim halde geliyodu işte ben geldim Ayhan abin ya da işte arıyo beni “Gözde’*cim* nasılsın, Ayhan abin ben.” falan böyle. Öyle konuşanlar çok vardı. Ben yine “Merhaba, Ayhan *Bey*,” falan öyle şeylere devam ediyodum.”

herself” when explaining the simplest of banking services to such customers.

Despite their close relationships with some tradesmen as loyal customers, Ayşegül still complained about the masses of vulgar (“*kro*”) and parvenu (“*sonradan görme*”) customers considering the branch was located in a neighborhood in the Laleli-Beyazıt axis where informal networks and black markets prevailed. Ayşegül explained how mafia-like men would often show up, having apparently obtained considerable wealth by obscure means. Ayşegül said they would inevitably end up among her targeted customers even if she didn’t like it because they often had huge amounts of deposits in the bank and she was professionally expected to market and sell the products of the bank:

You need to get on good terms with them, close relations are required but on the other hand you must be careful not to let them cross your boundaries. You need to be wary of that thin line. Let me give you an example. For example, in the Laleli district we have many customers who are coarse and whom we recognize as vulgar but with heaps of money. No culture, nothing really, but so much wealth has been acquired—they are rich and they like to show it off. We don’t even know how they got that money in the first place. Customers have so much money and many credits can be given. We know that they must be among our targeted customers... In your daily personal life, you wouldn’t even sit next to that man on the subway or say hello. You would simply look down on them and go your way. Someone you wouldn’t even want your eyes to cross! But in business life, you have to talk to them and be on close terms so that you can do something, I mean, in business terms. In order to do that, sometimes you have to talk to them on very close terms, too... Say, you will have to ask him about his whereabouts, what he’s been doing nowadays, or when his clothes are unsightly, you must compliment him saying “You look fabulous today!” Under normal circumstances, you would never do that, I mean, [you would] never talk to him, never address him, not even stand next to him, but you even have to give your cell phone when necessary so that he will be able to reach when he needs a banking service. So that we won’t miss the market there. And that’s actually what they expect us to do, inevitably. (Ayşegül)¹³⁰

¹³⁰ “Belirli bi samimiyet kurmak durumundasınız, belirli bi samimiyetinizin olması gerekiyo ama öte taraftan ııı şey de hani kendi çerçevenizin de içine sokmamanız gerekiyo. O ince çizgiyi hani iyi korumanız gerekiyo. Mesela şöyle bi örnek verebilirim. Mesela Laleli tarafında falan daha böyle kaba diye tabir edilen kroyum ama para bende şeklinde müşteriyile çok muhatap oluyoruz. Hiçbir kültürü yok, hiçbir şey edinilmemiş ama bolca bi yerden paralar edinilmiş, zengin olmuş, sonradan görülmüş. Hani oradan nasıl almış onu da bilmiyoruz. Müşterilerin bir sürü paraları var, işte kredi harcama var, verilebilecek, yapılabilecek. Bir sürü hani oradan bizim aslında hedefimizdeki müşteri o... Ama hani siz normalde, metroda, kişisel

Stressing the significance of local bonds in contrast to more acute classed/classist mechanisms of stratification as observed in banks located in upscale neighborhoods, which was captured in Yasemin’s way of relating to her one-to-one customers, Arzu—a single woman in her late 20s and a colleague of Ayşegül—seemed to be visibly disturbed by a clear us versus them profile in class terms (again expressed as a certain *habitus* based on status symbols and social, cultural, and economic capital), the latter of course being the better off, the rich, and the cultured in posh neighborhoods such as Etiler and Ulus:

Actually, I am warm and sincere because of the requirements of my job, especially with people who I don’t really know. But when I think about it sometimes, if I were to work in somewhere like Etiler or Ulus, there would be so many boundaries. I think that can also be uncomfortable. They [friends] also tell me about the way these people carry themselves around differently, their noses up high, looking down on everyone by scrutinizing whatever they wear. I may not be able to wear as stylishly as they do, my salary is limited but they will come and criticize my style or they will say “How could you talk to me that way?” even when I’m being very polite. They tell me they always address you in a critical way. So, if there is something like that, I would definitely prefer this! Because in banking when we do a job, we know the times when we can do it with a request. There is something this customer of mine will not use at all, but when I go and tell him “I have to meet this target, could you support me Murat *abi*?” I know that he won’t decline. That is for a debt of 300 or 500 liras. It is an advantage for me to be able to have this kind of closeness. Those people in Etiler or Ulus would never do it. Friends over there have to talk about the details of this product and they have to persuade customers all the time, but I don’t. Because there is this communication that springs among us, they are always out there to help you as part of this fidelity (“*vefa*”) whereas the others who are better off and who were raised in a different culture don’t care at all.

hayatınızda, özel hayatınızda, bi oturduğunuzda yani ona selam vermekte bile şey yapabilirsiniz. Tenkit ederek yanından geçildiğini, özellikle yanına oturmayı öyle tercih etmeyeceğiniz... Aynen öyle göz göze bile gelmek istemeyeceğiniz biri. Ama iş hayatında, burada konuşup samimiyet kurmak durumundasınız ki bi şeyler çıkarabilirsiniz, iş yapabilirsiniz. Hani onu da kurabilmek için yeri geliyo bazen onunla hiç olmadık konuşmalar yapmak... Atıyorum işte aaa abicim nerdeydin nasıl geçti yani hani nasıl diyim işte hiç hoşlanmadığımız bi tarz giyinmiş ama yakıyosun bugün çok güzel giyinmişsin falan demeniz gerekebiliyo. Hani normalde onu hiçbi şekilde yapmazsınız, konuşmazsınız, muhatap olmazsınız, yan yana bile gelmezsiniz ama gerektiğinde cep telefonunuzu veriyosunuz, hani şey olsun bi bankacılık yönünde bi talebi olduğunda hemen direk size ulaşabilsin. Hani kaçırmayalım oradaki pazarı diye. Ki ona da yönlendiriliyoruz, mecburen ona da.” (Ayşegül)

They think this is your job, your responsibility. Because of these reasons, I would prefer to be in here. (Arzu)¹³¹

4.3.2. Target Pressures, Career Dead-Ends

“I saw this sign in Laleli posted on the door of a customer; I saw it with my own eyes, I read it and I was really disturbed. The man wrote something like this – probably so many bankers had come and visited – “Beggars, peddlers, and bankers cannot enter.” (Ayşegül)¹³²

Addressing the “excesses” of what needed to be done to advance one’s career almost always brought up the thorny road in becoming a branch manager in retail banking, Yasemin and Ayşegül—among all others—were the ones to keep their faith alive in future prospects, continuously dwelling on how “hard work” or the bourgeois work ethic carrying with it the hope of upward mobility would eventually guarantee them their rightfully earned place. In this section, I look at how such practices and discourses can be viewed as part of a cultural production, in terms of conveying certain structures of class feeling, of white-collar desire, enjoyment (*jouissance*), and fantasies that tireless work will surely get you somewhere one day, i.e. the promise that if you work hard

¹³¹ “Yani aslında işimin gereği için bu kadar samimiyim yani sonuçta tanımadığım insanlarla mı ama şöyle bi şey de düşünüyorum bi Etiler bi Ulus gibi bi yerde çalışmış olsaydım orda çok sınırlar olmuş olacaktı. Yani o, o da rahatsız edici bi şey aslında. Onlar da böyle o kadar böyle burnu havada böyle karşıdaki insanın üstündekine varana kadar diyo küçümsediğini hissediyorum diyo. Ben onun kadar iyi giyinemiyorum, benim aldığım maaş belli yani tarzımı eleştiriyoy yani sen benimle nasıl bu şekilde konuşabilirsin, gayet kibar konuşmama rağmen beni sürekli tenkit edici şekilde konuşuyo diyo. Yani öyle bi durum varsa, şunu kesinlikle tercih ederim! Çünkü bankacılıkta bazen işi yaparken sadece ricayla iş yaptığımızı biliyoruz. Adamın kullanmayacağı bir şey ama sadece hedefim var destek olabilir misin Murat abi dediğim zaman biliyorum ki beni geri çevirmeyecek. Yani bi 300 liralık, 500 liralık borç için. Bu samimiyeti yakalayabilmek aslında benim için bi avantaj. O Etiler’deki, Ulus’taki kişi bunu asla yapmaz. O bu ürünün ayrıntısını anlatmak ve karşıdaki kişiyi ikna etmek zorunda ama benim onu yapmama gerek kalmıyo bazen. Çünkü öyle bi iletişim doğuyo ki aramızda, yani öyle bi sana yardımcı olmuş oluyo ki o vefayı unutmuyo ama o durumu çok iyi olan ve farklı kültürden yetişmiş insanın umrunda olmuyo. Yani senin bu işin var, yapacaksın mantığıyla ilerliyo. O yüzden şu anki durumu tercih ederim.” (Arzu)

¹³² “Laleli’de bi müşterinin kapısında şöyle bi yazı vardı, ben gözlerimle gördüm, kendim okudum ve beni çok rahatsız etti. Adam kapısına şöyle bi şey yazmış – o kadar çok bankacı gelip gitmiş ki – “Dilenciler, seyyar satıcılar ve bankacılar giremez.” (Ayşegül)

enough, you will “make it” one day.¹³³ For Yasemin, thus, the future held the potential to be shaped into something entirely different in this trajectory of endless potential (“success”) where women were simultaneously urged to address and come to terms with the threat of “falling short” and being endlessly trapped in these spheres of retail work (“failure”):

Targets and performance assessments do have an impact on your career plans but even beyond those, your behavior, your attitude and outlook on things, all of that—I mean, you really shouldn’t lose your drive. You shouldn’t be demotivated because as long as you strive to do good things, of course promotions will come... Things happen all the time, things that will really upset you. For example, when you do really good figures you might think “I did all of that and nobody even noticed.” You might say that but there is always someone who notices because when you do it better and better, all of those good numbers accumulate. A manager will see that or someone else, but I think it’s best not to be mentioned as a bad employee. I mean you will get where you deserve to be sooner or later—better late than never, I think. There’s nothing like everything will all seem bad. I think this was the most important thing that led me to come here from such a small branch. I was a counter clerk back then, but I did things beyond my title as a counter clerk, for example, I would find customers and sell them housing loans. Such housing loans are usually reserved for customer representatives. So if you can already go beyond the job that you’ve been assigned for, people will think you already deserve that post and those in superior positions, your branch manager first of all, and the others. And that will take you where you want to be... So if you just behave like that, you come where you wanted to be in the

¹³³ Paul Willis’s classic ethnography in *Learning to Labor: How Working Class Kids Get Working Class Jobs* (1977) also gives us a similar sense of how practices of “informal cultural production” help to produce and construct cultural worlds “from below”. See Sassatelli, Roberta and Santoro, Marco, “An Interview with Paul Willis: Commodification, Resistance and Reproduction,” *European Journal of Social Theory* 12(2): 265-289. Duncan and Legg (2004: 255) emphasize the particular significance of this work as follows: “In Britain a classic cultural study of the development of class experience and consciousness and the “not so hidden” injuries of class is Willis’s (1977) study of working-class boys. Both these studies point to the failure of individuals to recognize their own interests and to the ways their beliefs and actions reinforce the structures of inequality. They manage to perceptively explore these structures of class feeling and the failure of class militancy, without falling into the trap of cultural determinism. In fact, they manage to effectively counter ‘cultures of poverty’ and underclass type arguments which themselves blame the victim, failing to recognize the material force of the larger class structures of exploitation and failures of distribution at the root of poverty. The recent trend in social, cultural and geographical theory tends to emphasize instead resistance, knowingness, fragmentation, and incoherence in social relations and to downplay the coherence and power of dominant ideologies. This trend may unfortunately be more theoretically sophisticated than it is empirically substantiated.”

first place – that’s what I really believe in. I was trying to act like a customer representative back then, I found customers interested in housing loans or other loans. I was going on customer visits even when I was a simple counter clerk. All of these—even if it came a little late, I mean, it came later than I personally expected it to come—even though it is a very short period according to the sector—it could still be below my own objectives, but I am still where I aspired to be; it really happened and they wanted to promote me to become a customer representative in the same branch although the [HR] woman had told me they would transfer me to a larger branch. These were all outcomes of my achievements. They come and tell you they see a bigger potential in you and they want to transfer you to a better branch. I wanted to stay on a little longer, to learn the job better from my colleagues. I wanted to stay in the same branch and I stayed for two more years as a customer representative. After that, I came here but with all your achievements, you end up where you deserve to be sooner or later, so there’s no need to lose hope. Morale and motivation are really important around here so you should really never give up, thinking I do this and I do that yet nothing ever happens. (Yasemin)¹³⁴

¹³⁴ “Hedefler ve performans değerlendirmeleri aslında hani ıı yani kariyer planlamanızı etkiliyo ama bunun ötesinde hani sizin davranış biçiminiz, olaylara bakış açınız, tamamen hani, isteğinizi kaybetmemeniz çok önemli. Hani moralinizi bozmamanız çok önemli ıı sonuçta siz iyi bi şeyler yapmaya çalıştığınız sürece tabi terfi... olaylar oluyo yani hani moralinizin bozulduğu şeyler oluyo. İşte mesela çok iyi rakamlar yapıyorsunuz ama mesela diyosunuz ki yaptım ama hiçkimse görmedi bunu diyebiliyorsunuz ama mutlaka gören birileri oluyo yani iyi yapıyorsunuz yapıyorsunuz, hani o iyiler birikiyo. Bunu bi yöneticiniz görüyo ya da işte birisi görüyo ama hani hiçbir zaman kötü anılmamak bence önemli. Yani hak ettiğiniz yere bence geç de olsa gelebilirsiniz yani bunu düşünüyorum. Yani kötü görünüyö diye bi şey yok. Yani dediğim gibi o kadar küçük bi şubeden hani böyle bi şubeye gelmemde en çok onun etkisi oldu. Hatta o zaman ben hani gişe yetkilisiydim hani gişe yetkilisinin dışında şeyler yapıyodum mesela işte konut kredisi müşterisi buluyodum. Konut kredisi biraz daha müşteri temsilcisinin yapacağı bi şeydir. Hani kendi yaptığınız işin biraz daha ötesine geçerseniz zaten sizin orayı hak ettiğinizi düşünüyö üstünüzdeki insanlar da, müdür hani başta önce müdürünüz, ondan sonra işte diğer insanlar. Zaten sizi o istediğiniz yere... yani o şekilde davranırsanız zaten istediğiniz yere de geliyorsunuz hani ben buna da inanıyorum. Ben o zaman müşteri temsilcisi gibi davranmaya çalışıyodum, işte konut kredisi buluyodum, kredi buluyodum, işte müşteri ziyaretine gidiyodum hani gişe olduğum halde. Bunlar hani geç de olsa – bana göre geç bi süreydi gerçi hani sektöre göre bakınca iyi bi süre olmasına rağmen – hani benim hedeflediklerimin altındaydı ama hani yine istediğim yere geldim bi de şey oldu yani mesela ordayken beni o şubeye müşteri temsilcisi yapacaklardı. Beni o şubeye müşteri temsilcisi yapacaklardı, kadın hani şey seni daha büyük bi şubeye alıcaz falan demişlerdi. Bunlar hep yaptığınız iyi şeylerden ileri geliyo, hani sizde daha büyük bi potansiyel gördüklerini söylüyorlar ve hani daha iyi bi şubeye almak istiyorlar. Ben biraz daha kalmak istedim, işi öğrenmek için, arkadaşlarımdan. O şubede kalmak istedim, iki sene kaldım orada. İki sene orda müşteri temsilciliği yaptım. Sonra buraya geldim, ama sonuçta yaptığınız iyi şeylerle eninde sonunda mutlaka iyi bi yere geliyorsunuz bence moralinizi bozmaya gerek yok. Yani burda

While describing her job, Yasemin was thus more or less inclined to compromise with the naturally strenuous requirements of her job. On most occasions, when discussing the obstacles and hardships at greater length, she closed off the narrative by accepting and affirming the situation (unlike Müge, for instance, who was not as “skillful” in generating such adept white-collar counter-arguments), articulating these as “challenges” every now and then—again, as part of the hegemonic culture of optimistic professionalism one encounters in self-help books for improving the self and performance and creating business opportunities—something that Yasemin herself was clearly aware of when she made a joke and laughed about the similarity of her pursuits to those suggested in most self-help and career advancement books.¹³⁵

As a case in point, motivation was one of the buzzwords for Yasemin, who took these matters fairly seriously as she had also done a project on the subject during her MA in Human Resources at a private university in Istanbul:

I did [a masters] in human resources but actually I had my doubts about it – about whether or not to move to the human resources side. In HR, it’s more like an office setting and I believe I would be bored

moral, motivasyon çok önemli yani hiçbir zaman şey olmamanız gerekiyo yani bunu ben yapıyorum yapıyorum olmuyor deyip.” (Yasemin)

¹³⁵ A different yet strikingly similar strand of success stories by security guards in the field of sales is worth noting at this point, exemplifying the preoccupation to increase the sales of the branch in retail banking as a site of mass sales and marketing regardless of who does the sales and marketing. As long as anyone managed to market, sell, and attain certain figures, these would be reflected in their (monthly or annual) performance assessment. Thus, even security guards felt themselves a part of the world of competition in their unceasing efforts to sell customer loans. As such, in the main branch where I hanged out, the branch manager constantly encouraged security guards to redirect customers to use the ATMs of the bank to ease the burden of those in the counter. The more customers security guards redirected, the better it was for them because they gained “points” to be added to their performance assessment. Ipek told me how the “guy” in their branch would often resort to “white lies” to persuade customers to use the ATMs instead of huddling in the queue of customers waiting at the counter. He would do this by saying there was a system failure so that everyone had to conveniently help themselves to the ATMs in the branch. His performance was around 99%, which Ipek also openly praised and the branch manager was accordingly satisfied with his outstanding performance. Ipek told me that he worked far better than most other security guards with his extraordinary sales figures and the way he craftily made up new ways to attract customers.

there after a while. I always thought I would continue on in the bank [branch]. But I also did the masters to see certain things. I mean you don't only deal with personnel's reassignment or new appointments there. It's more about career plans, what affects people's motivation and my graduation project was just on this subject... What factors affect employees working in bank branches? The factors are there, for instance, wages, promotion and then you have appreciation, and more of those. To what degree do they have an influence? Because of these it was not only about working in HR. For example, I could be a manager one day and I thought I should also have an idea about what kind of things affect my employees. In general, it's promotion, wages as well as seniority but these three are among the most important—promotion, wages, and you know—personal motivation tools like gratitude, recognition, and appreciation in the presence of others, these are also highly effective. That's why I did it. (Yasemin)¹³⁶

Therefore, being able to drive yourself against all odds and despite all demotivators one may encounter at work hinted at the widespread and even commonplace management skills and strategies of dealing with burdensome emotional and affective states. This seemed to become a part of everyday affirmations of the “meaningfulness” of work and overcoming outside obstacles. Below, Yasemin channels the often negative energies toward more positive ones, stating that, after all, she should be the one responsible—as a true neoliberal white-collar subject responsible for her performance and individual agency—for transforming these into positive energies in order to sustain her everyday work as well as her career advancement over the long term:

Corporate expectations from us... First of all, we all have targets as we work in a target-oriented manner. Realizing my targets. Personally, my expectations from myself are... Sometimes due to the intense

¹³⁶ “İnsan kaynakları üzerine [yüksek lisans] yaptım ama o konuda çok kararsızdım aslında, insan kaynakları tarafına geçsem mi geçmesem mi diye. E şöyle insan kaynaklarında biraz daha böyle ofis ortamı, bu saatten sonra orada da sıkılıyorum diye düşünüyorum. Hani olursa banka olurdu aslında, öyle düşünüyordum. Ama biraz daha şey görmek için yaptım ben, insan kaynaklarında sadece şey görmüyorsun yani bi çalışanın ıı nasıl diyim sadece tayini, işte ataması falan böyle şeyler yok, biraz daha kariyer planlamasında neler yapman gerekiyo, işte motivasyonunu neler etkiler, zaten işte benim yüksek lisans projem şeydi... Banka şubelerinde çalışan motivasyonunu etkileyen faktörlerdi. Hani işte neler etkiliyo işte, ücret, terfi, ondan sonra işte alkışlanmak, hani daha neler, ne derece etkiliyo, o yüzden de tamamen aslında İK'da çalışmak üzerine değildi, yani bi gün mesela bi yönetici olurum, benim çalışanlarım nelerden etkilenir, hani bunları da görmek önemli bence. Yani genelde terfi, ücret, ıı işte kıdem de etkiliyo ama en önemli etkileyen terfi, ücret ve şey-kişisel motivasyon araçları işte ne bileyim teşekkür, mesela toplulukta övgü, yani bunlar çok etkiliyo. Biraz da onun için yaptım.” (Yasemin)

nature of the job I tend to give up at some point, but I'm aware that I shouldn't do it that way because... When you give up, you definitely cannot show any progress. As I said, you have to make sure you don't give up. I expect this from myself but from time to time, morale and motivation decline. The important thing is to get yourself together early on and to be aware of yourself very early on. Because of this, my biggest expectation from myself is this. Even when I'm upset, the earlier the better for me to grow aware of this and take action. (Yasemin)¹³⁷

Yasemin thus had a clearly defined, step-by-step plan for advancing her career and displayed no doubts about her prospects, always keeping her optimism intact. Below, she also speaks how she would even consider transferring to another bank within the neoliberal culture of individualism and performance (unlike Ayşegül, for instance, who opined that one did not have to switch banks and branches to advance a career in the banking sector). Overall, it is interesting to see that as in most other service sector jobs, the promise is still one of upward mobility both in one's career and status in general¹³⁸:

I really want to go as far as I can in this sector—I could be a [branch] manager or above. It goes like this: what I do is vice management. You start out as counter clerk up until vice manager 4,3,2,1. You first become a supervisor and then a manager. Now I'm already in step 3; then I'll become 2 and 1 and then a manager. At the same time... Depending on the individual, you can get promoted once every year. For instance, you can become a manager after 5 years or it may take you 10 years instead. Those are all determined according to your targets; as I mentioned you could get promoted every year. Or else it might take you 2 or 3 years to advance. After that, it all depends on you realizing your goals. I want to go as far as I can progress but over the short term, I would also want to gain experience in another bank.

¹³⁷ “Kurumsal olarak benden beklentiler bi kere önce hedeflerimiz var bizim, hedef odaklı çalışıyoruz. Hedeflerimi gerçekleştirmem. Kişisel olarak kendimden beklentim de ıı bazen zaman zaman hani çok yoğun tempolu bi iş olduğu için vazgeçebiliyorum, sıkılabiliyorum, ama hani aslında o şekilde yapmamam gerektiğini biliyorum çünkü ııı yani hani bi yerde vazgeçtiğiniz zaman ilerleyemiyosunuz kesinlikle. Yani dediğim gibi sürekli vazgeçmemek gerekiyo, ben de kendimden bunu istiyorum ama bazen moral bozukluğu, motivasyon bozukluğu oluyo, önemli olan toparlamak zaten hani bunu erken toparlamak, erkenden farkına varmak kendinin. O yüzden ıı yani kendimden en büyük beklentim o açıkçası. Moralim bozulsa da biraz daha, ne kadar erken farkına varırsam benim için o kadar kâr diye düşünüyorum.” (Yasemin)

¹³⁸ It must be noted that the interview question itself was also framed along the lines of “short-term” and “long-term” goals, which also partially reflects the way women are accustomed to being probed by HR professionals during their performance meetings.

Because I don't want to restrict [my experience] to a single bank, maybe I'll transfer to another bank. I think it would be very good for my career because when I am transferred elsewhere, I'll immediately be transferred as a supervisor and I won't need to wait for an extra 2-3 years here. And after all you get experience in another bank, and after that I would want to go as far as I can progress over the long term. (Yasemin)¹³⁹

Müge also held on to a similar yet (naturally) less enthusiastically defended belief on the clear steps to be followed in the hierarchical organizational structure of the bank, regardless of any gender and class aspect involved. Underneath, she clearly believed that the professional white-collar spheres of banks were mostly gender-neutral as other sectors of the capitalist private market:

Of course, there is a bright future [for me] from vice manager to... branch manager. New branches are opening up, but this naturally has to be supported. I mean we, there is a pool for managerial candidacy and there are of course training programs when the person is a branch manager candidate. Like a candidate for nomination. I think you should be consolidated there. Then of course thinking of the retail structure, when someone is nominated as a candidate for branch manager, s/he also needs to be knowledgeable about everything from bank loans to SMEs. As an executive, they are trained in how to investigate balance sheets, assessing costs, and other things. Also on the sales and marketing side there are training, leadership... It's different, true. If you want to become a manager, now they expect you to have some experience on the SME side, an SME should get a loan from you, you should make sure they work with you. There are certain conditions. Right, it is beneficial to work in in different departments. It can be done, I mean if I demand it, I already made a career plan for

¹³⁹ “Hani ilerleyebildiğim kadar ilerlemek istiyorum sektörde, hani bu müdürlük olur daha üstü olur. Şöyle aslında, bizde yönetici yardımcısı diye geçiyo, gişe yetkilisi olarak başlıyosun, yönetici yardımcısı 4, 3, 2, 1. Yönetici, ondan sonra da müdür oluyosun. Ben şu anda zaten 3'üm, daha sonra 2 olucam, 1 olucam, yönetici olucam. Aynı anda da... Kişilere göre, her yıl da mesela bir tane terfi alabilirsin. Atıyorum, bundan 5 sene sonra da müdür olabilirsin, 10 sene sonra da müdür olabilirsin. Onlar biraz hedeflere göre şekilleniyo, her yıl da dediğim gibi yükselebiliyosun. İki senede, üç senede bir de yükselebiliyosun. Ondan sonra tamamen hedeflerini gerçekleştirmene bağlı. Ben ilerleyebildiğim kadar ilerlemek istiyorum ama kısa vadede belki bi başka banka deneyimi daha yaşamak istiyorum. Çünkü tek bankayla kalmak istemiyorum, belki başka bi bankaya daha yani transfer olabilirim. Hem kariyerim için daha iyi olacağını düşünüyorum çünkü oraya geçtiğim zaman direk zaten yönetici olarak geçiyorum, burada bi 2-3 diye beklememe gerek kalmıyo. Hem de sonuçta başka bi banka deneyimi daha elde ediyosun, ordan sonrası da artık hani uzun vadede gidebildiğim yere kadar gitmek isterim.” (Yasemin)

myself. I want to work on the SME side, but for now I really want to get the most out of my job, I mean, I want this particularly for myself but there are others who ask for it. We have friends who work with SMEs then receive manager candidate training to become branch managers. (Müge)¹⁴⁰

In terms of demeanor and replicating a white-collar sensibility of devoting and yourself completely to career advancement, Ayşegül also mentioned she had, all along, been a diligent woman who was totally immersed in her work and enjoyed it in a very outspoken way. The branch with its performance system based on the number of sales and customers in a portfolio gave Ayşegül something *solid* to believe and invest in, after all:

I love the workplace, I mean in a certain way. I love working really hard, I'm a person who loves her job. That's how it always was even when I was studying... But we must also consider that we are more comfortable like this. Otherwise, we are unhappy. You know, I told you that before the bank I worked in a chocolate company for 4-4.5 months in public relations. I found out that public relations are really not my thing because we always had to work in front of our computers, we were always doing research. You know how it is. I mean we talked to customers from time to time, but we were always working on projects on our own. Like what [campaign] we should do for Mother's Day or what we should propose. Or what product we should launch for Valentine's Day. I always thought I wasn't doing anything at all. I mean, you don't see the [immediate] result of the work you do immediately. You can never say "I finished this, I finished that," and you're never very busy. It was usually quiet during the day. I didn't do much and I was only looking at websites on the internet, seeing who did what, constantly researching and it made me... Feel like I wasn't doing much work. When I was there, I knew

¹⁴⁰ "Yani şimdi çok önü[m] açık aslında tabi ki müdür yardımcılığından...şube müdürlüğü. Yeni şubeler açılıyo ama tabi bunun desteklenmesi gerek. Yani biz müdür adaylığı için bi havuz oluşturuluyor, orda tabi eğitimler veriliyo şube müdürü adaydır diye. Aday adayı gibi. Hani orda desteklenmek gerek. Yine tabi, şimdi sadece bireysel yapıda hani şube müdürlüğü aday adayında KOBİ'lere kredi bilgisinin olması gerekiyo. Yetkili konuma geldiği zaman bilanço incelemekte, maliyetleri, onlarla ilgili eğitimlere alınıyolar. Yine satış pazarlama tarafında eğitimler veriliyo, yöneticilik... Daha farklı, evet. Hani mesela yönetici olmak için şu anda KOBİ tarafta bi deneyim istiyolar, KOBİ de kredi versin size, işte sizle çalışsın istiyolar. Öyle şartları da var. Evet, değişik birimlerde de çalışmakta fayda var aslında. Yapılabilir yani benim talebim olursa, ben böyle bi kariyer planlaması yaptım. Yani KOBİ tarafta çalışcam ama şu anda hani bu işimi iyice sindirmek istiyorum hani ben kendim için ama onu isteyenler var. KOBİ'de çalışıp daha sonra yönetici adaylığı eğitimlerinden de geçip şube müdürü olan arkadaşlarımız da var." (Müge)

that things would continue on like that and I wouldn't be able to get anywhere. (Ayşegül)¹⁴¹

Nonetheless, Ayşegül also had her moments of doubt about the ideal white-collar nature of her job that constantly opened fresh avenues for development and self-improvement. Reflecting on the possible benefits of constant professional training and to what extent it was realistic enough to increase their career prospects, she was apprehensive. In the passage below, she starts out in a positive tone but then goes on to contradict these “corporate” opinions that are often recycled by white-collars; thus, going back and forth between the two contradictory views, which also showed how women’s work in retail banking was simply caught up between degraded retail work and idealized white-collar work:

How do we improve ourselves in professional terms? We are all... What we're doing is closely related to following economics news and contemporary issues. But then again in the midst of the rush how useful—how much we can really do it, I mean, we try to do it and that's how it should be. The organization also supports us by assigning training programs on the internal system, so they give us information, there are conferences, etc. Both on our computers and in classrooms, we have training and we have to know about everything. Turkish commercial code is changing, which we should know because we do our transactions according to that. Due to these, I must constantly develop myself but, on the other hand, can we really do it? We cannot and it is so personal... For example, I want to learn a foreign language or I want to acquire new skills and capabilities but I don't really have the time. I can do none of those. I also don't think it would be healthy

¹⁴¹ “İşyeri aslında ben seviyorum, şöyle seviyorum. Ben yoğun çalışmayı çok seven, işi çok seven bi insanım. Onun için böyle, okumayı da böyle işi de hani çok... Ama şunu da düşünmek lazım, biz de böyle rahatız. Öbür türlü mutsuz oluyoruz. Anlattım ya hani ben bankadan önce 4-4,5 ay kadar falan bu çikolatacıda halkla ilişkiler sorumluluğu yaptım. O kadar hani halkla ilişkiler zaten bana göre hiç değilmiş ben onu anladım çünkü niye işte sürekli bilgisayar başındayız, sürekli bi şeyler karıştırıyoruz. Ne bileyim işte müşterilerle falan arada konuşuyoruz ama proje üretiyoruz. İşte anneler gününde napalım, işte nasıl ya da neyi önerelim. İşte şey sevgililer gününde nasıl bi şey çıkaralım. Ben orda böyle boş duruyomuşum gibi geliyordu bana, hani direk böyle hemen yapıp tak tak bi şey çıkmıyo ya ortaya, hemen bunu yaptım bitti, bunu yaptım bitti, bu yaptım bitti, şöyle yoğunum falan olmuyo ya. Hani gün içerisinde daha boşum, daha sakinim, işte internette sürekli sitelerde şu yapmış, bu yapmış, araştırma halindeyim ve beni şey yapıyodu böyle... İş yapmıyomuşum gibi geliyordu böyle. Daha orda o işin böyle gidip de uzayacağını, iyi yerlere ulaşacağını hiç zannetmiyodum.” (Ayşegül)

to do those at the moment. It wouldn't be efficient and I would only be wasting my money. (Ayşegül)¹⁴²

White-collar dreams about opening one's own business one day also persisted in alternative plans for the future in case the job did not fulfill its many promises of a comfortable life and upward mobility. Interestingly, Ipek also told me about a similar dream to open a florist one day considering how Ayşegül herself jokingly admits how it is "in vogue" these days in the passage below even though it seemed unrealistic for both of them. Below is Ayşegül's matter-of-fact way of framing this dream of leaving "bondage" to be her own master one day:

In general the logic is "less personnel, more work." It's like that in the whole sector. For example, we now have new branches opening up but there are no new employees. People are transferred from other branches. So what happens is that work density per person increases significantly. We have this problem so I'm not sure what will happen in the long run. I have this plan actually, but I'm not sure if I'll ever be able to realize it. I have to really start studying for KPSS, and I also need to do something related to what I studied – I studied international relations. It will be something completely irrelevant to this job or else I might wait for some small capital and do something for myself, even if it's small... A small establishment, like a florist... I really love it. It's also in vogue these days. It's not impossible, it has its difficulties in its own regard. But we're in good shape now that's what I tell myself: "We're OK!" (Ayşegül)¹⁴³

¹⁴² "Kendimizi mesleki açıdan nasıl geliştiriyoruz? Biz tamamen... Bizimki daha şey, ekonomiyi, gündemi hani gelişmeleri takip etmekle alakalı. Hani tabi bu yoğun tempoda ne kadar faydası- ne kadar yapabiliyoruz yani yapmaya çalışıyoruz, yapmamız da doğru olan. Kurum içi de bizleri de destekliyorlar, kurulmuş sistemle arada bize eğitimler atıyor, işte bilgiler veriliyor, konferanslar veriliyor, eğitim... Hem bilgisayar ortamında hem sınıf ortamında eğitimlerimiz oluyor, bilmemiz de gerekiyor. Türk kanunu değişiyor, onu bilmem lazım ki ona göre işlem yapıyorum. Bu yüzden geliştirmek durumundayım kendimi, öte taraftan ıı genel olarak geliştirebiliyo muyuz? Çok geliştiremiyoruz, onu zaten kişisel olarak nasıl işte ne bileyim ben dil öğrenmek istiyorum bi şeyler daha işte kendime bi şeyler katmak istiyorum ama çok fazla vaktim olmuyo, yapamıyorum bunları. Yapmamın da çok sağlıklı olacağını düşünmüyorum şu anda, verimli değil boşu boşuna para harcamış olucam ama istiyorum." (Ayşegül)

¹⁴³ "Genel olarak zaten hani çok fazla "az personel çok iş" mantığı gidiyo. Hani ne kadar bütün sektörde öyle. Mesela şu anda yeni şubeler açılıyor ama yeni eleman alınmıyo. Öbür yerlerden kaydırılıyor. O da ne oluyor, kişi başına düşen iş yoğunluğumuzun daha fazla artmasına neden oluyor. Öyle bi sıkıntımız var onun için uzun vadeli de hıı ne olabilir, hani kafamda bi düşünce var aslında ama gerçekleştirebilir miyim bilmiyorum ııı adamakıllı oturup bi KPSS'ye hazırlanıp, kendi dalımda, okuduğum bölümde – ben Uluslararası İlişkiler bölümünde okudum – tamamen bu işle alakasız bi iş yapmak ya da olmuyosa bi sermaye bekleyip kendim

4.4. Sustaining the Fantasy: Nostalgic Attachments

Being in a limbo between “success” and “failure” emerged more visibly when Müge—as she was at a more tender turning point in her career as a woman in her late 30s who had only little time left to become a branch manager—revisited one of the success stories she had read in the paper in order to underline her now almost nostalgic attachments to a white-collar identity and came to an interesting conclusion. This was an interview done in a Sunday supplement with a medical doctor who was a graduate of the prestigious Galatasaray Lisesi and whose hobbies included (but apparently were not limited to) underwater archaeology and playing the saxophone. In a well-versed manner, Müge symptomatically blamed herself for not being able to “manage her time” appropriately, disregarding both the gender and class aspect involved in her story of not living up to the ideal middle class and white-collar subjectivity:

When there are success stories like that, ours – I mean we have nothing, really! He graduated from Istanbul Cerrahpasa [Medical School], his son is also a graduate of Galatasaray and pursues the same ideals, he’s also studying medicine. I said to myself, “How admirable! There are lives like that!” and [I wondered] how he manages to fit in so many things. But you also have Türkan Saylan, who has similarly done a lot of things. So, it’s possible but I can’t really do that, I can’t manage time. Is it because their IQs or what else, I wonder, they are very active. Perhaps schools also matter a lot. Maybe it’s something that runs in the family, he also talks about it and I was very curious. (Müge)¹⁴⁴

In this brief section, I hope to capture this pervasive sense of white-collar nostalgia among women in retail banking while women—as expressed by Müge above—who give voice to their disillusionments in comparing their current conditions to a golden past of the banking sector in Istanbul. In Müge’s poignant

için bi küçük de olsa... Ufak bi işletme, bi çiçekçi açmak... Çok seviyorum. Tabi moda da. İmkansız değil, tabi onun da zorlukları var. Şimdilik şeyiz ya iyimiz yani öyle diyorum napalım iyimiz diyorum.” (Ayşegül)

¹⁴⁴ “Öyle başarı hikayeleri olduktan sonra bizimkiler, bizde hiçbi şey yok ki. İstanbul Cerrahpaşa’yı bitirmiş, oğlu da şimdi Galatasaray mezunu, onun da böyle bi ideali varmış, o da tıpta okuymuş. Aa ne güzel dedim ya böyle bi hayat var yani nasıl sığdırıyor adam bu kadar şeyi. Ama Türkan Saylan da öyle mesela, o da çok şey yapmış. Demek ki yapılabiliyo ama ben onu yapamıyorum, zamanı yönetemiyorum işte. Ama üstün zeka mı diyeyim artık, çok aktifler. Okul da çok önemli belki. Aile içinden gelen bi şey, anlatıyo işte ama çok ilgimi çekti.” (Müge)

reflection on her “lack”, the nostalgic attachment to the ideal successful white-collar subjectivity and inevitable failure borders on “a melancholic ‘immobilizing attachment to injury’ [that] is associated with ‘feelings of hatred toward the self, the object of loss as well as the external obstacles held responsible for the loss’” (Ozselçuk 2006: 227; qtd. in Stavrakakis 2003: 274). Stuck and isolated in white-collar melancholia, women like Müge also look “backward rather than to the future, looking inward rather than seeking new alliances and connections.” (Gibson–Graham 2006: 5; qtd. in Stavrakakis 2003: 275).¹⁴⁵

Keeping in mind these libidinal investments and nostalgic attachments, women’s comparisons of the past and present of the banking sector, often referred to as a golden age of banking when they began their careers, takes on a new significance. As Müge narrates below, there was a time when there were not as many branches as there are today in Turkey, a time when “retail banking” did not yet exist. Thus, retail banking saw a dramatic increase with new branches popping up in every neighborhood even when the number of banks competing remained the same:

Other banks have also started this [retail banking], all banks are in the race. There is a certain mass of people after all. Everyone needs a credit, they all have small savings. It’s not about big customers or anything like private banking. There’s a mass here, they say it’s still untouched. So, to reach those people almost every bank has started this search, distinguishing customers. And they set goals accordingly. (Müge)¹⁴⁶

Similar to Müge’s golden age of banking narrative, Ayşegül also talked about how banking used to be in some glorious past she herself had not experienced at all, as something entirely different from the work being done today by the bloated numbers of women stalking customers out there in the field:

¹⁴⁵ Stavrakakis, Yannis. 2003. “Democracy in Post-Democratic Times,” in *The Lacanian Left: Psychoanalysis, Theory, Politics*, Edinburgh: Edinburgh University Press.

¹⁴⁶ “Diğer bankalar da başlattı [kitle bankacılığı], diğer bankalar da başladı. Yani böyle bi kitle var sonuçta herkesin bi kredi ihtiyacı var, küçük bi miktar mevduatı var. Büyük müşterileri geçtim hani özel bankacılığı. Ya böyle bi kitle var, daha dokunulmamış deniyo. Yani ona ulaşmak için hani her bankada hemen hemen başladı bu iş, ayrımlar. Hedefler de ona göre, evet.” (Müge)

People used to do banking in the old days when all the operations were done manually back then. Now there's not much, really... And actually bankers are now able to calculate and tell the future earnings of a deposit very clearly. Because everything, I mean, you wouldn't be able to find these figures from your calculator because everything is taken care of by the system now. Say, when a customer asks me how much money she would have to pay in how many months for a such and such loan, you go and calculate the monthly credit sum that needs to be paid. I would have a hard time doing these myself, I couldn't because this is all taken care of by the system. What we do is entirely selling products, they give us targets, and then... Other than these what we do is selling credits and the sum of all deposits on our account... There are other aspects to it as well, but what we're doing is this, this is what we've been turned into. What do you do? If you ask me, frankly, it all boils down to a simple logic of sales. (Ayşegül)¹⁴⁷

Gözde, having observed the university graduate profile of banking employees, emphasized how anyone could get a job in the bank nowadays as it was a profession thoroughly devalued and degraded. This views echoed what others similarly mentioned about the triviality of university degrees insofar as they did not open doors as valuable educational credentials, which meant, unless they were received from the more prestigious universities in metropolitan cities like Istanbul, Izmir, and Ankara. Thus, it was not surprising that with regard to the "lack" that led women to give voice to these sentiments as structures of class feelings, Müge also had her regrets with regard to her formal education. In the passage below, she refers to classed/classist mechanisms of differentiation and stratification in the workplace which functions according to the university where one has studied. These also symptomatically reveal some of the stereotypes and assumptions held by both employees and the management in the banking sector and the private market at large. Müge was clearly aware of her

¹⁴⁷ "Bankacılık eskiden yapılmıyomuş, o manüel işlemlerin yapıldığı dönemde yapılmıyomuş. Şimdi fazla öyle bi... Ki bankacılar için doğru düzgün bi şey bile ay sonunda gelecek vade sahibini hesaplayıp net bi şekilde söyleyebiliyosun. Çünkü her şey yani her şey hesap makinesinden alıp net zor buluyosunuz çünkü niye her şeyi sistem yapıyo artık. İşte müşteri bana sorduğunda işte şu kadar vadeyi şu kadar krediyi kaç ayda, kaç para öderim işte aidatlandırılmış kredi bakiyesini bakayım hesapla. Ben de hani zorlanırım hani onları çıkartıp yapmakta, yapmam çünkü sistem yapıyo her şeyi. Biz tamamen yapıyoruz işte ürün satıyoruz, bunları bize hedef veriyolar, işte bi... onun dışında bankacılığı mevduat toplamı yine ağırlıklı olarak kredi satmak yerine... Bi çok tarafı var, bunları yapıyoruz, o hale getirildik. Neler yapıyo işte açıkçası, her türlü şeyin aslı, her türlü satış yapıyosun gibi mantığı bi yerde." (Ayşegül)

own “lack” and how it was due to the university and department she had chosen that she was stuck at a certain level of this hierarchy:

I often ask customers, where did you graduate from? I am curious. I'd like to learn where you have graduated from [I ask them]. I ask doctors or in other cases, for example, I ask high-level managers where they graduated. I think about it, is it a very good university or is it that they have been successful in life? That really interests me. I have a manager like that; he graduated from a normal, average university but now he is a high-level manager in a private organization. I have another customer, for instance, he graduated from Kadikoy Anatolian [High School], he studied Economics in English but he is unemployed. There seems to be a luck factor involved. He can't find a job; he is doing different things. They also ask me, where did you study? Which university, is it business management or economics? And I say no, *unfortunately*. I wish I had studied business management, things would have been a lot more different. But I loved studying chemistry too, if I could have done something more... An economics major, I think life and university are rather different. They also start from scratch but I think it would have been beneficial. I also recently got my SPK [Capital Markets Board] certificate. I look at these economics majors, they are taught how to read graphs, for example. You know the difference between someone who learns it in class and who learns it by doing, something like that. They can easily interpret a graph once they see it because they had it among their classes. That's how it is, I wish I had studied [like them]. (Müge)¹⁴⁸

4.5. Conclusion: Common Trajectories, Different Lives

Despite the routinized and often degraded nature of retail and service jobs—the endless pursuit of selling of new banking products to new customers or

¹⁴⁸ “Ya ben soruyorum müşterilere, nerden mezunsunuz, ben merak ediyorum. Nerden mezunsunuz, öğrenmek istiyorum. Doktorlara soruyorum, onun dışında mesela üst yöneticilere soruyorum hani nerden mezunsunuz. Bakıyorum hani çok iyi bi üniversite mi yoksa hayatta mı başarılı olmuş, hani ilgimi çekiyo benim. Böyle bi yöneticim var, normal vasat bi üniversiteden mezun ama şu anda özel bir şirkette üst düzey yönetici. Bir başka müşterim var mesela, o da Kadıköy Anadolu mezunu, İngilizce İktisat bitirmiş ama şu anda çalışmıyo. O da biraz şans meselesi herhalde, iş bulamıyo, farklı şeylere yöneldi. Onlar da bana soruyo, sen nerden mezunsun diye hani hangi üniversite işletme mi iktisat mı diye soruyolar. Ben yok diyorum *maalesef*. Keşke okusaymışım diyorum, keşke okusaymışım işletme, daha farklı olurdu. Ama yani kimyayı da severek okudum, üzerine işte hani... İktisat mezunu da gelip, yani hayat farklı okumak farklı. Onlar da sıfırdan başlıyo ama bence daha faydalı olurdu. Bi de SPK belgemi aldım onlar da işte. Şimdi bakıyorum mesela iktisat mezunları okulda grafikleri öğretiyolar işte atıyorum hani ben- alaylıyla şey vardır ya o mantık, onun gibi. Onlar daha çabuk yorumluyolar o grafiğe baktıkları zaman işte dersleri varmış çünkü onların. Öyle, o yüzden keşke okusaydım diyorum.” (Müge)

expanding one's customer portfolio in the case of retail banking—women in retail banking passionately hold on to the desire, enjoyment, and fantasy of an ideal white-collar subjectivity. In the end, it can be argued that this is sought after at the level of fantasy, i.e. as a fantasmatic structure that fuels the desire for and enjoyment of work by building on an emergent white-collar subjectivity in connection to broader changes in the nature and configuration of women's service work in late capitalist economic settings.

Tensions emerge for the feminized and degraded strata at the bottom of the job hierarchy where women's gendered and embodied labor disrupts ideal white-collar identities as respectable university graduates. The grand imaginary of the banking and finance sector as an edifice of expertise (where even the words banking and finance attain fetishistic qualities) is quite unreachable for women huddled in customer relations who are remarkably cut off from this edifice and so white-collar subjectivities due to the embodied and corporeal nature of the work they do in retail banking. Over the course of my ethnographic fieldwork, I have tried to give voice to women's awareness of these and similar mechanisms in parallel to the instabilities and inconsistencies they have expressed with regard to how they perceived their work and construed white-collar identities. In their heterogeneous and individualized responses, women have sought to maintain their self-respect and dignity by presenting coherent white-collar identities.

Hopes of moving up—in the job hierarchy of banks as well as the ranks of the middle classes—describe how women in retail banking approach their work while experiencing the various shortcomings and impossibilities they have to contend with. I have attended in particular to some of these moments of expectations for “success” or acknowledgment of “failure” where narratives of management of self and work are cultivated as part of constructing and maintaining meaningful white-collar sensibilities. Women learn how best to cater to customers by internalizing classed mechanisms of differentiation and stratification while trying to compromise the “unprofessional” within the “professional,” especially in the dichotomy of ideally keeping a professional distance to customers in contrast to the more personalized kinship bonds that

emerge in certain localities. Women often go back and forth on this axis c in their customers relations management work with unrelenting sales pressures in the back of their mind. In some of these women's experience, the personalized sincerity and kinship bonds with customers based on building mutual trust and loyalty with some customers (if not all) helps them with meeting their performance and career advancement goals.

In concluding this chapter, I share below the email Ayşegül forwarded me on some of insider jokes among employees in retail banking about how difficult things could get.¹⁴⁹ Supposedly, February 29th, which happens every four years was the “Bankers Day.” Ayşegül commented on how it was an apt choice since bankers were among the “unluckiest” of all people, hence they would even have their special occasion only once every four years. Ayşegül admitted how she could not contain her laughter when she pored over every individual item in this list, which reflected the current state of affairs for her and others like her. She made sure that I received this email and even read aloud to integrate some of the items in her responses during our recorded interview.

¹⁴⁹ In his recent work on the degradation of work in the twenty-first century, Juravich (2009) similarly turns to the plight of customer service representatives at Verizon in the US by describing the radical shift from service to sales, the regimentation, the constant monitoring, and the tremendous pressure to sell, all happening within a rigid, inflexible schedule: “It’s so regimented. You can’t go to the bathroom. You can’t get up and get a drink. They technically say that you can do this, but you really can’t. You can only go within your appointed time. They’re very inflexible. It reminds me of a hospital environment. Everybody eats at the same time. Everybody drinks at the same time. It’s the same type of thing. You have 600 to 700 people in this building. Everybody does what they’re supposed to do within their appointed time. But we have families, we have issues, we have things going on outside of this company that impact what goes on within the company. But that doesn’t matter. You can’t be late no matter what. You can’t be out. It’s very regimented and doesn’t allow for you to be a human being. Ellen (2003,1)” (Juravich 2009: 1). Juravich, Tom. 2009. “Stressed: Customer Service Representative at Verizon,” in *At the Altar of the Bottom Line: The Degradation of Work in the 21st Century*. Amherst and London: University of Massachusetts Press.

Today is FEBRUARY 29, “BANKERS DAY”¹⁵⁰

- *For bank employees who work 12 hours on weekdays; who can only rest during training and meetings in the weekend; and who cannot merge the bayram holiday with any weekend holiday whatsoever;
- *For bank employees who have to spend all their salary on fixing up their own bodies;
- *For bank employees who have to carry their job everywhere on their mobile phones and who are 24/7 ready and at service thanks to technology;
- *For bank employees who can never find the opportunity to format their heads because they don't have the luxury to take their legal yearly leave of absence and who fidget when asking to take it;
- *For bank employees who constantly have to grit their teeth so that they get prostate cancer before retirement;
- *For bank employees who can never find the time to comfortably sip their tea when it is still hot;
- *For bank employees who are perceived as a priceless diamond when they are active and as money that has been taken out of circulation when they are passive;
- *For bank employees who return home so tired and worn out that they have no energy to play tossing their children up and down;
- *For bank employees who dream of becoming a manager and making a lot of money one day but who have to live on debt and can only bring their collars together with a necktie;
- *For bank employees who are unable to manage their own salary because they constantly deal in huge accounts;
- *For bank employees who have forgone visits to post-operation fathers, deceased uncles, and get-togethers with friends;
- *For bank employees who carry the responsibility for their signatures to their grave;
- *For bank employees who give an advice to everyone but who are themselves in need of dire advice;
- *For bank employees who must save the image of their organization by wearing a necktie even when it's 45 celsius degrees;
- *For bank employees who are the victims of a chain accident in the traffic between the phone, emails, and customer demands;
- *For bank employees who can never retire from where they have started and who have to change branches and homes;
- *For bank employees who are stuck between the demands of customers and the expectations of bosses;
- *For bank employees who have to run like race horses as target maniacs through competition, profitability, market shares, and are necessarily transformed into chameleons who can change according to whomever they address;
- *For bank employees who are themselves left unprotected in a sector where money, bosses, deposits, and all other actors of the market are under legal protection. Happy bankers day :(

¹⁵⁰ See Appendix 2: Narrative Passages on page 137 for the original text in Turkish.

CHAPTER 5

THE MANAGED SELF

The notion of managing human beings as human resources in the contemporary corporate workplace goes hand in hand with the promotion of managing the self as a perpetual project mobilized through notions such as lifelong learning and training, personal commitment to, engagement with, and enjoyment of one's job (to the point of blurring the boundaries between private and work life), all encapsulated in the neoliberal motto of self-fulfillment through individualistic performance and achievement. These are some of the defining characteristics of the formation of new affective dispositions of white-collar subjectivities of the new middle classes, coinciding with the rise of service employment in Turkey. Compared to other strands of gendered service work, neoliberal expert cultures of managerialism, professionalism, and individualism play a significant role in retail banking.

In this chapter, as part of managerial discourses circulating among white-collar circles in Turkey today, I look at some of the dominant codes of heterosexuality and femininity/masculinity surfacing in popular journalistic texts. Textual (narrative, metaphorical, intertextual) and discursive analysis in this chapter seeks to complement my ethnographic research of a white-collar subjectivity in its making in expert cultures. Metaphors in managerial discourses are crucial insofar as they describe *and* prescribe ideal roles for managers in discussions of best practices in leadership and management. Boltanski and Chiapello (2005) note a similar expansion of management literature throughout the 1990s as a representative of the new spirit of capitalism (as they have termed it among others):

This literature, whose main objective is to inform *cadres* of the latest developments in running firms and managing human beings, emerges as one of the main sites in which the spirit of capitalism is inscribed. As the dominant ideology, the spirit of capitalism theoretically has the ability to permeate the whole set of mental representations specific to a given era, infiltrating political and trade-union discourse, and furnishing legitimate representations and conceptual schemas to journalists and researchers, to the point where its presence is simultaneously diffuse and general. (Boltanski and Chiapello 2005: 57)¹⁵¹

¹⁵¹ Boltanski, Luc and Chiapello, Ève. 2005. "Management Discourse in the 1990s," in *The New Spirit of Capitalism*, Gregory Elliott (trans.), London and New York: Verso.

Metaphors of paternalism and masculinization in contrast to maternalism and feminization also surface in popular discourses on the new gendered management typologies in Turkey. Such popular news items and their proliferation in Turkey in the last decade coincide with the burgeoning numbers of arguably “white-collar” jobs for women, one striking example among them being feminized retail banking. McDowell (1997) notes how alongside the shift to service sector employment based on the “purportedly feminine attributes of serving and caring ... organisational theorists and management consultants see ... a trend towards the feminisation of management structures and practices with a growing emphasis on less hierarchical, more empathetic and cooperative styles of management.”¹⁵² With these insights in mind, I explore the possibilities for juxtaposing feminized retail banking as a site of emergent white-collar subjectivities alongside spreading organizational trends toward feminization of management typologies in higher segments of white-collar management circles.

Metaphors of parenting in best management practices seem both prevalent and in vogue in private market discourses today that focus on personal success and managerial models. From an ideological vantage point, the prevalence of these concerns could give clues as to how heterosexual matrix (to use Butler’s (1999)¹⁵³ term) find their way into the presumed equal, gender-free, and often positively discriminating space of capitalist organizations in Turkey. Since it is already from within the unit of family where traditional masculine and feminine roles are produced and reproduced, shifting to alternative metaphors from “parenting” in management and leadership would certainly bring about a change in resisting simplistic masculine and feminine essentialisms. Such preoccupations with dichotomous character traits associated with the two sexes—even for training and educational purposes—potentially consolidates the rigid patriarchal codes hidden in the workplace as gender-free zones where the claim is that everything is solely based on the *individual*, i.e. as a person or human being, not a *man* or a *woman*. Always at the risk of emulating the negative associations attributed to either the masculine or the feminine, most women managers opt for the masculine style, albeit

¹⁵² McDowell, Linda. 1997. *Capital Culture: Gender at Work in the City*. Oxford and Massachusetts: Blackwell Publishers.

¹⁵³ Butler, Judith. 1999. *Gender Trouble: Feminism and the Subversion of Identity*. New York and London: Routledge.

ultimately labeled impulsive, short-tempered, impractical workaholics in stark contrast to the presumed practicality, restrained demeanor, and analytical skills of men (see McDowell 1995).¹⁵⁴

This chapter seeks to shift the focus again from women's affective labor toward construing it in terms of immaterial laboring activities as biopolitical production (Hardt and Negri 2000, 2004; Madra and Özselçuk 2010).¹⁵⁵ The aim is to locate and contextualize managerial discourses among women managers, who occupy the higher strata of work and are therefore embedded in the more subtle and refined neoliberal discourses grounded in theories and practices of human resources management. Such women in management circles have naturally studied in elite universities and colleges in Istanbul and other major cities and they know English or a few other foreign languages; thus they already possess a particular social and cultural capital that links them as ideal white-collar subjects connected to global neoliberal cultures of employment and management in the contemporary business world. For those struggling in the lower strata of customer relations management—like most of the women I have interviewed and hanged around during my fieldwork research—these discourses may not be as prevalent and expertly pronounced on an everyday basis—perhaps with the exceptional endeavors of some women such as Yasemin, who had an MA degree in Human Resources Management. I have argued that unattainable sales goals and unattainable fantasies of success in retail banking seem to be mobilized through the elusive ideal of the white-collar subjectivity which also draws from managerial discourses. However, we see that even in the experience of some of the true white-collar women professionals and managers (such as the example of Burçak Güven as a popular columnist on HR issues and a white-collar professional woman) and not everything is clear-cut and professional in the white-collar world as it is often assumed. It is more often the case

¹⁵⁴ McDowell, Linda. 1995. "Body work: heterosexual performances in city workplaces," in David Bell and Gill Valentine (eds.), *Mapping Desire: Geographies of Sexualities*. London: Routledge, pp. 75-95.

¹⁵⁵ Hardt, Michael and Negri, Antonio. 2000. *Empire*. Cambridge, Massachusetts and London: Harvard University Press; Hardt, Micheal and Negri, Antonio. 2004. *Multitude: War and Democracy in the Age of Empire*, New York: The Penguin Press; Madra, Yahya M. and Ceren Özselçuk. 2010. "Jouissance and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity," *Rethinking Marxism*, Vol. 22, No. 3 (July): 481-497.

that there are visible gaps and cracks that erode the (often failed) ideal and fantasy of this white-collar subjectivity.

5.1. Texts in Context

I picked two of the most prominent business and human resources supplements of daily newspapers for my case study. The first one is *Hürriyet İK*, which has been in publication since October 1995 and each issue reaches around 800.000 readers according to the information provided on the *Hürriyet* website.¹⁵⁶ The second one is the business and human resources management supplement to *Sabah*, *İş'te İnsan*, which appears both as a printed supplement and an online website.¹⁵⁷ Not surprisingly, both *Hürriyet İK* and *İş'te İnsan* originally appeared during the 1990s to address a demand for more professionalized personnel recruitment purposes in the private market, a function which was henceforth replaced by human resources management, which entails more than simple recruitment for jobs but *managing* human beings.

The mere fact that the nature of these business and human resources supplements has evolved so radically in a decade or so reveals the neoliberal transformations of the capitalist economy and the turn towards a more service-driven economy, one that can use the surplus of university graduates in need of employment. A generally positively regarded trend is the increase in women's employment, especially with the contributions from service employment. This new print and electronic media targets just these newly emergent white-collar subjectivities. Hence, the textual material chosen for the present analysis belongs to a journalistic genre of writing while forming a cluster of texts that depict characteristically white-collar lives circulating among white-collars working in all strata from plazas and offices to service employment. Thus, the readership is generally the whole (sub)strata of all upwardly mobile white-collar professionals, i.e. young university graduates of

¹⁵⁶ *Hürriyet*, http://www.hurriyetkurumsal.com/tr/gazete_satisi.asp. Accessed June 6, 2011.

¹⁵⁷ *İş'te İnsan*, <http://www.isteinsan.com.tr/>. Accessed June 6, 2011.

the new middle classes (despite their heterogeneity and internal stratification) increasingly entering labor markets in Turkey today.

The two articles that have been chosen belong to two women columnists, namely Burçak Güven and Hande Yaşargil, who write for *İş'te İnsan* and which particularly appeal to white-collar women. Broadly, in the business and managerial cultures propounded by *İş'te İnsan*, there is in general a plethora of references to a growing body of foreign popular books on issues of career- and self-management, sustaining lifelong education and personal development all of which cater to white-collar sensibilities of professional cadres as part of the new middle classes. The function and significance of such intertextual references (from ads for human resources consultancy firms and self-help books to job postings) are clear: to disclose to the white-collar that there is a world out there waiting to be explored and mined for innovative ideas with the goal of enhancing one's self as a perpetual project to be fully realized and perfected. Extended (and gendered) metaphors used to describe feminine management typologies in human resources management, for instance, are interesting in that they serve as an entry point to locate the new spirit(s) of capitalism in the endless quest for the elusive ideal white-collar subjectivity—a symptomatic and fantasmatic figure which mobilizes and sustains a desire for and enjoyment of striving for the *better* against all odds.

It is also significant that both women columnists particularly concern themselves with women's white-collar cultures where issues of gender are also recently being professionally addressed and integrated in discussions among the elite white-collar cadres at large. While occupying themselves with women's issues in office cultures in general, they also seem to delineate a readership situated in a certain *habitus* of upwardly mobile ideal white-collar professional women who uphold liberal feminist views and advocate gender equality in the corporate realm. This particular framing shows how they cater to the ideal white-collar woman who faces a variety of work- and home-related problems that need immediate "expert" attention by cultivating white-collar sensibilities. Viewed in this light, these texts may also represent new forms of social, cultural, and symbolic capital associated with ideal white-collar women who are the true

bearers of this expert knowledge. They are also the new representatives of the new middle classes whose prestigious education as a status symbol promises to make them part of an elite circle while others in the lower strata can only partake in the fantasy through an adherence in the work ethic and the hope of upward mobility. The degraded strands of service employment as sites of gendered and embodied labor again therefore seem to fall out of this particular focus of expertise and pre-occupations with the cultivation of an ideal white-collar subjectivity emerge at best as fantasmatic endeavors as part of libidinal attachments and investments in the white-collar subjectivity.

Both Güven and Yaşargil make a broader intertextual reference to the general rubric of best practices in management as a body of “expert knowledge” while zooming in on women’s case in their situated experience. In the following sections, I discuss at length how this positioning situates their texts in relation to a body of various other expert texts on the issue in their advocacy of diametrically opposed points of view. Notably, Yaşargil, as a mother of one in real life (as we are informed) and a cutting-edge management and leadership specialist preaches the readership on how to look after “children” in the workplace. Both texts are thus ideologically designed to enhance and cultivate best feminine management practices in the workplace with their targeted audience of white-collar women managers. In meeting their goals, both texts also presented a certain distortion as Güven and Yaşargil exaggerate and dramatize their cases at the two extremes of masculinity and femininity, paternalism and maternalism.

The metaphors of paternalism/masculinization and maternalism/feminization surfacing in popular discourses on women managers reveal how the male/female binaries are somehow transposed as fatherly/motherly roles in the workplace. The proliferation and uses of similar texts aimed at increasing efficiency and productivity in relation to their contexts have implications for women’s status and working conditions in corporate and institutional settings today. Thus, by tracing metaphors of fathering and mothering as well masculine and feminine management typologies as they are in used in the organizational and institutional contexts of capitalist discourses, I hope to suggest how they may also be serving

further ideological purposes of legitimating and sustaining a masculinist and patriarchal logic driving capitalist growth. As such, my discussion will focus on the contrast between Güven who calls for a male/female synthesis in the idea of female manager as father; and Yaşargil who calls for a return to the purely feminine and essentialist “maternal” metaphor. The underlying implication is that how male-female dichotomies and binaries of the heterosexual matrix are being “promoted” to father-mother roles at the managerial level in expert cultures of white-collar managerial typologies.

5.2. A Narrative Analysis of Femininity/Masculinity

The narrative that will be analyzed in this section is from Burçak Güven’s column in *İş'te İnsan*, the business and human resources supplement to *Sabah* daily newspaper. The larger context of the narrative is the corporate business realm in Turkey where the author is the manager during the fight that takes place between two of her subordinates at work, the narration of which serves as the opening vignette to the article. The telling of the story is also motivated, according to the author, by her recent contributions to the February 2011 issue of *Forbes* which compiled data about women’s overall growing presence in private organizations. Burçak Güven has always been an interesting figure with her idiosyncratic style and the way she narrates personal workplace anecdotes in *İş'te İnsan*. Insider accounts like this were particularly useful insofar as they complemented the ethnographic component of my research considering Güven cultivates a particular “expert” voice of her own in articulating her experiences from quotidian spheres of work.

In her article, Güven introduces the notions of a “fatherly” role to be adopted and “fathering” skills to be cultivated by women executives and it was not long after that I came across an interview with Hande Yaşargil in *Hürriyet İK* on similarly gendered management typologies. These two narratives help us to come to grips with explaining a portion of the changes going on among these gendered strata of white-collar professionals. The narration of the events which lead Güven to reflect on “fathering” skills also served as the opening vignette to Güven’s article was followed by the landmark February 2011 issue of *Forbes* which compiled extensive data for the first time about women’s increasing

presence in the private market at all levels (from the lower strata, mid-level and upper management to boards of directors, etc.). After these data were published, I also came across several other news pieces which cited these statistics compiled by *Forbes*, which made me feel that I was able to focus on a singular moment of the larger topic I was addressing and striving to conceptualize for the purposes of my research.

Burçak Güven: “A good female manager is one who can be a ‘father’”¹⁵⁸

A few years ago a terrible fight broke between two employees in my team. As I had not witnessed it myself, based on what I was told, the argument started off with a verbal fight and got fired up until the male employee, unable to contain his fury, kicked the closets and rammed the doors. The female employee whom I spoke to did not refrain from biting with her words although she was afraid of getting her own share from this violence. In the end, nobody beat the other but insults and threats flew all around.

Both of them came to tell me this (as I was their manager) and wanted me to punish the “other.” The information I had was limited to remarks in contradiction 180 degrees and their own stories. My mind was initially focused on the question “Who is right?” but the case didn’t allow me to find who was “guilty.” After telling them both that this was not kindergarten but a workplace and both of them were not children but two adults, I added: “I have no intention of being a mother here, but I expect you to be reasonable. You don’t have to love each other but you have to continue working here by keeping up some communication!”

They both tried to maintain this minimal communication although they cautious hated one another. What is more, whenever they had the opportunity they increasingly blamed me for “not punishing one and not protecting the other.” Eventually, things came to such lengths that although their hatred for one another subsided, they never forgave me for not punishing the other. Since I had “fallen short” as a woman in beating up the man, the woman employee had to assign it to a “subcontractor” and told me several times that she “had had a very hard time trying to hold back her father and brother who wanted to come to the office to beat the employee who had argued with her.”

Although it happened years ago, I could never put this into perspective and still find it “unprofessional” whenever I recall it. This time I remembered it because of the FORBES news which you must have seen on the first page. As FORBES Turkey, we focus on the Turkish business world from this perspective. We are distributing the “woman” gradesheet to organizations which were established

¹⁵⁸ Güven, Burçak. 2011. “Kadın yöneticinin iyisi 'babalık' edendir,” *İş'te İnsan*, http://www.isteinsan.com.tr/yazarlar/burcak_guven/kadin_yoneticinin_iyisi_babalik_edendir.html (February 2011). Accessed May 28, 2011. See Appendix 2: Narrative Passages for the original text in Turkish.

and managed by names on the FORBES Wealthiest List and which make up 80 percent of the Turkish economy. Looking at the ratio of women to total number of employees, women's presence at management, (and for the first time) women's representation at the level of board of directors, and ranking them from the best to the worst, we determine the "top 100 organizations."

In all the organizations you see on the list, there are—relatively—high numbers of women employees.; as you go up the ranks, there is a presence of women in mid- and high-level positions, and in the 5-10 organizations at the top of the list, either at the top or else—at least in the board of directors—we witness a reasonable number of women involved decision-making.

I think the most pitiful ones are those organizations that are not even a notch above the usual company profile we are accustomed to: where there is a woman at the top, but a diminishing skills pool of women as you go down... In other words, those where the CEO or the General Director is a woman but not even a "hand" is extended to those below.

We already know that the main reason for this is the "queen bee syndrome." These women who open a place for themselves in the world of men through blood, sweat and tears don't want female peers around them because they perceive their presence as a threat to their "singularity." Some of these women have achieved their success through masculinizing the woman inside them and their tolerance of feminine traits is lower than men.

I find women suffering from this syndrome to be in grave danger. These women lose their "fathering" qualities for becoming "good managers" as they are trapped in a masculine harshness. In a conference few years ago, I listened to psychologist İskender Savaşır who said "even if they are women, all managers must learn to be a father," which I completely agree with. In describing the role of the father, Savaşır mentioned how human infants, unable to sustain themselves after being born and after entering into a life-dependent relationship with the mother, could "adapt" themselves to the real world only through the father: "Someone who draws limits, defines the rules and allows the child to move into the external world..."

Savaşır's words led me to approach my fighting employees from a new perspective. Although I wasn't aware of it, I realized that I had shown a kind of fatherly attitude against this fight. The answer I received when I used to fight with my 3 years older brother as a child and went to "complain" was more or less similar: generally, my father would punish us both for making a scene instead of investigating who was right.

I had made a similar intervention by aping my father's "organizational style." Although I still can't figure out what I could have done different, I can at least give meaning to this incident. It doesn't matter whether it is women or men, it is an inevitable condition for success that every good leader balance the roles of fathering and mothering (even if she doesn't have children). Perhaps because of that this article will help you understand the organizational style of "the father inside you," explore what kind of "fathering" your employees expect from you

or to look at your expectations from your superiors from an entirely new perspective.¹⁵⁹

Despite the seemingly confusing and missing links between the narrated event, the sudden shift to the *Forbes* special issue addressing figures of women in business, and the end where the idea of a “fatherly” role to be adopted (or “fathering” skills to be cultivated) by women executives is revisited, hence the title of the article “The best woman executive is the one who can best ‘father’.” Güven presents a bleak and critical picture of certain ambitious white-collar women, the notorious queen bees, who undermine their peers. Hence, her critique is intended to stand out as a realistic depiction of the harsh reality of a sadly un-professional office culture which has not yet progressed to a level of detached ethical professionalism, transparency, and presumably ultimately gender equality if such conditions are met (as one grand ideological founding narrative prevalent in the corporate realm).

Grammatically speaking, indirect speech is employed throughout the passage. There are only two instances of reported speech, that of Burçak Güven herself which serves as the punchline of the story, and the fragmentary utterances of the woman colleague. The choice for the somewhat indirect point of view and the presumably objective narrative voice is significant since the author struggles to situate an unlikely event in the context of a “professional” setting. Although the author is not present during the fight between the man and the woman, she nonetheless reconstructs the story as if she had also witnessed some key details. This is felt because of the shift back and forth between the simple past tense with the “-di” suffix used to describe past events and the past perfect tense with the “-miş” suffix used when the speaker is reporting things without having seen them. The author also presents and describes the woman character in her narrative more vividly, for example, in one instance as one who does not refrain from “biting” with her words. The tone in some expressions such as this one is insidious. The

¹⁵⁹ Burçak Güven. “Kadın yöneticinin iyisi ‘babalık’ edendir,” *İş'te İnsan* (February 2011). Available at http://www.isteinsan.com.tr/yazarlar/burcak_guven/kadin_yoneticinin_iyisi_babalik_edendir.html. Accessed May 28, 2011.

tension between the woman manager and her subordinate is also portrayed explicitly in the expressions italicized:

Since I had “*fallen short*” as a woman in [literally] beating up the man, the woman employee had to assign it to a “subcontractor” and told me several times that she “*had had a very hard time trying to hold back her father and brother who wanted to come to the office to beat the employee who had argued with her.*”¹⁶⁰

It is almost as if the author cites the woman's unprofessional behaviour derisively because she thought her manager unfit or unmanly for her position due to her failure to punish the other man. Is this an instance where the author successfully rejects the masculine attitude mostly exploited by “queen bees” whom she criticizes later on in the article, thus becoming the good father figure she celebrates? Or is this an instance where her fathering skills fell short which she could never come to accept? Overall, her own reporting of her own speech in the punchline seems to put the emphasis on her own professional and blasé attitude toward the impulsiveness and unprofessionality of the two in an event she could not put into perspective to this day. Hence, the story is told as an example of sheer unprofessionalism in terms of business relationships at work. From the author's perspective the story is told to bring in a moral about professionalism in the workplace with the clearly articulated punchline “I have no intention of being your mother, but I expect you to be reasonable. You don't have to love one another but you must work with a reasonable level of communication!” Although this is intended to serve as the explicit moral of the story, at an implicit level, things seem to be somewhat hanging in the air. For instance, to what extent does the author make coherent and cohesive connections between her actions during the incident, what she learned from her father, what *Forbes* statistics tell us with regard to women, how she criticizes “queen bees”, and finally the psychologist İskender Savaşır's argument that even a woman has to learn how to be(come) a father? In the end, the reader is left to wonder whether the author thinks she succeeded in perfectly emulating her father's behaviour *unlike* other women in business. Still, why and how should a woman

¹⁶⁰ “Kadın olan benim ‘*kısa kaldığım*’ işi, yani erkeği dövme görevini ‘*taşeron*’a vererek ‘*ofise gelip kavga ettiği çalışana dövme isteyen babası ve ağabeyini zor tuttuğunu*’ söyledi birkaç kez.”

manager adopt the role of the father? How does she draw the conclusion that female executive must play the role of the father? We hardly get any satisfactory answers to these key questions and perhaps all there is to this ambiguous story is how good a “father” a female executive is expected to be as the title sums it up in a conventional journalistic style. In the end, one could say the author is satisfied with her own professional, objective, non-interventionist, and fatherly attitude which she cultivated over the years, most unfortunately unappreciated by these colleagues.

It is noteworthy how Güven clearly demarcates positively attributed metaphors of fatherhood from hardly desirable (and often denigrated) “masculine” qualities somewhat erroneously adopted by female managers. Women who take on rather masculine qualities at work are often the target of criticism (almost as failed copies while masculine discourses continuously undermine their futile efforts) inasmuch as notorious “queen bees” who purposely stand in the way of other women to maintain their uniqueness in a world of men. Conversely, if these women managers seem “feminine” (hence bringing a baggage of associations such as maternal, emotional, passive, warm, patient, thorough, understanding, intuitive, neither proactive nor analytical as a rule, unlike their male counterparts) then their capabilities as managers are immediately questioned as opposed to “masculine” women managers who are objects of harsh criticism for being overtly inconsiderate, selfish, demanding, opportunist, capricious, ruthless, fussy, ambitious, impulsive, self-absorbed, etc. In turn, women managers are codified in most workplace discourses at the end of these two extremes of being either passive, emotional yet caring mothers, or masculinized and twisted queen bees who plague men and women colleagues alike. I intend to pursue further these metaphors of paternalization and masculinization which surface in discourses on women managers and their implications for women's status and their work conditions in the private market.

Metaphors of paternity and maternity used to describe and prescribe ideal roles of women managers recur in discussions of best practices in leadership and management. The source domain (vehicle, or the subsidiary subject) of “parenting” in general (not only fathering, but also distinct aspects of mothering

considered peculiar to women) apply to the target domain (tenor, or the principal subject) of management practices in the work sphere. Consequently, the required skills of management are collapsed and mapped onto ideal parental roles in the family of corporate environment for rearing and leading “children.” Various training programmes developed by industrial/organizational (I/O) psychologists, human resources professionals, and independent leadership consulting bodies likewise rely on this extended metaphor of parenting next to being a team player *and* a family member under the corporate roof.

5.3. Gendered Metaphors of Expertise

The parenting metaphor in management styles, freshly borrowed from industrial/organizational (I/O) psychology and management studies in the Western context, has been adopted in Turkey by budding human resources professionals and mentoring/leadership professionals, who cultivate such imported discourses while simultaneously invoking domestic elements from their immediate experience to integrate parenting styles in management practices. In this section, I move on to the second *İş'te İnsan* columnist, Hande Yaşargil Ateşagaoglu, who has an MA in human resources management from Marmara University and who is also the managing partner of a leader development and consulting firm based in Istanbul. When I previously discussed the fathering narrative in Burçak Güven's column, the emphasis was on a general prescription of cultivating parenting skills in the role of the father as opposed to an undesirable “masculinization” in the workplace as something peculiar to queen bees. Yaşargil takes the extended metaphor further to open up a news space for a culture of expertise in managing human beings, thus putting into circulation and use the parenting metaphor in the realm of training business managers and leaders in Turkey.

The parenting metaphor is thus endowed with a prescriptive value in both accounts by Güven and Yaşargil where they refer back to the insights of “experts” such as I/O psychologists and conclude by prescriptions to train women managers either as “good” fathers (Güven) or as a perfect combination of “motherly” and “fatherly” traits and attitudes (Yaşargil). Yaşargil’s extended metaphor of mothering children renders the workplace a sort of kindergarten for

adults if we stretch the metaphor. The attempt here is to re-work attitudes and re-evaluate conventional and essentialized feminine traits in managerial practices as an almost fetishization of the “feminine.” In the interview, Yaşargil emphasizes this recent feminization in management typologies which aim to overturn the popular binary of male managers as analytical and resourceful with leadership qualities in contrast to female managers who come as naturally poor leaders being too much detail-oriented and emotional:

Is it the definition of “good leader” that has changed then?

Of course, until today a good leader meant a good “father.” Because the father is the one who protects and who, at the same time, sets down rules. So people would look out for these traits in a good manager. But now this isn’t enough. Because there are a variety of children. You should have a “mother” to guide them. After all, it is a mother who never discriminates among her children, accept them as who they are, and unconditionally gives her love and acceptance. Because of this, now managerial positions require motherhood and feminine traits. Success thus becomes easier and better through managerial models where masculine and feminine traits are effectively combined.¹⁶¹

Whereas Güven safely appropriates the conventional fathering metaphor, Yaşargil opts for the more recent feminine typology in management. However, what both Güven and Yaşargil share is their broader reference to the neoliberal culture of “best practices in management” while trying re-interpret women’s case based on their experiences. Both texts are nonetheless ideologically designed to revalue and cultivate certain feminine practices in the workplace with their targeted audience of white-collar women professionals as “expert” voices with Güven’s reluctance to give up on a good dose of fathering skills as opposed to Yaşargil’s advocacy for the adoption of feminine essences and

¹⁶¹ “‘İyi lider’in tanımı mı değişti o zaman...

Tabii, yakın zamana kadar iyi lider, iyi “baba” demektir. Çünkü baba, koruyan kollayan ve aynı zamanda kural koyan kişidir. Dolayısıyla iyi yöneticide de bu özellikler aranırdı. Fakat şimdi bu yetmiyor. Çünkü birbirinden çok farklı çocuklar var. Onları yönetmek için “anne” gerekiyor. Kaldı ki anne bir çocuğu diğerinden ayırmayan, olduğu gibi kabul eden, her ne olursa olsun sevgisini ve koşulsuz kabulünü verendir. Dolayısıyla şimdi yöneticiliğin içine annelik ve dişil özellikler giriyor. Eril ve dişil özelliklerin iyi kombine edildiği bir liderlik modeli de, başarıyı diğerlerine göre çok daha fazla getiriyor.” Cem, Feride. 2010. “İş'te Portre: Hande Yaşargil,” *İş'te İnsan*, 28/03/2010, http://www.isteinsan.com.tr/isteinsan_gazete/portre/i_te_portre_hande_yasargil.html. Accessed May 15, 2011.

maternalism in managerial cultures. In meeting these goals, both texts also present a certain distortion as Güven and Yaşargil exaggerate and dramatize their cases at the two extremes of masculinity and femininity, paternalism and maternalism.

Considering the different strata and segments of the heterogeneous “female” and “feminist” readership, some white-collar-professionals-cum-mothers would clearly be more satisfied with Yaşargil’s argument whereas others who cannot give up the “fatherly” role would more readily identify with Güven from the ranks of more rational and level-headed women professionals who potentially draw strength from the argument of mimicking fathers (and *not* masculinization, which still remains a problematic left unexplored) instead of becoming full-fledged mothers in attitude and demeanor toward employees. It is this (problematic) liberal feminist strategy of reversing the patriarchal binary on which Yaşargil rests her argument of how mothers are doubly special with their “innate” mothering and nurturing capabilities which no man could ever mimic.

5.4. Conclusion

In this chapter, I have sought to explore “expert culture” of managerialism(s) in the process of finding an emerging common cultural vocabulary formulated within the work sphere of white-collar women in Turkey. The localization and incorporation of human resources management and managerial strategies in Turkey since the late 1990s attests to a new locus of power for the newly emergent white-collar subjectivities and professional cadres of women managers in Turkey. It is no surprise that such expert discourses of neoliberalism on managing human beings and managing the self are also being increasingly adopted and marketed in Turkey since 2000s by budding human resources managers, mentoring/leadership professionals, and I/O psychologists.¹⁶² As

¹⁶² Translation seems to play a further significant role in this respect because there are heaps of documentation to be translated and localized so as to actually put these theories into practice in corporate the setting. Although it lies beyond the scope of this thesis, the contents of such institutional documents used in training programmes (such as those geared at women in mid-level management positions who *must* undergo these trainings as a prerequisite to becoming managers) also raise questions

such, I have tried approach a discursive field that it is still being negotiated and contested by various actors and white-collar professionals while a multiplicity of “expert” voices arise in print and electronic media. Tracing white-collar women as the new “expert subjects” (Holmes and Marcus 2005)¹⁶³ in this field—also central to sustaining the fantasy of the ideal white-collar subjectivity—helped me to draw the boundaries of the discursive and ideological configurations of the example of “feminine” typologies of management in women’s work. It is noteworthy that despite its force, the fantasy of the ideal white-collar woman shows visible gaps and cracks due to the fact that there *always* remains an excess to be done to achieve the true ideals of professionalism in line with the neoliberal criteria of individualism, performance, and efficiency. The textual component in this chapter has sought to complement in this way the ethnographic component which was engaged with the case of feminized retail banking where this fantasy of ideal white-collar subjectivities permeated the middle class formula of a work ethic and the hope of upward mobility under the new spirit of capitalism.

and analyzing similar informative and/or instructional material used in the feminized banking sector would also shed light on the material processes involved in imagining this world of HR through various documents used in training programmes developed by either industrial/organizational (I/O) psychologists, human resources professionals, or independent leadership consulting firms in contemporary Turkey. Textual analyses from specific case studies would contribute to and/or yield a further theoretical grounding for the growing field of white-collar women professionals in the feminized banking sector.

¹⁶³ Holmes, Douglas R. and Marcus, George E. 2005. “Cultures of Expertise and the Management of Globalization: Toward the Re-Functioning of Ethnography,” in Aihwa Ong and Stephen J. Collier (eds.), *Global Assemblages: Technology, Politics, and Ethics as Anthropological Problems*. USA, UK and Australia: Blackwell Publishing.

CHAPTER 6

CONCLUSION

In today's feminized retail banking in Istanbul – situated between the “lower” retail service sector and the “higher” corporate cultures of neoliberal capitalism – unattainable sales goals and equally unattainable fantasies of success seem to be mobilized through the elusive ideal of the white-collar woman. In this thesis, based on my ethnographic fieldwork comprising of participant-observation and in-depth interviews in several bank branches, I have tried to re-conceptualize how women's affective labor intersects with the immaterial and biopolitical production of such fantasmatic white-collar subjectivities by navigating the various embodied, gendered, and classed affects in terrains of capitalist desire, enjoyment (*jouissance*), and fantasy in the affective spaces of feminized employment. Therefore, in looking at how women's affective labor as embodied, gendered, and classed labor also immaterially produces affects, relations, and subjects; I have traced how women pursue and invest in (either consciously or unconsciously) an elusive fantasy of ideal white-collar subjectivities acting on the middle class work ethic as the formula of social mobility.

In order to break the false homogeneity of women's predominantly gendered careers in feminized retail banking, I hoped to attend to the heterogeneities and excesses of meaning, bodies, and spaces, by keeping in mind what Stavrakakis (2003) refers to as “surplus enjoyment” or Lacanian *jouissance* as that which lies at the very foundations of the global capitalist order, as something that we are able to trace—even if partially and contextually—in the service strands of work in retail banking as part of the hegemonic cultures of neoliberal capitalism, where the newly emergent fantasmatic formations of white-collar subjectivities can be located. In sum, in attending to women's embodied, gendered, and classed labor service work in feminized retail banking, my first task was to delineate the affective, the libidinal, and the biopolitical terrain comprising of various structures of feeling and structures of desire involved in the production and reproduction of women's affective investments in and attachments to fantasmatic white-collar subjectivities.

In Chapter 2, I started out by exploring such possibilities brought in by the affective lens to conceptualize women's affective labor in the retail bank by focusing on the lived, embodied, and everyday affects as part of women's affective laboring activities (qua performances) in the case of feminized retail banking. As such, I have tried to reimagine the ethnographic context itself as a realm of affects, energies, and intensities to explore the heterogeneity of white-collar women and the particularities of classed and gendered affects that permeate their workspaces. I have thus tried to locate some threads of narratives and discourses that characterize the making of these newly emergent white-collar subjectivities among women and the mechanisms of consent in the era of immaterial biopolitical production (Hardt and Negri 2004).¹⁶⁴

Turning to the affective *and* libidinal lens led me to an inquiry of how one becomes a subject that actively desires success in the sphere of work in the first place. I tried to cast a critical gaze at the desire for and desirability of work despite exclusionary mechanisms that are at play in retail banking for the "white-collar" woman. Enjoyment points to how women emerge *active* agents, who enjoy and take pleasure from the work they do and the way they do it, thus hinting at whole new affective vistas of enjoyment, and desire. Those who seemed to break the happy fantasy of the bank would be, for instance, subjected to being explicitly or implicitly reprimanded on grounds of a lack of "professionalism" so integral to the fantasy of white-collar subjectivity in line with the neoliberal criteria of individualism, performance, and efficiency. It is here that we also glimpse of how one becomes a subject that actively desires success in the sphere of work in the first place, but who may also fall into a class melancholia due to the excesses of constant struggling and capitalist exploitation (Brown 1995).¹⁶⁵

Chapter 3 turned to the more practical ethnographic challenges I had to contend with during my fieldwork experience while I questioned the possibilities for and limitations of a collaborative ethnography with informants as "expert subjects" or "epistemic

¹⁶⁴ Hardt, Michael and Negri, Antonio. 2004. *Multitude: War and Democracy in the Age of Empire*, New York: The Penguin Press.

¹⁶⁵ Brown, Wendy. 1995. "Wounded attachments," in *States of Injury: Power and Freedom in Late Modernity*. Princeton: Princeton University Press.

partners” (Holmes and Marcus 2005, 2008)¹⁶⁶. However, I opted for cultivating a more nuanced feminist position of partial and fragmentary collaboration that takes into consideration women’s “voices” and situated discourses embedded in an “outside” of such neoliberal cultures of expertise. While describing these and similar ethical dilemmas that emerged out of my own ethnographic fieldwork, I have simultaneously tried to show the immaterial and biopolitical nature of mechanisms of consent in the sense that the locus of production in immaterial production is biopolitical because it covers *the whole of life* (Madra and Özselçuk 2010: 483).¹⁶⁷

Along similar lines outlined so far, Chapter 4 described my overall fieldwork experience, organized according to the thematics of gendered and classed affects. I have explored women’s affective labor in retail banking through embodied forms of gender and class performances that are embedded in a larger affective and libidinal economy that drives the formation of dominant fantasmatic white-collar subjectivities. Thus, the main issue was to rethink ways to insert women’s gender and class inequalities coming from *outside* the bank, which are made irrelevant in contemporary retail banking, due to the tenacity of the fantasy and ideal of white-collar subjectivity. First, I pursued women’s gendered laboring activities through performances as “bodies on display” while providing customer services under the neoliberal guise of *managing* customer relations and the self on the one hand; and women’s classed shortcomings by means of *habitus* where, being graduates of relatively less prestigious and often provincial universities in Turkey, most women cling vainly to the white-collar ideal. In self-sustained enjoyment of work against all odds and keeping bright hopes for the future in the embodiment and replication of the neoliberal criteria of individualism, performance, and efficiency, nostalgic attachments to the ideal white-collar in the golden past of the banking sector emerge as another symptom in this affective economy of hopes,

¹⁶⁶ Holmes, Douglas R. and Marcus, George E. 2005. “Cultures of Expertise and the Management of Globalization: Toward the Re-Functioning of Ethnography,” in Aihwa Ong and Stephen J. Collier (eds.), *Global Assemblages: Technology, Politics, and Ethics as Anthropological Problems*. USA, UK and Australia: Blackwell Publishing; Holmes, Douglas R. and Marcus, George E. 2008. “Collaboration Today and the Re-Imagination of the Classic Scene of Fieldwork Encounter,” *Collaborative Anthropologies*, Vol. 1: 81-101.

¹⁶⁷ Madra, Yahya M. and Ceren Özselçuk. 2010. “Jouissance and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity,” *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

investments in, and attachments to the more insidious mechanisms of consent to neoliberalism under our skin, so to speak, in the newly dominant mode of biopolitical production (Hardt and Negri 2004).

Women's struggles to promote sales, meet monthly targets, and achieve better performance seem fat-fetched even to themselves while they subscribed to the fantasy of the ideal white-collar as a promise and ideal of distinction, i.e. belonging to the true professional white-collar and elite cadres of the new middle classes through upward social mobility. In Chapter 5, I pursued the fantasmatic figure of the *true* white-collar woman among the elite cadres of managers and business leaders further in the narrative domain through a textual analysis of journalistic texts written by popular women columnists-cum-white-collars. In my endeavor to show how women's gender and class are not at all irrelevant once the fantasy and the ideal of the white-collar is embraced; this chapter has similarly sought to explore the instabilities and inconsistencies that contradict the widespread view among liberal feminist circles that glass ceiling in Turkey for women is always already self-imposed. Similar to hegemonic discourses on the ideal white-collar, popular narratives such as these also give away, with their inconsistencies and instabilities, the elements of fantasy and enjoyment (*jouissance*) as part of the biopolitical production of white-collar subjectivities. Finally, I explored in this framework some of the gendered (and "feminine") metaphors of managerial styles as a specimen of the apex of the cultivation of "expert" subjectivity in the field of human resources management, especially by women white-collar managers. This was an example of neoliberal discourses permeating top-notch business cultures of white-collar women in the higher strata, contrasting with the service strands of white-collar work such as the case of feminized retail banking where the culture of expertise is not as grounded and self-assured.

My ethnographic work on women's affective labor and biopolitical production of white-collar subjectivities in the context of retail banking may yet be limited and partial in scope, especially in understanding the heterogeneous and more diverse experiences of the growing new middle classes in metropolitan and urban contexts of Turkey at large; however, my hope all along has been to make a contribution—however small—to exploring these new strands of women's service employment—either as affective or immaterial labor—from a critical, ethnographic, and feminist perspective. In

contextualizing women's affective labor with a view to the affective, the visceral, and the libidinal dimensions, I have thus looked at the role a newly emergent (white-collar) subjectivity plays in the maintenance of capitalist social relations and subjective conditions that cultivate a passionate attachments to middle class fantasies (Madra and Özselçuk 2010: 481).¹⁶⁸ Further research in other strands of affective and/or immaterial laboring activities will certainly be beneficial to see, following the Althusserian notions of the overdetermined and overdetermining ways in which gender, racial, and sexual antagonisms are aligned in relation to class antagonisms (Gibson-Graham 1996)¹⁶⁹, through a heterogeneity of embodied and situated discourses in which new laboring forms and bodies manifest themselves in the era of biopower and biopolitical production of affects, subjects, and relations.

¹⁶⁸ Madra, Yahya M. and Ceren Özselçuk. 2010. "Jouissance and Antagonism in the Forms of the Commune: A Critique of Biopolitical Subjectivity," *Rethinking Marxism*, Vol. 22, No. 3 (July): 481–497.

¹⁶⁹ Gibson-Graham, J.K. 1996. "The Economy, Stupid! Industrial Policy Discourse and the Body Economic," *The End of Capitalism (as we knew it). A Feminist Critique of Political Economy*. Cambridge and Oxford: Blackwell Publishers.

APPENDIX 1
INTERVIEW QUESTIONS

Mülakat Soruları - I

İsim ve kurum adları tamamen gizli tutulacaktır.

Bu saha araştırması, Sabancı Üniversitesi Sanat ve Sosyal Bilimler Fakültesi Kültürel Çalışmalar Yüksek Lisans Programında Yrd. Doç. Dr. Ayşe Parla danışmanlığında hazırladığım lisansüstü tez çalışması kapsamında yürütülmektedir.

Bu toplumsal cinsiyet odaklı çalışma; Türkiye’de bankacılık sektöründe çalışan beyaz yakalı genç kadınların bankacılık alanındaki mesleki, profesyonel ve öznel deneyimlerine ışık tutmayı amaçlayan etnografik ve yaşamöyküsel bir araştırmadır.

1. Bankacı olmayı istediğimize ne zaman ve nasıl karar verdiniz?
2. İşinizin sevdiğiniz ve sevmediğiniz yönleri nelerdir?
3. Bir bankacının rutin bir gününü detaylı olarak anlatır mısınız?
4. Deneyimleriniz ışığında profesyonel meslek hayatınızda bir kadın olarak edindiğiniz en büyük ders(ler) ne(ler) oldu?
5. Banka şubelerinde çalışma hayatı içindeki kadınların başarı hikayelerine ve yaşadığı güçlüklerle dair gözlemleriniz nelerdir?
6. Sizce günümüzde bankalarda (özellikle şubelerde) kadın çalışan oranlarının fazla olmasının nedenleri nelerdir? Kadın çalışanlar arası ilişkiler banka şubelerinde buna göre nasıl etkilenmektedir?
7. Kendinizi mesleki açıdan nasıl geliştiriyorsunuz? Kişisel olarak kendinizden veya kurumsal olarak sizden beklentiler nelerdir? “Kadın olmak” bu beklentileri *sizce* nasıl ve ne yönlerden şekillendirmektedir?
8. Kısa ve/veya uzun vadeli kariyer planlarınız nelerdir?
9. Eğer kariyerinizin başında olsaydınız yine bankada çalışmayı seçer miydiniz?
10. Bu sorulardan hangisi size kişisel olarak hitap etti, hangisi sizi rahatsız etti? Bu sorular ışığında yansıtılan bankacılık imajı *sizce* ne yönlerden gerçeklerle örtüş(me)mektedir?

Mülakat Soruları – II

1. İşinizin “profesyonel” ve “kişisel” boyutlarını nasıl ayırd ediyorsunuz? Bu konuda müşterilerin size zor anlar yaşattığını düşünüyorsanız size göre işinizin tam olarak “profesyonel” dediğiniz yönleri nelerden oluşuyor ya da oluşmalı? İnsanlarla zaman zaman istemediğiniz düzeyde yakın ilişkiler kurmak “iş idealiniz”le nasıl çelişiyor? Müşteri ve insan ilişkileri yönetme konusundaki deneyimleriniz size mesleki yaşantınız boyunca unutmamanız gereken ne gibi dersler verdi?
2. Erkek meslektaşlarınıza göre müşteri ilişkilerine kattığınız “artı değer” sizce hangi özelliklerinizden kaynaklanmaktadır? Kadın bir çalışan olarak ne gibi avantaj ya da dezavantajlar sözkonusu? Bu niteliklerinizin takdir edilip ödüllendirildiğini düşünüyor musunuz?
3. Yakın çevrenizde genel olarak “bankacı” kimliğine dair ne gibi sözler işitiyorsunuz? Takdir ve övgüler işinizin tam olarak hangi yönlerine odaklanıyor? Bu bankacı imgesinin kendi hayatınızla ne ölçüde ve ne yönlerden örtüştüğünü düşünüyorsunuz? Meslek dışındakilere işinizi nasıl tarif ediyorsunuz? Eğer varsa işinizin hangi yönlerini tarif edemediğiniz oluyor?
4. Bankada çalışan bir kadın olarak kolaylıkla üstesinden gelmeyi başardığınızı düşündüğünüz yönleriniz nelerdir? Size en meşakkatli gelen yönleri yönler nelerdir? Diğer kadın meslektaşlarınızla kıyasladığınızda size göre ne gibi özellikler taşıyan kimseler bu işleri daha kolay veya daha zor başarmaktadır?
5. Bankada “müşteri ilişkileri yöneticisi” bir kadın olarak yükselmek için iyi müşteri ilişkileri kurma ve sürdürme becerilerinin ötesinde daha fazla neler yapmanız gerekmektedir? Bu anlamda mesleğinize ve kendinize istediğiniz düzeyde katkı sağlayabiliyor musunuz? Eğer varsa, önünüzde ne gibi engeller görüyorsunuz?
6. Deneyimleriniz ve gözlemleriniz doğrultusunda sizce bankalarda müşteri hizmetleri alanında “deneyimli” olmak mı yoksa “genç” olmak mı daha fazla tercih ediliyor? Özel ve hassas bilgilere girmeden genel anlamda bankacılık alanında kariyer planlaması, hedefler ve performans değerlendirmeleri hakkında düşünceleriniz nelerdir?
7. Özellikle bankacılık sektöründen “başarı hikayeleri” denildiğinde aklınıza nasıl bir çalışan profili geliyor? Sizce bu tanımlama gerçekleri yansıtıyor mu ya da ne ölçüde yansıtıyor? Yazılı veya görsel medyada duyduğunuz veya okuduğunuz “başarı hikayeleri”nin kendi iş hayatınıza dair ne gibi paralellikler gösterdiğini veya göstermediğini düşünüyorsunuz?

APPENDIX 2

NARRATIVE PASSAGES

I. Email from Ayşegül¹⁷⁰

Bugün 29 ŞUBAT “BANKACILAR GÜNÜ”

- * Hafta içi 12 saat çalışıp hafta sonunu eğitim ve toplantılarda dinlenerek geçiren, bayram tatilini hafta sonu tatili ile birleştiremeyen banka çalışanlarının,
- * Aldığı maaşı kaportasını düzenlemek için harcayan banka çalışanlarının,
- * Teknoloji sayesinde işini gittiği her yere cebinde taşıma zorunluluğu olan 7/24 hazır kıta banka çalışanlarının,
- * Senelik yasal hakkı olan izni sterken kıvranan onu da tek seferde kullanma lüksü olmadığından hiçbir zaman kafayı formatlama imkânı olmayan banka çalışanlarının,
- * Sürekli dışını sıktığından emekli olmadan prostat olan banka çalışanlarının,
- * Çayını sıcak ve rahat rahat rahat yudumlama nasip olmayan banka çalışanlarının,
- * Aktifken kaşıkçı elması, pasifken tedavülden kalkmış para hüviyetinde olan banka çalışanlarının,
- * Çocuklarını hoplatıp zıplatamayacak kadar eve yorgun bitkin dönen banka çalışanlarının,
- * Bir gün bende yönetici olup çok para kazanacam diyip sürekli borçlu yaşayan ve ancak 2 yakasını kravatla bir araya getirebilen banka çalışanlarının,
- * Sürekli büyük meblağlarla uğraştığından maaşını yönetmekte aciz kalan banka çalışanlarının,
- * Baba ameliyatı, amca taziyesi, arkadaş organizasyonunu literatüründen silen banka çalışanlarının,
- * Attığı imzanın sorumluluğunu mezara kadar taşıyan banka çalışanlarının,
- * Herkese akıl veren ama kendisi nasihate muhtaç banka çalışanlarının,
- * 45 derece sıcaklıkta kravat takarak kurum imajını kurtaran banka çalışanlarının,
- * Telefon, mail, müşteri talebi trafiği arasında zincirleme kazaya maruz kalan banka çalışanlarının,
- * Başladığı yerde bitirme olanağı olmayan sürekli şube ve dolayısıyla ev değiştiren banka çalışanlarının,
- * Müşteri talepleri ve patron beklentileri arasında sıkışıp kalan banka çalışanlarının,
- * Rekabet, karlılık, pazar payı denenerek; hedef manyağı yapıлып yarış atı gibi koşturulan ve mecburen muhatabına göre şekil alan bukalemun banka çalışanlarının,
- * Paranın, patronun, mevduatın, piyasanın özetle ilgili tüm tarafların yasal koruma altında olduğu sektörde korumasız kalan tüm banka çalışanlarının, günü kutlu olsun :(

¹⁷⁰ Email received on March 20, 2012.

II. Burçak Güven: “Kadın yöneticinin iyisi 'babalık' edendir”¹⁷¹

Yıllar önce ekibimdeki iki kişi arasında sıkı bir kavga koptu. Şahit olmadığım için anlatılanlardan anladığım kadarıyla karşılıklı laf çakmayla başlayan tartışma giderek alevlenmiş; erkek olan sınırdan dolapları tekmeleyip, kapıları çarpmıştı. Karşısındaki kadın çalışan ise bu şiddetten nasibini almaktan korktuğu halde sözleriyle ısırmaya devam etmekten de geri kalmamıştı. Sonuçta kimse kimseye vurmamış ama hakaret ve tehditler havada uçuşmuştu.

Her ikisi de olayı ilk fırsatta (yöneticileri sıfatıyla) bana anlatmış ve ‘öteki’ni cezalandırmamı istemişti. Elimdeki bilgi, birbiriyle 180 derece çelişen ifadelerle ve ikisinin anlatımıyla sınırlıydı. Zihnim önce “acaba hangisi haklı” sorusuna odaklanmış olmasına rağmen durum ‘suçlu’yu bulmama imkan vermiyordu. Sonuçta her ikisine de buranın anaokulu değil işyeri; kendilerinin de çocuk değil yetişkin iki insan olduğunu hatırlattıktan sonra ekledim: “Annelik yapmaya hiç niyetim yok ama makul davranmanızı bekliyorum. Birbirinizi sevmek zorunda değilsiniz ama makul düzeyde bir iletişim içinde çalışmak zorundasınız!”

Sonuçta her ikisi de bir süre daha birbirlerine temkinli bir nefret içinde ama makul iletişim düzeyi tutturarak çalıştı. Dahası mümkün olan her fırsatta her ikisi de, ‘ötekini cezalandırmayarak kendilerini korumadığım için’ giderek artan oranda beni suçladı. Hatta iş sonunda öyle bir noktaya geldi ki, birbirlerine öfkeleri azalsa da, diğerini cezalandırmadığım için beni hiç affetmediler. Kadın olan benim ‘kısa kaldığım’ işi, yani erkeği dövme görevini ‘taşeron’a vererek “ofise gelip kavga ettiği çalışanı dövmek isteyen babası ve ağabeyini zor tuttuğunu” söyledi birkaç kez.

Yıllar önce yaşanmasına rağmen hiçbir zaman tam olarak bir perspektife koyamadığım ve hatırladıkça ‘profesyonellik dışı’ bulduğum bu olay, bu hafta manşetimizde gördüğünüz FORBES haberi yüzünden yine aklıma geliverdi. FORBES Türkiye olarak iki yıldır Türk iş dünyasını bu açıdan merceğe altına alıyoruz. Türkiye ekonomisinin yaklaşık yüzde 80’inin oluşturan; FORBES Zenginler Listesi’ndeki isimlerin kurduğu, yönettiği şirketlerin ‘kadın’ karnesini veriyoruz. Toplam çalışan içinde kadın oranına, yönetim seviyesinde kadın varlığına, (bu yıl ilk defa da) yönetim kurulu katındaki kadın temsiline bakıyoruz ve iyiden kötüye doğru uzanan bir sıralama yaparak ‘en iyi 100 şirketi’ açıklıyoruz.

Bu listede gördüğünüz tüm şirketlerde–nispeten- yüksek sayıda kadın çalışan oluyor; sıralamada yukarı doğru çıktığınızda orta ve üst düzey pozisyonlarda kadın varlığı görülüyor ve listenin zirvesindeki 5 – 10 şirkette ise tepe noktada ya da -hiç değilse yönetim kurulunda- makul miktarda karar verici kadın olduğuna şahit oluyoruz.

Bence en acıklı durumdakiler; zirvesinde kadın olduğu halde aşağılara indikçe bu yetenek havuzunun giderek azaldığını gördüğümüz, alışageldiğimiz şirket profiline bir çit bile yukarıda olamayan şirketler.. Yani CEO’su, genel müdürü kadın olup da altındaki kadınlara ‘el’ uzatmayanlar!

Bu durumun sebebinin ‘kraliçe arı sendromu’ olduğunu biliyoruz artık. Dişleriyle, tırnağıyla kazıyarak erkek dünyasında kendilerine yer açan bu kadınların hemcinslerini yakınlarında istememesi; onların varlığını kendi ‘biricik’liklerini bozucu olarak

¹⁷¹ Güven, Burçak. 2011. “Kadın yöneticinin iyisi 'babalık' edendir,” *İş'te İnsan*, http://www.isteinsan.com.tr/yazarlar/burcak_guven/kadin_yoneticinin_iyisi_babalik_edendir.html (February). Accessed May 28, 2011.

algılamalarından kaynaklanıyor. Bunların bir kısmı içindeki kadını erkekleştirerek bu başarıyı elde etmiş, kadınsı özelliklere de tahammülü, erkeklerinkinin bile altına inmiş oluyor.

Bu sendroma yakalanan kadınları, büyük tehlike içinde görüyorum. Zira onlar ‘iyi yönetici’lik için gereken ‘baba’lık etme özelliklerini kaybedip erkeksi bir sertliğin esiri haline geliyorlar. Birkaç yıl önce bir konferansta dinlediğim psikolog İskender Savaşır’ın “kadın bile olsa her yönetici baba olmayı öğrenmelidir” sözünü son derece doğru buluyorum. Doğduğu zaman kendi kendine yaşamını sürdürmesi mümkün olmayan insan yavrusunun, anneyle girdiği yaşamsal bağımlılık ilişkisi sonrası, gerçek dünyaya ‘adepte’ olma turlarını babayla attığını aktarmıştı Savaşır baba rolünü tanımlarken: “Sınır koyan, yasakları tanımlayan ve çocuğun dış dünyaya geçişini sağlayan...”

Savaşır’ın sözleri, kavga eden çalışanlarıma başka bir perspektiften bakmama neden olmuştu. Farkında olmasam da kavga karşısında bir tür baba davranışı gösterdiğimin ayırtına varmıştım. Çünkü çocukluğumda üç yaş büyük ağabeyimle kavga edip de ‘şikayete’ koştuğumda aldığım cevap, benimkine benzer olurdu: Genelde babam kimin haklı olduğu araştırması yapmak yerine, olay çıkardığımız için ikimizi birden cezalandırırdı.

Ben de babasının ‘yönetim şeklini’ taklit eden bir maymun olarak benzer bir müdahalede bulunmuştum. Bu olayda neyi farklı yapabileceğimi hala tam olarak kestiremesem de en azından artık anlamlandırabiliyor olmak beni rahatlatmıştı. Kadın – erkek fark etmez, her iyi yöneticinin babalık ve annelik (çocuk sahibi olmasa bile) rolleri arasında bir denge kurması, kendi başarısı için kaçınılmaz bir gereklilik. Bu yüzden belki bu yazı da, sizin ‘içinizdeki baba’nın yönetim tarzını anlamanıza, altınızda çalışanların sizden ne tür bir ‘babalık’ istediğini keşfetmenize ya da üstlerinizle ilgili kendi beklentilerinize başka bir gözlükle bakmanıza neden olur.

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