ENTREPRENEURIAL SUBJECTIVITIES AND GENDERED COMPLEXITIES:
NEOLIBERAL CITIZENSHIP IN TURKEY

Özlem Altan-Olcay

ABSTRACT

This contribution explores the promotion of women's entrepreneurial activities in Turkey. Using participant observation and semi-structured interviews conducted during 2011–12 in two civil-society organizations, which run programs fostering women's entrepreneurship, it shows how neoliberal ideologies interact with ideas of labor, responsibility, and gender. Emphasizing individual rationalities and entrepreneurial attitudes, these civil-society programs contribute to the construction model subjects of neoliberal citizenship, who are expected to be self-governing and self-sufficient. Yet problems embedded in the neoliberal paradigm and these particular organizations' commitment to women's rights produce contradictions in implementation. The goal of entrepreneurial women is predicated on the assumption that women contribute more to their families' well being than men. The programs' attempt to construct potential entrepreneurs out of women for this purpose reveals problems with discourses of individual self-sufficiency and responsibility.

KEYWORDS

Women and work, women and development, entrepreneurship, gender roles, economic identities, citizenship

JEL Codes: A14, Z1, L26

INTRODUCTION

In recent decades, there has been a surge in attention paid to encouraging entrepreneurship among disadvantaged populations in less-developed countries to generate employment and reduce household poverty. Such discussions have also linked women's entrepreneurial activities and gainful work to gender equality. The argument has been that there is a need to cultivate and respond to the existing potential of entrepreneurship among the poor (and especially poor women) as a means to reduce poverty. This contribution investigates the circulation of the idea of entrepreneurship among these actors, together with its gendered effects on understandings of responsibility and citizenship.

Based on fieldwork in two Turkish civil-society organizations, which promote women's entrepreneurship, I argue that there is a connection between the emergence of gendered meanings

of responsibility and citizenship, on the one hand, and broader contradictions in the formation of neoliberal subjectivities, on the other. These initiatives not only find and encourage entrepreneurial women but also contribute to the construction of entrepreneurial gendered subjectivities, creating the conditions through which women come to define their labor in terms of individual responsibility, effort, and market capacity. The goal of women's gainful labor comes with the assumption that they contribute more to their families' well being than men. This assumption reproduces neoliberal discourses of individual rationality and self-sufficiency at the level of women's subjectivities and is part of the general consolidation of Turkey's neoliberal transformation. However, the same processes also reveal how the discourse of giving mothers emerges because the idea of individual self-sufficiency does not actually work. These processes have gendered implications for how citizenship is perceived and practiced. By citizenship, I denote the discourses and practices that govern citizens' conduct. Neoliberal citizenship promotes individual responsibility, but it also encourages communitarian support in familial networks and assumes "natural" divisions of labor, responsibility, and affect between men and women.

These arguments are rooted in data collected by qualitative methods of participant observation and semi-structured interviews in two civil-society organizations promoting women's empowerment through labor force participation. The Women Entrepreneurs Association of Turkey (Kadın Girişimcileri Destekleme Derneği [KAGİDER]) and the Association for the Support of Women's Labor (Kadın Emekini Değerlendirme Vakfı [KEDV]) are part of the terrain of civil-society and government initiatives encouraging women's entrepreneurship.¹ The founding members of KAGİDER are successful businesswomen, who aimed to create a network of women entrepreneurs in Turkey. Eventually they also began

tackling issues of gender equality. KAGİDER had a powerful membership roster and significant economic resources. KEDV, on the other hand, was established for the purpose of catering to the economic well being of women from lower classes. Both had office personnel, but KEDV also relied more on a network of volunteers. At the time of the fieldwork, KEDV housed various activities including advocacy, training, consultancy, and cooperative meetings, and a microcredit program while KAGİDER organized training sessions, consultancy and entrepreneurship meetings for women. These two organizations are differentiated from most others because they define their primary focus as women's empowerment through labor force participation;² moreover, in both, women occupy all decision-making and field positions.³ They also walked the uneasy terrain between feminist advocacy and exigencies of competition for funding, making contradictions in their work more readily visible.⁴ These two organizations were chosen because they promoted women's gainful economic activity with gender awareness, reached diverse socioeconomic backgrounds, had a plethora of programs, some of which required outside funding.

Capturing the complexity of actual experiences and everyday realities necessitated in-depth interviews and participant observation of program officers and beneficiaries' interactions (Günseli Berik 1997; Jennifer Olmsted 1997). Thus the fieldwork involved periodic office visits, as well as involvement in projects, meetings, and field trips over the course of twelve months during 2011–12. I conducted semi-structured, in-depth interviews with the women who benefited from the programs and had numerous conversations with the officers. Fieldtrips and some of the interviews took me outside of Istanbul but most of my work was concentrated in various districts of the city. In the trips, I visited local bazaars with officers, the local branches of the organizations and the businesses of women who benefited from the programs. The research

looked at the processes that unfolded in the construction of women's subjectivities, in activities promoting entrepreneurship. My goal was to see how neoclassical assumptions regarding *homo economicus* materialized in these programs and to explore the conflicts and contradictions that emerged in everyday implementation.

THE GLOBAL SOUTH, DEVELOPMENT, AND WOMEN'S ENTREPRENEURIALISM

The scholarship on development programs targeting women in the Global South is part of a larger critical literature on the connection between neoliberalism and development paradigms. Even though the post-Washington consensus has broadened the concept of economic welfare, with its attention to human development, critical scholars have pointed to the resilience of market logics and lack of attention to inequalities within global and local structures of power (Ben Fine 2003; Ashwani Saith 2006). Aneel Karnani (2009) has argued that these initiatives are unable to provide a meaningful alternative to government-funded welfare programs, which, due to structural adjustment programs, are shrinking. Heloise Weber (2002, 2004) and Ananya Roy (2010) have added that the rise of such development initiatives function as a safety net, without challenging financial liberalization and structural adjustment. This contribution speaks to the critical literature, which argues that these development initiatives enable the normalization of neoliberal norms about rational economic individuals, because they abstain from such challenges.

Feminist scholars have questioned the gendered assumptions of this so called rational economic man. They have argued that flexible boundaries for selfhood (Nancy Folbre 2009),

practices of care (Victoria Lawson 2007), provisioning (Julie Nelson 1996), reciprocity, and redistribution can better capture economic life. Paula England (1993) has shown the inconsistencies in assuming a clear-cut boundary between altruistic decision-making in the family and self-interested behavior in the market place. Nancy Folbre and Julie A. Nelson (2000) have proposed that there is a need for a more complex understanding of subjectivity, one that will ease the tension between hypothetical constructs of market behavior and what actually transpires in real life. In light of the complexity of behavioral motivations as well as sources and processes of identity construction, they have called for a complete restructuring of the conceptualization of economic behavior.

Feminist critiques have also shown that neoliberal economic policymaking based on assumptions of rational, utility-maximizing self of neoclassical economics are deeply gendered. Lourdes Benería (1999) has argued that neoliberal globalization involves the construction of a market society, in the way Karl Polanyi (2001[1944]) had envisaged, adding that it is a thoroughly gendered process because it invisibilizes women's home-based care work and thrives because of the "feminization" of labor force. The dismantling of welfare states has resulted in the intensification of home based care work because it has become less and less available as part of state social services (Isabella Bakker 2007). While for some women, availability of jobs in the market has meant more power, for many it has not changed experiences of gender-based hierarchies and divisions of labor (Lourdes Benería, Maria Floro, Caren Grown, and Martha MacDonald 2000). As a result, by deploying the model of the rational, individualist, economic actor and ignoring the work of social reproduction, neoliberalization has contributed to gendered vulnerabilities among large numbers of people.

And yet, strong connections between the assumptions of neoclassical economics and neoliberal economic restructuring in the Global South have persisted. Postcolonial economists have shown that the realization of the model is a historical effect of colonial domination and postcolonial development (Eiman Zein-Elabdin 2001). The image of the “modern” self has been a part of colonial discourses, posing Western modernity as superior to its Eastern others (Antonio Callari 2004; Robert W. Dimand 2004). Current development discourses resume a similar logic, in so far as they approach the “underdeveloped” in terms of the need to cultivate rational and responsible human beings (Joseph Medley and Lorryne Carroll 2004). These definitions of responsibility and self-governance frequently mean individual capacity to participate in market relations. The observation also applies to deployment of the figure of “the Muslim woman” or “women in Muslim communities,” as someone to be saved from herself and from her culture so that she has the chance to choose actions, more or less couched in the neoliberal paradigm (Jennifer Olmsted 2004; Lila Abu-Lughod 2009; Fida Adely 2009). This effect is not only discursive; these institutions have created the material conditions under which the subaltern actor finds herself making choices and forming resistance strategies (Eiman Zein-Elabdin and S. Charusheela 2004). Tania Murray Li (2005, 2007) has argued that the plans, programs, and implementation strategies of various development programs create the conditions for altering the incentives and, therefore, behavior of their beneficiaries. As such, institutions’ concepts of competition, accountability, and self-governance can become part of the experience of their beneficiaries. Yet, these are always embattled processes, neither stabilized nor final (Murray Li 2007).

Initiatives that fall under the purview of this study devise programs, including advocacy, microcredit, and cooperatives, to encourage women’s labor force participation through

entrepreneurship. Feminist sociologists and economists have argued that such programs reduce women's empowerment to participation in the paid labor market without questioning broader power inequalities (Benería 1999). These programs can also further consolidate hierarchical gender roles when predicated on existing gender norms (Katherine Rankin 2002; Rachel Silvey and Rebecca Elmhirst 2003; Lamia Karim 2008). Scholars have also warned that the new development programs can deploy discourses of gender equality and women's empowerment in reductive ways while becoming more persuasive by association with demands of feminist mobilization (Hester Eisenstein 2005).

This contribution is concerned with practices that add to the spread of discourses of responsibility and self-governance. These discourses signal a shift from citizenship narratives of egalitarianism and universal rights to those of individualism and market freedom. They deploy governmental strategies that constitute women's citizenship in terms of self-help and normalize reliance on market relations (Katherine Rankin 2001, 2002). Accordingly, such practices can contribute to expanding the universe in which market rationalities are consolidated (Margaret Somers 2008). As a result, "desirable" citizens end up being those who have individual market capacity to thrive in contemporary capitalism and who honor market-based contractual obligations.

The growing popularity of discourses of entrepreneurship can be considered a part of the rise of neoliberal citizenship. In thinking about neoliberal citizenship, I make use of governmentality studies, which trace how social actors are constructed with respect to a set of "desirable" qualities and, at the same time, how the actors themselves participate in these processes (Michel Foucault 1991; Nikolas Rose and Peter Miller 1992; Mitchell Dean 1999). In line with studies that argue that citizenship norms in modern liberal societies emphasize qualities

such as responsibility, self-governance, and rationality (Graham Burchell 1996; Barry Hindess 2002), I propose that the promotion of entrepreneurship, women's productivity, and assertiveness is part of processes that construct ideals of market-savvy, hard-working, and productive female citizens. These programs involve everyday practices that make women knowledgeable of market logics, train them to conceive of their labor in marketized ways, and discipline their everyday through the conditions attached to their participation. Even though the local organizations genuinely advocate policies that will lead to improving women's chances of labor force participation, the conditions under which they run the programs also enable the naturalization of ideas about individual responsibility and worth, defined in relation to one's market capacity.

Nevertheless, the same processes also reveal the contingent nature of these subjectivities and their reliance on the "traditional" logics that they appear to disavow. Critics argue that such initiatives are the response of mainstream development institutions to the growing social exclusion resulting from the neoliberal restructuring of economies. I add to this argument that these programs lay bare the problems in neoliberalism's foundational logic. On the one hand, programs targeting women's entrepreneurship encourage women to think of themselves as individualized, rational agents with entrepreneurial capacities to earn a living. On the other hand, there is an embedded gender dynamic: women are expected to utilize their entrepreneurship for the benefit of their families, because this is coded as part of their caregiving responsibility. Ironically, this can end up being the case even for explicitly feminist initiatives. The organizations' struggle to show the enormous labor that women undertake in the household can be hijacked by narratives about the "naturally" caring tendencies of women toward their families. Thus, there is a danger that existing gender hierarchies are deployed and reproduced (Rankin

2002; Silvey and Elmhirst 2003; Karim 2008). This coupling of caregiving and women's entrepreneurship points to contradictions in the discourse of rational, self-sufficient individual.

Critical studies on economic-development programs targeting women focus especially on microcredit (Rankin 2002; Murray Li 2007; Karim 2008). Ethnographic work shows how such programs integrate local actors into market mechanisms, create subjectivities, and rearticulate gender relations, not necessarily for the better. With this case study from Turkey, I want to contribute to this scholarship in the following ways: First, in the Turkish case, the running of these programs are coeval with a thorough neoliberal transformation at the state level, to the degree that mainstream economic indices have identified the country as a case of successful economic transformation. Thus I am able to look at how women's subjectivities are articulated, not only in response to their relations with the organizations, but also in the larger economic context. Second, I explore the construction of the neoliberal citizen at the juncture of a more diverse set of programs, which include microcredit but are not limited to it. So this contribution is not about microcredit programs in Turkey, which are much less pervasive than in other locations in the Global South. Instead it is about discourses of women's entrepreneurship emerging out of civil-society activism. Finally, I aim to draw attention to the complex and sometimes contradictory processes that unfold in implementation, by focusing not on programs, whose sole purpose is poverty alleviation, but NGOs who run programs to promote women's empowerment through labor force participation.

THE TURKISH CONTEXT

Following the 1980 coup and gaining speed in the 1990s, the Turkish state, in collaboration with business classes, has pushed for market liberalization, deregulation of finance, privatization of state enterprises, and shrinking of the welfare state.⁵ The post-coup government was able to undertake this massive restructuring due to the repression of resistance (Çağlar Keyder 2004). Over the course of the 1990s and 2000s, when the government became too strapped for capital and economic crises ensued, the IMF agreements also facilitated further privatization and public expenditure cutbacks (Mathieu Dufour and Özgür Orhangazi 2009). The consequences were manifold for citizens. First, there was the general ascendancy of a neoliberal paradigm, promoting ideas of self-governing citizens (Altan-Olcay 2011) who are able to bear individually the costs of restructuring. The state's capacity for offsetting marginalization and inequality was reduced and delegitimized. Second, trade union activism was severely repressed, lowering the share of labor income over time (Korkut Boratav 1995). The power of waged labor was also curbed by a dramatic increase in outsourcing and subcontracting (Ümit Sakallıoğlu and Erineç Yeldan 2000). Finally, scholars have pointed to a growing trend of social exclusion, exacerbated by deruralization and urban transformations (Çağlar Keyder 2005; Fikret Adaman and Çağlar Keyder 2006; Çağlar Keyder and Zafer Yenal 2011).

In this context, unlike other settings undergoing similar transitions, women's labor force participation and employment declined. The percentage of women with gainful employment dropped from 33 percent in 1988 to 23.5 percent in 2009 (World Bank 2009), with a rise to 30.2 percent at the beginning of 2014 (Turkish Statistics Institute 2014). The decline is explained by the fact that industry and services have not been able to absorb women workers released from agriculture due to deruralization, migration to the cities, and internal displacement (Deniz Yüksek 2006). State action has not fared well in terms of policymaking that promotes women's

participation in the labor force (Ayşe Buğra and Burcu Yakut-Çakar 2010). Like many other contexts, much of the work available for women is concentrated in the informal market (Buğra and Yakut-Çakar 2010), which is more likely to exploit women's labor, render it invisible and less important, and reproduce existing gender inequalities in society (Jenny White 1994; Saniye Dedeoğlu 2010). Furthermore, studies of the social-security system show its growing reliance on disproportionate care work done by women at home (Ayşe Buğra and Çağlar Keyder 2006; Berna Yazıcı 2008).

In this context, civil-society programs began focusing on women's entrepreneurship as an answer to the decline in women's gainful labor participation, feminist concerns of unequal power relations in the family, and growing social exclusion and poverty. These programs did not necessarily start with microcredit, but ended up also including it, given the availability of funds. Ironically, the same programs have found room in government policies, which see women-owned small businesses as an answer to the precarious living conditions of a growing number of families, without challenging the existing gendered divisions of labor (Buğra and Yakut-Çakar 2010), or the neoliberal economic restructuring (Damla Gürses 2009).

In the last decade we have witnessed the proliferation of programs that encourage entrepreneurship in different ways. There have been collaborations between the state, the UNDP, commercial banks, business associations, civil-society organizations, and the Grameen Bank.⁶ Grameen has also provided partial funding to the first microcredit program in Turkey, Maya Enterprise, which was established by KEDV. KEDV runs programs that support business development by low-income women, with finance, cooperatives, and childcare (Gürses 2009). KAGİDER targets entrepreneurship and empowerment, through technical support and training to foster small and medium-sized businesses operated by women. Alongside and in cooperation

with these organizations are several government offices and intergovernmental organizations aiming to support small businesses and individual entrepreneurial activities (Yıldız Ecevit 2007).⁷

There is little critical research on programs about women's entrepreneurship in Turkey (Fikret Adaman and Tuğçe Bulut 2007; Ecevit 2007; Buğra and Yakut-Çakar 2010). This case study contributes to this scholarship by tracing the circulation of ideas and practices of women's entrepreneurship in such initiatives. The literature on development programs, particularly studies of microcredit, is remarkable in its critique of the alliance between development goals and neoliberal restructuring of economies. The Turkish case shows that neoliberal citizenship emerges at the constellation of various programs – not just microcredit – and actors, who do not all share the ideals of neoliberalism.

INDIVIDUAL RESPONSIBILITY

The construction of a neoliberal subjectivity starts from the naturalization of discourses about the ability to improve existing circumstances through hard work and individual responsibility. Such discourses are crystallized in the assumptions and requirements of these programs. These contribute to the cultivation of women, who take their individual circumstances as given, do not question them, and use their individual resources to improve them. The moment of recognition of *ceteris paribus* is important for entrepreneurial activities, because this is how women are expected to assess opportunities and obstacles and calculate costs and benefits for themselves.

Then, given these conditions, they work hard to improve their lives. This construction also has the effect of ruling out a questioning of broader structures of inequality and precariousness.

Finding women seeking credit is not easy for field officers. Officers approach women in low-income neighborhoods and bazaars, explain the project, and hand them brochures and contact numbers. This initial interaction varies in response to subtle cues from the woman addressed. Those with whom the field officers spend more time are the ones with questions. In the next stage, some of these women initiate contact with the field officer, with a plan of their own for how to utilize the money disbursed.⁸ If the proposal is seen as valid, the field officers arrange a committee meeting with senior field managers. In these meetings, the rules are discussed once again; the field managers evaluate the proposal and, if they approve of the candidates, sign off on the credit. These committee meetings are another place where applicants learn about proper conduct; that is learning to think of themselves as clients, and not targets of charity organizations, and talking about themselves and their work aspirations with emphasis on individual empowerment, group solidarity and business curiosity and confidence.

One such meeting took place in one of the local offices in a shopping mall in a working-class neighborhood. I had travelled there with the field manager from Istanbul, and the local field officer joined us. The field officer, the field manager, and I sat across a table from a group of women who were seeking credit. Two of the three were sisters, and a third was a friend. The older sister had learned about the program from a neighbor. She was planning to open a hair salon and to give a room to the younger sister for a waxing business. This was the first instance of re-arrangement: what seemed more like a family business was described as two separate businesses. They learned the lesson that each had to have their own business proposal to qualify for the credit. The third woman was planning to utilize the cash to diversify her home-based

tailoring. After the introductions, the field manager emphasized that this was not a charity organization, but they provided credit for women who wanted to be entrepreneurs. Accordingly, it was absolutely essential that the women were committed to making payments on time, because their payments allowed other women to receive credit. The field manager then linked this explanation to mutual support and women's empowerment, reminding them that they were responsible for each other and that they should be willing to support each other. She emphasized that they took on this loan together. This meant that it would be very important that they trusted and watched out for each other. This narrative, which I repeatedly saw in all the meetings I attended, affected how the applicants responded to questions and how they talked about their businesses.

In this particular case, however, one of the group members turned out to be a bit more questioning. She inquired about the compulsory savings account and why they had to set aside money. The manager and the officer explained that this was in case there was a default on their repayments due to an emergency. The prospective client did not look happy about this imposition. Then she asked about the interest rates. The field manager explained that they needed to charge something to cover the cost of making loans. She went on to say that they had given credit to numerous women and, if they did not charge interest, by now the money would have been eaten up by inflation and the costs of implementation. At this point, exasperated about having to give these explanations to someone who seemed not very pleased with the conditions, the field manager suggested that maybe they should take another week and reconsider whether they really wanted this loan or not. The other two women, now worried that they might not get the loan, jumped in and began talking about how excited they were about their businesses. In response to the cue of mutual support, they gushed examples of how they always prioritized

helping women around them. The older sister repeatedly said that they had no doubt in their minds about taking on the loan and opening their businesses. Nevertheless, the committee meeting came to an end with the conclusion that they would convene again the following week. Later, I learned that they received the credit and that, in the second meeting, this sort of questioning did not take place.⁹

During the process of receiving the loan, women learned how to act; what kinds of questions represented them as enthusiastic participants (those about technical legal advice, future loan prospects, experiences of other clients); and what responses were undesirable (for example, questioning the logic of the operation, acting too hapless, criticizing the macro situation instead of focusing on what the individual can do). This was not because officers were indifferent to women's predicaments. On the contrary, many expressed anxiety to help them as much as possible. Occasionally, they expressed ambivalence about the methods the programs allowed them to use, reflecting on what they saw as the difference between international assumptions, central-office visions, and the local, everyday circumstances. One privately questioned the logic of the loan; another argued against the myriad forms the women filled out and signed; and yet another saw the worth of her work in the larger advocacy programs. Despite the ambivalence officers occasionally displayed, the program designs and interactions ended up disciplining the ways in which the women talked about their circumstances, as challenges to be overcome.

One woman who had worked in the informal textile industry since age 12 proudly explained to me how she was finally able to start her own small tailoring shop:

I have survived many obstacles ... [Every time] I said to myself, I will fight back. I opened this shop and I won't close it... How did I do it? I worked day and night.

Where people worked eight hours, I worked twelve. Sometimes I did not even go home. I worked; I always fought. I wanted more. I wanted more for myself.

During the rest of the interview, she told me how, throughout her childhood, she drifted from one city to another as her father looked for work; how she ended up not finishing primary school as a result; how she escaped home to work and then came back to find herself the primary breadwinner and how she still loses money to relatives, bad loans and clients who do not pay for their merchandise because, in her interpretation, she is a single woman with no one to watch her back. What she called obstacles actually demonstrated a life of precariousness. Yet, she chose to narrate all of this as a story of progress.

This discourse of hard work, dedication, and perseverance was not necessarily a stance only learned in their experience with these organizations. Similar to what Murray Li has shown in her work on development practices in Indonesia (Murray Li 2007), conditions under which the loans were disbursed solidify these narratives. Yet, these microbusinesses do not necessarily perform as expected. Even if one took charge and worked extremely hard, still nothing could change, or things could even go for the worse. As indicated also by Ecevit (2007), these women usually established very precarious businesses, given the limitations of their resources and care responsibilities. Periodic economic fluctuations often resulted in bankruptcies and accumulating debts, showing the problem with the assumption that microenterprises will bring sustained poverty alleviation. In other words, the idea that people can fend for themselves through hard work in the market and that markets will provide jobs through economic growth is, at best, too optimistic. One woman, going through such a period as I was speaking to her, could not reconcile her years of arduous efforts of walking door-to-door, selling women's merchandise with the fact that she was burdened with debt today. She suggested that maybe the problem was

something else: “I continue trying to buy and sell small things. But nothing is as it was before. I just can’t get things to work. I don’t believe that the evil eye is a superstition. These are true things that affect one tremendously.” Thus, the rationality of individual responsibility could work only insofar as she found ways of attributing her precariousness to the “evil eye.”

CALCULATING SELF-INTEREST

In an opening ceremony of a local branch of the microcredit program run by the Turkish Foundation for Waste Reduction (Türkiye İsrafi Önleme Vakfı [TİSVA]) in collaboration with the Grameen Bank, the Deputy Prime Minister Cemil Çiçek said:

Coal is for free; medicine is for free; the doctor is for free; food is for free; everything is for free. When this is the case, we become a freebie society. But a human being is a human being to the extent that they are working. If a person has a disability making it impossible for them to work, then yes, the state should help them. But 20-year-old, 30-year-old people who can squeeze their bread from stone are expecting state aid (*Zaman* 2009).

In this and many other similar examples, public officers code poverty in terms of individual irresponsibility, lack of will, and lack of rationality. They associate welfare provisioning with perverse incentives. Such discourses are integral to discursive and structural assemblages that make truth productions (Andrew Barry 2006) around neoliberal citizenship possible. Thus people are constantly encouraged to think of themselves as responsible for their

fates; and not in terms of multiple inequalities, lack of meaningful job opportunities, and decreased willingness on the part of public institutions to ameliorate these situations.

The entrepreneurial woman is also expected to develop the ability to calculate costs and benefits and approach decision-making in these terms. In two separate training sessions, for women who sought technical advice (not credit), these calculations were evident, especially during discussions of social security. In one meeting, women mostly came from lower middle-class backgrounds and were interested in starting limited companies for businesses such as small restaurants, hair salons, and organic agriculture. For most, employing people did not appear to be in their foreseeable future. However, when the presenter started to talk about payments for the social-security benefits of potential employees, she was bombarded with questions about how to evade these payments. The participants assumed the position of being a victim of unfair legal requirements. They protested that if they employed people legally, their costs would rise because of minimum wage requirements and social security payments. One woman who was trying to initiate a cooperative among low-income women said that they did not want to pay social-security benefits because it was an additional start-up cost. Another said that, in her line of work, there was a frequent circulation of workers. She wondered why she had to go through the trouble of arranging social-security payments for someone who might work for her for as little as one month.

Learning to become entrepreneurs requires familiarity with law and calculations of cost and revenue. This is a process in which market logics and commodification of employment relations are internalized. Various general mechanisms of socialization promote a particular understanding of self-interest, where the self comes closer to the neoliberal model of the isolated individual. These sessions in themselves do not necessarily make this shift possible; yet, they

provide a venue for the crystallization of discourses supporting individualistic calculations of cost and benefit. As a result, social security is registered as a cost, which can be abused by the employee or the state, rather than as a right. In this sense, discourses of entrepreneurship disciplined the participants to perform as savvy businesswomen, no matter how small scale their operations might be. They also began to talk in a language that actually put them at a disadvantage in terms of social rights.

On the other hand, later in the same meeting, when the discussion switched to their own experiences as workers at risk of being cheated out of social-security benefits, the tone changed dramatically. Turkish business law stipulates that there has to be a minimum of two partners to establish limited companies. Many of the participants intended to turn to family members to become partners on paper, but they were worried about jeopardizing the latter's pension. This concern was justified, given the very complex Turkish social-security system, which until recently offered unequal pension programs to different segments of the working population.¹⁰ One woman said that she had lost her rights to a retirement pension after paying 5,000 days of premium because once she had legalized her business, her social-security benefits had been transferred to a different program, which obliged her to make payments for 7,000 days. Another remarked that, if the partner was retired, 10 percent of their pension could be cut. People angrily remarked: "So they are saying to the retired, die."

In another meeting between the representatives of the women's cooperatives and the public officers, the women insistently asked the public officers why the board members of cooperatives could receive salaries, but not be registered with the state social-security benefits. Someone said that the members were not rich people; did not have access to any social-security program, and having such benefits through the board of the cooperative was essential for them.

The public officer explained, in what women sitting around me saw as a patronizing manner, that they had banned the provision of social-security benefits to cooperative board members, because they did not want the system to be “abused.” The language of “abuse” was similar to previous remarks that had located social security in the sphere of unnecessary costs. In response to challenges from the floor, he resorted to phrases such as “preventing people from getting something that their work did not justify” and argued that the law aimed to make sure that self-serving acts on the part of individuals did not implode the system from within. He appeared surprised when women demanded more of a rights-based explanation and implied that “the system” was a natural order not to be disturbed and an order, which seemed to select the “deserving” ones for social-security benefits: In his words, it was not only that the system built on individual responsibility for self and on workfare instead of welfare (Bob Jessop 1999), there also seemed to be a hierarchy among different types of labor, only some of which qualified a working person for social security. These exchanges allowed me to see how women recognized the problems with the discourse and the implications of the idea of individuals fending for themselves.

It was not necessarily that the women in these situations were hypocritical. On the contrary, meanings attached to social security could shift in this dramatic manner because of the crucial characteristics in the language that accompanies becoming “rational” entrepreneurs. Once again, these exchanges were not the sole cause of dizzying switches in the way in which social security was evaluated. Together with the general discourses and everyday practices, they extended the ideal of the self-sufficient individual to the lives of these women. As a result, they became accustomed to narrating stories of opportunities and challenges as they attempted to make sense of their circumstances. This neoliberal citizenship assumes capacity for calculations

based on self-interest and responsibility. However, the contradictions in the same women's narratives, their resistances, as well as the broader economic circumstances – which themselves do not validate the lexicon of the calculating, rational, and hard-working women – show that these processes are neither stable nor free of challenges.

GENDERING RESPONSIBILITY

The same women, who are expected to conduct entrepreneurial activity based on individual resources in a market economy, are also supposed to be responsible familial subjects, using their income for their loved ones. Suad Joseph (1996, 2000) argues, for the case of the Middle East, that family plays a significant role in the construction of women (and men's) selfhoods, citizenships and rights. Accordingly, contradictions between gendered norms of familial responsibility and individualist understandings of market performance prevent especially women's entry into the labor force. I propose that this is not a contradiction bound to this specific region. The coexistence of these seemingly contradictory logics should be understood in terms of the hidden gender transcripts of neoliberal subjectivity. During the fieldwork, the paradoxes of assuming a demarcation between home and work, and individual aspirations and familial responsibilities became clear when women talked about experiences of motherhood and family.

On a trip to a bazaar with a field officer, we met with a woman who sold women's and men's undergarments. When the field officer had first met her, she had been abandoned by her husband, living with her two children in a makeshift hut. For a month, the field officer took her

to a bazaar every week so that she would get used to becoming a seller. She told me how she cried the entire time, but said that she was a mother, and that there was really no other option to take care of her children. At the end of the month, she went to a wholesale merchant who was known for his good prices. The first time she visited him, he yelled at her that he sold merchandise in tons and that he was not interested in small business. She left the shop desolate, but other places were so expensive that she had to go back. When she called again, she talked with his assistant and explained that she was a single mother with two children. The next time she visited, the man, who in the meantime had learned her story, apologized and broke his practice of selling only in tons. In this case, she was able to obtain merchandise because she was a mother and because the merchant sympathized with her obligation to take care of her children. On the one hand, the woman was able to strike a patriarchal bargain and form a strategy that would help her. On the other hand, the fact that this exchange took place within the limitations of a series of assumptions about women's labor contributed to the reproduction of these assumptions. It was not entrepreneurial potential, but rather entrepreneurial obligation tied to gendered responsibility for family care, that framed her economic activity.

In relation to a different program where women are given technical advice for their entrepreneurial activities, several officers told me another story that is of interest here. The wife of a shop owner had been preparing dowry sets (of linens, towels, and other embroidered household textiles) for her friends and extended family for a while, when people began asking her to turn this "pastime" into a business. She received assistance from the organization and started a successful business. Yet, she was part of a patriarchal household, and there was always the danger that, if her husband became jealous, she would have to terminate the work. Therefore, she continued to downplay her success so that the delicate balance at home would not be upset.

The first person, who told me this story said that she did not necessarily agree with the household setup in which the woman operated. Still, she praised the woman for her ability to juggle familial circumstances with her business savvy. In this particular example, the woman was not obliged to make money, but she wanted to work. She could do so by continuing to highlight her gendered role within the family. Once again, economic activity was constructed around and, therefore, reproduced existing gender norms.

These examples, in which women strategically juggle income-generating activity and homemaking, reveal how the neoliberal assumption of an isolated and self-sufficient individual is actually one that is predicated on an unequal division of labor between sexes, because it ignores them. In the case of development programs, Lamia Karim's (2011) work in Bangladesh has documented how those programs targeting women's businesses can rely on existing gender norms in communities. In the case of Turkey, government officers have also emphasized how women generating income were more likely to spend it on their children and families, and how microcredit offered them the chance to do so without disrupting their household responsibilities.¹¹ Differently from Karim's study, in these two organizations, the officers voiced awareness of the problems with claims about women contributing more from their earnings to the well being of their families. They made sure that I understood they used the language selectively and strategically, in their interactions with funding agencies or government officials, when they were seeking support for policies that would improve women's conditions. Notwithstanding this subtlety in their use of the language of sacrificial mothers and the gratitude many women felt to the NGO officers who reached out to them when no one else did, they still elucidated gendered paradoxes. The construction of women as potential entrepreneurs and sacrificial mothers and wives emerges precisely because discourses of individual responsibility

do not work in real life. Despite the intentions of NGO officers and women themselves, when state institutions of redistribution are being ideologically challenged and physically dismantled, citizenship becomes gendered in a way that asks women to be innovative in taking care of themselves and their families, because this is what they are “naturally” inclined to do.

These examples show a paradoxical overlap between existing gender norms, individual entrepreneurial activity, and the structural and discursive changes in the economy that bring these two together. Yet, women also inserted their own stories into narratives of success; they recognized the limits in the discourses of self-made women and the costs of staying afloat. Even when they were actively participating in the construction of their own neoliberal subjectivities, their narratives revealed the contingency of the process.

During a visit to one of the organizations, I helped make phone calls to candidates for a national entrepreneurship prize. We asked the candidates how their small businesses had changed their lives. The expectation was to elicit stories about how they had become confident women and improved their self-respect. I must have sounded too sympathetic when I made the calls because initially all I heard were complaints of exhaustion and decreased time for family and friends. After the first few phone conversations, I decided to speak in a more distant tone and asked about positive and negative changes in their lives so that I could maximize their chances of getting the award. The stories of innovation and empowerment belonged on the form, while other, more negative experiences did not even though they came embroiled with one another.

In the interviews I conducted for my own research, women also questioned this demarcation in different ways, ranging from elaborate descriptions of social isolation to exhaustion. They also talked of the help they received from other family members. In one case, I interviewed two sisters, who proudly recounted their success story of starting a small beauty

salon. We were conversing in the shop, frequently interrupted by their young children. The older sister explained that the children usually stayed with their grandmother, but that they had not been able to make this arrangement for that day. Later, when the conversation turned to their family's story, the younger sister said: "One person's success equals another's slavery." She explained how they could not have worked, had it not been for their own mother who cooked for them, cleaned their houses, and looked after their children. She acknowledged that nobody recognized this cost. Even they had forgotten to include this detail in their own business story.

These instances reveal how the assumption of sacrificial motherhood is an integral, yet invisible part of the entrepreneurial neoliberal citizen. These women are expected to continue their familial obligations alongside their income-generating activities. Frequently their ability to do the second depends on guaranteeing that they can continue performing the first. If it was not them who could perform their familial obligations, then it was an arrangement with another woman that lifted the burden off their shoulders, but this did not change the gendered division of labor at home.¹² Focusing only on women's income-generating activity would have rendered this complementarity invisible.

As indicated before, these microenterprises also suffer from the same invisible complementarity. Many women start similar small businesses, such as sewing, cooking, jewelry making, and the sale of beauty and cleaning products (Ecevit 2007). Although some programs attempt to diversify these business preferences through training, choices remain limited, given the gendered divisions of household reproductive work. Similarities in the microenterprises can also create a crowding-out effect, driving prices down and restricting further growth potential, which becomes worse as a result of periodic economic fluctuations. In fact, performance analysis of micro and small enterprises reveals their higher precariousness in times of economic crises,

rendering misguided the hopes placed on them for poverty alleviation (Şemsa Özar, Gökhan Özerten, Zeynep Burcu İrfanoğlu 2008). Thus, the ideal neoliberal subjectivity is not only gendered, but this internal contradiction makes it also less likely that women will achieve its promises of improved private and public status.

These vignettes reveal two fundamental aspects of neoliberal subjectivity, rendered invisible if the discussion is limited to the cultivation of entrepreneurial, market-capable individuals. First, women's narratives show that they are not really expected to be isolated individual decision makers. They are to be market savvy in service of their families. Thus neoliberal subjectivity is a gendered, familial one, even if it does not appear to be so. Second, this dual expectation from women points also to a crisis of the discourse of individual success through hard work. These women work extremely hard, but given their limited choices and the general economic circumstances, very few can actually make it.

CONCLUDING REMARKS

Over the last few decades, neoliberal logic has vigorously promoted the value of individual rationality, responsibility, and entrepreneurial skills. The dismantling of social protection is justified on the basis that individuals should have the capacity to fend for themselves.

Expectations that women become self-governing citizens fit within this logic. Civil-society initiatives that cater to this expectation, albeit with different motivations, provide a fruitful venue for discussing the logical limits and practical implications of the model of the economic, hard-working, and self-governing citizen.

This contribution has drawn on literature critiquing the neoliberal paradigm and the development programs couched in their logic, particularly those focusing on microcredit programs. This study differs from and adds to the body of knowledge emerging from them in two interrelated ways. First, it takes up the case of Turkey, where the consolidation of the neoliberal state has already happened. This context provides for a coherent articulation of neoliberal citizenship ideals, that is the discourses and practices that formulate expectations of citizens' conduct. It makes sense to talk in terms of neoliberal citizenship, generalized discourses of individual responsibility as well as familial support, only in the context of an economic environment which espouse it as much as these programs, if not more.

Second, in this study, I am not interested in poverty-alleviation programs in general or nor specifically in microcredit. Most ethnographic work available explores the relations between domestic actors and international NGOs, as they interact in the provisioning of microcredit to the poor. My focus has been on the idea of entrepreneurship and entrepreneurial women, emerging out of local programs of women's empowerment through market-related activities. So the focus was both narrower and wider: Narrower in the sense of working with actors who put their gender sensitivities before poverty alleviation; wider in the sense that I have looked at a terrain, which includes microcredit but is not limited to it.

There are two advantages of this particular focus. It reveals the hidden gender transcripts of the market-based understanding of neoliberal citizenship. And it does so in the context of programs, whose own officers would not wholeheartedly buy into its logic. The procedures and requirements of these initiatives, their narratives about entrepreneurship, individual self-sufficiency, and rationality, reveal tense gendered impossibilities of the neoliberal citizen. The expectation from women to become entrepreneurs, whose rationality is defined by self-

sufficiency and market savvy, reproduces neoliberal norms for citizens. Yet, the same women are also expected to take care of their families. It is because of the practical failure of a market-based notion of individual self-sufficiency that we see the hidden gendered transcripts of neoclassical economic assumptions. Both the officers and the beneficiaries participate in the construction of these subjectivities even when their intentions may vary greatly. Yet organization members' and beneficiaries' own narratives and everyday implementation reveal sharply the inconsistencies of models of neoliberal citizenship and the contingency of these subjectivities.

In sum, the analysis of everyday practice provides us with a new space for rethinking theoretical and practical bottlenecks in existing neoliberal discourses. Taking into account real experiences can open up novel paths to thinking about relations between gendered assumptions and expectations from individuals in the market space.

Özlem Altan-Olcay

Koç University – International Relations

Rumelifeneri Yolu Sarıyer, İstanbul, Sarıyer 34450

Turkey

E-mail: ozaltan@ku.edu.tr

NOTE ON CONTRIBUTOR

Özlem Altan-Olcay has received her PhD in political science from New York University. She is currently Assistant Professor at Koç University in İstanbul, Turkey. She has published articles in

Middle Eastern Studies, National Identities, Citizenship Studies, New Perspectives on Turkey, and *British Journal of Middle Eastern Studies*. Her research interests include transnational class formations, politics of expertise, gender, gender and labor, and citizenship.

ACKNOWLEDGMENTS

This research has been made possible by a grant from Middle East Research Competition. I would like to thank the officers of KEDV and KAGİDER, who allowed me to conduct participant observation of their activities. I am especially grateful for the generous support by Berrin Yenice, Aylin Tuncel, Doğa Tamer, and Nuray Özbay, without whom the work would have been impossible. I would like to thank Nina Ergin, whose editorial suggestions were invaluable, and Şebnem Keniş, who transcribed most of the interviews. Additionally, I would like to express gratitude for the insightful suggestions provided by the anonymous referees as well as the guest editors of the special issue at *Feminist Economics*. Finally, I would like to thank all the women who shared their stories with me. All personal information that would allow the identification of interviewees has been removed.

REFERENCES

- Abu-Lughod, Lila. 2009. "Dialects of Women's Empowerment: The International Circuitry of the *Arab Human Development Report 2005*." *International Journal of Middle East Studies* 41: 83–103.
- Adaman, Fikret and Tuğçe Bulut. 2007. *500 Milyonluk umut hikayeleri: Mikro kredi maceraları* [Stories of hope for 500 million: Adventures in microcredit]. Istanbul: İletişim.
- Adaman, Fikret and Çağlar Keyder. 2006. *Poverty and Social Exclusion in the Slum Areas of Large Cities in Turkey*. Brussels: European Commission Employment, Social Affairs and Equal Opportunities.
- Adely, Fida. 2009. "Educating Women for Development: *The Arab Human Development Report 2005* and the Problem with Women's Choices." *International Journal of Middle East Studies* 41: 105–22.
- Altan-Olcay, Özlem. 2011. "Reframing the Ideal Citizen in Turkey. National Belonging and Economic Success in the Era of Neo-Liberalism." *New Perspectives on Turkey* 44 (1): 41–72.
- Altan-Olcay, Özlem. forthcoming. "The Figure of the Entrepreneurial Woman in Development Programs: Thinking through Class Differences." *Social Politics*. Bakker, Isabella. 2007. "Social Reproduction and the Constitution of a Gendered Political Economy." *New Political Economy* 12 (4): 541–56.
- Altan-Olcay, Özlem and Ahmet İçduygu. 2012. "Mapping Civil Society in the Middle East: The Cases of Egypt, Lebanon, and Turkey." *British Journal of Middle Eastern Studies* 39(2): 157-179.
- Bardasi, Elena and Quentin Wodon. 2010. "Working Long Hours and Having No Choice: Time Poverty in Guinea." *Feminist Economics*. 16(3): 45-78.

- Barry, Andrew. 2006. "Ethical Capitalism," in *Global Governmentality: Governing International Spaces*, edited by Wendy Larner and William Walters, 195–211. London: Routledge.
- Beneria, Lourdes. 1999. "Globalization, Gender and the Davos Man." *Feminist Economics*. 5(3): 61-83.
- Beneria, Lourdes, Maria Floro, Caren Grown, and Martha Macdonald. 2000. "Introduction: Globalization and Gender." *Feminist Economics* 6 (3): vii–xviii.
- Berik, Günseli. 1997. "The Need for Crossing the Method Boundaries in Economics Research." *Feminist Economics* 3 (2): 121–5.
- Boratav, Korkut. 1995. *İstanbul ve Anadolu'dan sınıf profilleri* [Profiles of class from Istanbul and Anatolia]. Tarih Vakfı Yurt Yayınları: Istanbul.
- Buğra, Ayşe and Çağlar Keyder. 2006. "The Turkish Welfare Regime in Transformation." *Journal of European Social Policy* 16 (3): 211–28.
- Buğra, Ayşe and Burcu Yakut-Çakar. 2010. "Structural Change, the Social Policy Environment and Female Employment in Turkey." *Development and Change* 41: 517–38.
- Burchell, Graham. 1996. "Liberal Government and Techniques of the Self," in *Foucault and Political Reason: Liberalism, Neo-Liberalism and Rationalities of Government*, edited by Andrew Barry, Thomas Osborne, and Nikolas Rose, 19–36. Chicago: University of Chicago Press.
- Callari, Antonio. 2004. "Economics and the Postcolonial Other," in *Postcolonialism Meets Economics*, edited by Eiman Zein-Elabdin and S. Charusheela, 113–29. London: Routledge.
- Cansoy, Mehmet. 2012. "Turkish Welfare State in the Neoliberal Era: Emergence of Class-Based Citizenship Regimes" MA thesis. Koç University.

- Dean, Mitchell. 1999. *Governmentality: Power and Rule in Modern Society*. London: Sage.
- Dedeoğlu, Saniye. 2010. "Visible Hands – Invisible Women: Garment Production in Turkey." *Feminist Economics* 16 (4): 1–31.
- Dimand, Robert W. 2004. "Classical Political Economy and Orientalism: Nassau Senior's Eastern Tours," in *Postcolonialism Meets Economics*, edited by Eiman Zein-Elabdin and S. Charusheela, 73–90. London: Routledge.
- Dufour, Mathieu and Özgür Orhangazi. 2009. "The 2000–2001 Financial Crisis in Turkey: A Crisis for Whom?" *Review of Political Economy* 21 (1): 101–22.
- Ecevit, Yıldız. 2007. *A Critical Approach to Women's Entrepreneurship in Turkey*. Ankara: International Labor Office.
- Eisenstein, Hester. 2005. "A Dangerous Liaison? Feminism and Corporate Globalization" *Science and Society* 69 (3): 487–518.
- England, Paula. 1993. "The Separative Self: Androcentric Bias in Neoclassical Assumptions," in *Beyond the Economic Man: Feminist Theory and Economics*, edited by Marianne Ferber and Julie Nelson, 37–53. Chicago: University of Chicago Press.
- Fine, Ben. 2003. "Neither the Washington Consensus nor the Post-Washington Consensus." In *Development Policy in the 21st Century – Beyond the Post-Washington Consensus*, edited by Ben Fine, Costas Lapavistas, and Jonathan Pincus, 1–27. London: Routledge.
- Folbre, Nancy. 2009. *Greed, Lust and Gender: A History of Economic Ideas*. Oxford: Oxford University Press.
- Folbre, Nancy and Julie A. Nelson. 2000. "For Love or Money – Or Both?" *Journal of Economic Perspectives* 14(4): 123–140.

- Foucault, Michel. 1991. "Governmentality," in *The Foucault Effect: Studies in Governmentality*, edited by Graham Burchell, Colin Gordon, and Peter Miller, 87-104. Chicago: University of Chicago Press.
- Goetz, Anne Marie and Rina Sen Gupta. 1995. "Who Takes the Credit? Gender, Power and Control Over Loan Use in Rural Credit Programs in Bangladesh." *World Development* 24 (1): 45-63.
- Gürses, Damla. 2009. "Microfinance and Poverty Reduction in Turkey." *Perspectives on Global Development and Technology* 8: 90-110.
- Hashemi, Syed M., Sydney R. Schuler, and Ann P. Riley. 1996. "Rural Credit Programs and Women's Empowerment in Bangladesh." *World Development* 24 (4): 635-53.
- Hersche, Joni and Leslie S. Stratton. 1994. "Housework, Wages, and the Division of Housework Time for Employed Spouses." *American Economic Review* 84 (2): 120-5.
- Hindess, Barry. 2002. "Neo-liberal Citizenship." *Citizenship Studies* 6 (2): 127-43.
- Hürriyet*. 2008. "Van'da 879 kadın iş sahibi oldu" [879 women in Van now have jobs]. September 2.
- Jessop, Bob. 1999. "The Changing Governance of Welfare: Recent Trends in Its Primary Functions, Scale, and Modes of Coordination." *Social Policy and Administration* 33 (4): 348-59.
- Joseph, Suad. 1996. "Gender and Citizenship in Middle Eastern States." *Middle East Report* 198: 4-10.
- . 2000. "Gendering Citizenship in the Middle East." In *Gender and Citizenship in the Middle East*, edited by Suad Joseph, 3-30. New York: Syracuse University Press.

- Karim, Lamia. 2008. "Demystifying Micro-Credit: The Grameen Bank, NGOs, and Neoliberalism in Bangladesh." *Cultural Dynamics* 20 (1): 5–29.
- . 2011. *Microfinance and Its Discontents: Women in Debt in Bangladesh*. Minneapolis: University of Minnesota Press.
- Karnani, Aneel. 2009. "Romanticizing the Poor Harms the Poor." *Journal of International Development* 21: 76–86.
- Keyder, Çağlar. 2004. "The Turkish Bell Jar." *New Left Review* 28: 65–84.
- . 2005. "Globalization and Social Exclusion in Istanbul." *International Journal of Urban and Regional Research* 29 (1): 124–34.
- Keyder, Çağlar and Zafer Yenil. 2011. "Agrarian Change under Globalization: Markets and Insecurity in Turkish Agriculture." *Journal of Agrarian Change* 11 (1): 60–86.
- Lawson, Victoria. 2007. "Geographies of Care and Responsibility." *Annals of the Association of American Geographers* 97 (1): 1–11.
- Medley, Joseph and Lorraine Carroll. 2004. "The Hungry Ghost: IMF Policy, Global Capitalist Transformation, and Laboring Bodies in Southeast Asia," in *Postcolonialism Meets Economics*, edited by Eiman Zein-Elabdin and S. Charusheela, 145–64. London: Routledge.
- Murray Li, Tania. 2005. "Beyond 'the State' and Failed Schemes." *American Anthropologist* 107 (3): 383–94.
- . 2007. *The Will to Improve: Governmentality, Development, and the Practice of Politics*. Durham: Duke University Press.
- Nelson, Julie. 1996. *Feminism, Objectivity, and Economics*. London: Routledge.

- Olmsted, Jennifer. 1997. "Telling Palestinian Women's Economic Stories." *Feminist Economics* 3 (2): 141–51.
- . 2004. "Orientalism and Economic Methods – (Re)Reading Feminist Economic Texts," in *Postcolonialism Meets Economics*, edited by Eiman Zein-Elabdin and S. Charusheela, 162–82. London: Routledge.
- Olson, Josephine E., Irene Hanson Frieze, and Ellen G. Detlefsen. 1990. "Having It All? Combining Work and Family in a Male and a Female Profession." *Sex Roles* 23 (9/10): 515–53.
- Öniş, Ziya. 2012. "The Triumph of Conservative Globalism: The Political Economy of the AKP Era." *Turkish Studies* 13(2): 135-152.
- Özar, Şemsa, Gökhan Özerten, Zeynep Burcu İrfanoğlu. 2008. "Micro and Small Enterprise Growth in Turkey: Under the Shadow of Financial Crisis." *Developing Economies*. 46 (4): 331–62.
- Polanyi, Karl. 2001 (1944). *The Great Transformation: The Political and Economic Origins of Our Time*. Boston: Beacon Press
- Rankin, Katherine. 2001. "Governing Development: Neoliberalism, Microcredit, and Rational Economic Woman." *Economy and Society* 30 (1): 18–37.
- . 2002. "Social Capital, Microfinance, and the Politics of Development." *Feminist Economics* 2 (1): 1–24.
- Rose, Nikolas and Peter Miller. 1992. "Political Power beyond the State: Problematics of Government." *British Journal of Sociology* 43 (2): 173–205.
- Roy, Ananya. 2010. *Poverty Capital: Microfinance and the Making of Development*. New York: Routledge.

- Saith, Ashwani. 2006. "From Universal Values to Millennium Development Goals: Lost in Translation." *Development and Change* 37: 1167–99.
- Sakallıoğlu, Ümit Cizre and Erinc Yeldan. 2000. "Politics, Society, and Financial Liberalization." *Development and Change* 31: 408–581.
- Silvey, Rachel and Rebecca Elmhirst. 2003. "Engendering Social Capital: Women Workers and Rural-Urban Networks in Indonesia's Crisis." *World Development* 31 (5): 865–79.
- Somers, Margaret. 2008. *Genealogies of Citizenship: Markets, Statelessness, and the Right to Have Rights*. Cambridge: Cambridge University Press.
- Turkish Statistics Institute. 2014. *Household Labor Force Survey Results*.
http://www.tuik.gov.tr/PreTablo.do?alt_id=1007
- Weber, Heloise. 2002. "The Imposition of a Global Development Architecture: The Example of Microcredit." *Review of International Studies* 28 (3): 537–55.
- . 2004. "The 'New Economy' and Social Risk: Banking on the Poor?" *Review of International Political Economy* 11 (2): 356–86.
- White, Jenny. 1994. *Money Makes Us Relatives: Women's Labor in Urban Turkey*. Austin: University of Texas Press.
- World Bank. 2009. *Female Labour Participaton in Turkey: Trends, Determinants and Policy Framework*. Report No. 48508-TR. Washington, DC: World Bank Human Development Sector Unit.
- Yazıcı, Berna. 2008. "Social Work and Social Exclusion in Turkey: An Overview." *New Perspectives on Turkey* 38: 107–34.
- Yörük, Erdem. 2012. "Welfare Provision as Political Containment: The Politics of Social Assistance and the Kurdish Conflict in Turkey." *Politics and Society* 40(4): 517-547.

- Yükseker, Deniz. 2006. “Severed from Their Homeland and Livelihoods: The Internal Displacement of Kurds in Turkey as a Process of Social Exclusion,” in *Poverty and Social Exclusion in the Slum Areas of Large Cities in Turkey*, edited by Fikret Adaman and Çağlar Keyder, 41–54. Brussels: European Commission Employment, Social Issues and Equal Opportunity DG.
- Zaman*. 2008. “Muğlalı kadın girişimciler sertifika aldı.” [Women entrepreneurs from Muğla awarded certificates.] November 8. <http://www.zaman.com.tr/haber.do?haberno=758281>
- Zaman*. 2009. “Elazığ'da mikro kredi uygulama merkezi açıldı.” [A microcredit center has been opened in Elazığ] October 10. <http://www.zaman.com.tr/haber.do?haberno=904851&keyfield=6D696B726F6B72656469>
- Zein-Elabdin, Eiman. 2001. “Contours of a Non-Modernist Discourse: The Contested Space of History and Development.” *Review of Radical Political Economics* 33 (3): 255–63.
- Zein-Elabdin, Eiman and S. Charusheela. 2004. “Introduction: Economics and Post-Colonial Thought,” in *Postcolonialism Meets Economics*, edited by Eiman Zein-Elabdin and S. Charusheela, 1–18. London: Routledge.

NOTES

¹ The main offices of the organizations are located in Istanbul. KEDV had local branches in the greater Marmara region while KAGİDER also ran an office in Brussels, for EU relations. Both are connected to various networks that span Turkey and organize outreach programs.

² Even though the concept was not clearly defined, the organizations' activities revealed a definition that included control of money and ability to make decisions (Anne Marie Goetz and Rina Sen Gupta 1995) as well as broader goals such as economic security, evading family domination and legal awareness (Syed M. Hashemi, Sidney R. Ruth Schuler, and Ann P. Riley 1996).

³ Class positions and educational backgrounds showed variation. Because KEDV ran a microcredit program, they catered more to poorer women with less formal schooling while KAGİDER's training programs reached women with more financial means and higher level diplomas. These differences also influenced women's businesses. While most opened bazaar stands or neighborhood beauty salons, the smaller number with professional experience and higher education went for consultancy and hospitality. The women who worked in the organizations came from various backgrounds. In the central offices, they were mostly college graduates and, on average, younger. In KEDV, there were also a number of field officers, mostly retired, middle-age women, with established connections to the districts where they worked. For the implications of the class positions of the officers, consult Özlem Altan-Olcay (forthcoming).

⁴ Consult Özlem Altan-Olcay and Ahmet İçduygu (2012) for the civil society scene in the region at large and what outside funding means for advocacy networks.

⁵ Studies of the last decade show a shift: AKP, the governing political party, has introduced new informal and formal redistribution mechanisms and increased public expenditure on health and education (Ziya Öniş 2012), but these have been formulated in terms of social aid, creating political dependency (Erdem Yörük 2012).

⁶ For instance, in 2007 the Turkish Economy Bank (Türk Ekonomi Bankası [TEB]), the Association of Young Executives and Businessmen (Genç Yönetici ve İşsadamları Derneği [GYİAD]), and the UNDP together started a microcredit program targeting young potential entrepreneurs and investors. HSBC has made agreements with the Turkish Foundation for Waste Reduction (Türkiye İsrafi Önleme Vakfı [TİSVA]) as well as with the Community Volunteers Association (Toplum Gönüllüleri Vakfı [TOG]). The collaboration of TİSVA with the Turkish Grameen Bank resulted in fifty-six microcredit branches by the end of 2009 and close to 30,000 loan recipients since 2003. This is a modest number, compared with programs elsewhere.

⁷ These include the Ministry of Industry and Commerce's Küçük ve Orta İşletmeleri Geliştirme ve Destekleme İdari Başkanlığı (Office of Support for Small and Medium Enterprises [KOSGEB]), which train and fund individual initiatives for small enterprises; the Social Assistance and Solidarity Fund, which administers conditional cash-transfer programs and training for women's individual and collective entrepreneurial activities; and various collaborations with the UNDP and World Bank that release funds for microfinance.

⁸ This happens either individually or the candidates form a group.

⁹ I did not attend committee meetings where women were denied the credit, because those refusals, if they happened, took place before this stage.

¹⁰ Until recently, for those in the formal sector, a fragmented and hierarchical pension system prevailed, differentiating between public and private sector workers as well as business owners. Switching between them also meant dramatic changes in individual premiums, the number of years of contribution, as well as the value of the pension. Employers are expected to contribute to

the system from employees' gross salaries. See Mehmet Cansoy (2012) for further details on the Turkish case as well as comparison with European models.

¹¹ Consult "Van'da 879 kadın iş sahibi oldu." September 2, 2008. *Hürriyet*

<http://hurarsiv.hurriyet.com.tr/goster/ShowNew.aspx?id=9802197> and "Muğlalı kadın girişimciler sertifika aldı." Nov 8, 2008. *Zaman*.

<http://www.zaman.com.tr/haber.do?haberno=758281> (last accessed July 2, 2014) for two of examples, where women's entrepreneurial work is articulated in connection with "support for the family budget."

¹² This story crosscuts cultures. Studies show that women in the Global North and South undertake a heavier share of household labor, whether they have a paid job or not. In fact, this factor goes also explains job choices outside of home. For studies of labor participation and unequal division of household labor, consult Josephine E. Olson, Irene Hanson Frieze, and Ellen G. Detlefsen (1990); Joni Hersche and Leslie L. Stratton (1994); also for gendered time poverty; see Elena Bardasi and Quentin Wodon (2010).