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**Precarization, Genderization  
and Neotaylorist Work**

How Global Value Chain Restructuring Affects  
Banking Sector Workers in Brazil

Martina Sproll



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## **Precarization, Genderization and Neotaylorist Work**

### **How Global Value Chain Restructuring Affects Banking Sector Workers in Brazil**

Martina Sproll

#### **Abstract**

The transnationalization of financial markets impacted on the fragmentation and recomposition of value chains which induced comprehensive processes of outsourcing and the commodification of bank services. This paper explores how this translates into the sectoral and internal reorganization of Brazilian banks and how work organization and social relations are affected. The case of (bank-owned as well as outsourced) call center not only reflects changes in the importance and form of service relations but also shapes a neotaylorist reorganization of the labor process and the respective modes of control. As a result, a complex process of precarization and segmentation of the work force can be observed which impacts on new lines of inequality related to categories like gender, class and race. The analysis is based on a theoretical approach which refers to Michael Burawoy's concept of the "politics of production" and categories of Pierre Bourdieu's social theory like symbolic violence. This allows an analysis of power relations which also includes the dimension of identities. Thus a more fine-grained insight can be gained on how transnational restructuring affects redistribution on a macro, meso and micro level.

**Keywords:** Brazilian banking sector | outsourcing | recomposition of work force | gender, class and race relations

#### **Biographical Notes**

Martina Sproll is a post-doctoral researcher at [desiguALdades.net](http://desiguALdades.net) in Research Dimension I: Socio-economic Inequalities. She holds a Ph.D. in Sociology from the Johann Wolfgang Goethe-University in Frankfurt. Between 2000 and 2008 she was a researcher at the Frankfurt Institute of Social Research (IfS). In this period her research focused on transnational production networks in the worldwide IT and electronics industries, especially in Eastern Europe and Latin America (Production and Gender Regimes in Electronics Manufacturing Services in Brazil and Mexico). In the context of a research project at the Philipps-Universität of Marburg on the German pharmaceutical and biotech industry she developed a theoretical approach on labor and gender politics which has been applied and further elaborated in this working paper. Her main research interests are transnationalization of production and services, labor sociology and regulation of labor markets, gender relations, sociology and economy of Latin America, and social inequalities. She has also been a trade union activist (as an electronic technician and member of the workers council in a German steel mill) and labor educator since the 1980s.

## Contents

|           |                                                                                                     |           |
|-----------|-----------------------------------------------------------------------------------------------------|-----------|
| <b>1.</b> | <b>Introduction</b>                                                                                 | <b>1</b>  |
| <b>2.</b> | <b>Theoretical Approach</b>                                                                         | <b>1</b>  |
| 2.1.      | Michael Burawoy: “The Politics of Production”                                                       | 2         |
| 2.2.      | Pierre Bourdieu’s Framework: A Key Building Block for a Gender Sensitive Labor Politics Approach    | 4         |
| <b>3.</b> | <b>Outsourcing in the Brazilian Banking Sector</b>                                                  | <b>6</b>  |
| 3.1.      | Relations of Production                                                                             | 7         |
| 3.1.1.    | <i>The Brazilian Financial Sector in the Light of Liberalization and Transnationalization</i>       | 7         |
| 3.1.2.    | <i>Impact of Sectoral Structures and Changes on the Work Organization</i>                           | 9         |
| 3.1.3.    | <i>Outsourcing as a Fundamental Strategy of Restructuring</i>                                       | 12        |
| 3.1.4.    | <i>A New Economy of Service Relations and the Social Segmentation of Customers</i>                  | 15        |
| 3.1.5.    | <i>Flexibilization of Sector Boundaries – The Case of Telemarketing</i>                             | 19        |
| 3.1.6.    | <i>Relations of Power and Industrial Relations</i>                                                  | 22        |
| 3.2.      | Relations in Production I                                                                           | 24        |
| 3.2.1.    | <i>The Gender Dimension of Bank Restructuring – Entanglements of Relations in and of Production</i> | 24        |
| 3.2.2.    | <i>The “Diversity Map” – Negotiated Entanglements of Gender, Class, and Race</i>                    | 29        |
| 3.3.      | Relations in Production II – The Case of Call Centers                                               | 32        |
| 3.3.1.    | <i>Neotaylorist Work Organization and Control of Immaterial Service Work</i>                        | 32        |
| 3.3.2.    | <i>Division of Labor Between External and Internal Call Centers</i>                                 | 36        |
| 3.3.3.    | <i>The Profile of Outsourced Call Center Operators</i>                                              | 38        |
| 3.3.4.    | <i>Recomposition of the Labor Force: Images, Identities and Persisting Inequalities</i>             | 39        |
| <b>4.</b> | <b>Conclusions</b>                                                                                  | <b>42</b> |
| <b>5.</b> | <b>Bibliography</b>                                                                                 | <b>44</b> |

## 1. Introduction

The labor market and the social organization of (paid and unpaid) work always have been central for the production and reproduction of social inequalities. However, the increasing transnationalization in the last decades has changed conditions for the regulation of labor markets, the reproduction of labor and social power relations, which in turn also impacts on the emergence of new lines of inequality. This holds true not only for industrial production but also for the transnationalization of services, which for a long time have been analyzed within national markets and viewed as purely domestically-driven.

In this paper I will focus on the restructuring of global value chains in the financial sector and its impact on social changes in the Brazilian banking sector. I will reconstruct a “neotaylorist” regime of service relations based on a case study of internal and outsourced call centers of Brazilian banks. The empirical findings are mainly based on my research carried out in São Paulo in 2011 and 2012. In the second phase of my field work in 2012, I conducted 48 in-depth interviews with 65 persons, including 22 interviews with workers of 3 bank-owned and 9 outsourced call centers, 12 interviews with activists of three trade unions, 7 with managers/representatives of employers’ associations (banking and telemarketing sector) and 5 interviews with representatives of consultants/lawyers/research institutes. Additionally, I was permitted to visit and observe on-site 6 call centers, two of which were owned by banks.

Following my articulation of a theoretical approach based on Michael Burawoy’s concept of politics of production and categories of Pierre Bourdieu’s social theory outlined in the next section (2.), my analysis of restructuring and outsourcing in the Brazilian banking sector (3.) is divided into two parts: the “relations of production” (3.1.) which mainly include the economic and political regulation of sectoral conditions of the banking sector and the “relations in production” (3.2.) which focus on the work organization and social relations inside the call center as well as on the recomposition of the labor force and the construction of identities in relation to gender, class and race.

## 2. Theoretical Approach

An adequate theoretical concept for this study should integrate different dimensions such as restructuring on a global level, changes in the work organization, regulation of labor markets, the organization of reproduction of the work force, gender relations, or changes in subjectivity. That means we need an integrative concept of labor politics, which does not only include the specific economic, social and political context on the

international, national and regional/local level but also connects this context to the analysis of changes in the organization and regulation of the labor process itself. But, by doing so, power relations and hierarchies with regard to categories like gender, class and race, thus to different lines of inequality, do not automatically come into view. Therefore we need further amplification and new perspectives through interdisciplinary and multidimensional approaches.

I suggest a theoretical concept which on the one hand is based on Michael Burawoy's "politics of production" (1985) and on the other hand on categories of Pierre Bourdieu's social theory like "field", "capital", "habitus", "illusio" and "symbolic violence". As both Burawoy and Bourdieu (to a less extent) do not systematically integrate the significance and dimension of gender relations, nor do they fully address racial discrimination, we also need a perspective of feminist critique and inclusion of findings of research on gender and racial relations (Funder and Sproll 2012; Sproll 2010). These developments are particularly important for understanding the highly gendered relations in the new service industries which are the subject of this study.

### **2.1. Michael Burawoy: "The Politics of Production"**

Michael Burawoy's work, which was developed in the context of the Labor Process Debate in the beginning of the 1980s, contributed fundamentally to the current understanding of domination and transformations in workplace relations. He offers one of the few theory-based concepts of labor politics with respect to a "political economy of production" (Burawoy 1984). It allows focusing on the labor process on the one hand and on the other hand understanding the interdependencies of the shop floor and the regulating institutions inside and outside the factory. In doing so, we can integrate the economic, social and political/institutional context into our analysis. Burawoy conceptualizes the firm as a sphere of political conflicts and negotiation. His basic assumption is to comprehend the labor process not as determined by technology but as a set of social relations that are configured and reproduced inside the company. Negotiation and conflict regulation always include an imponderable dynamic and contingency in which the respective political power relationships and regional conditions come into effect. He calls the space inside the company, where different internal as well as external influences are conciliated and regulated "*relations in production*" and distinguishes these from the firm-external "*relations of production*" (Burawoy 1985: 7-19, own emphasis). Through the latter, he addresses the general conditions for reproduction of social relations, "through which surplus is appropriated and redistributed" (Burawoy 1984: 31). He understands regulation as realized through the political and ideological apparatuses of production, whereby the state plays a major



role. This makes clear that Burawoy's neo-Marxist analysis strongly refers to Althusser, Poulantzas and Gramsci (Burawoy 1979, 1984, 1985).

Based on a process of negotiation and struggles inside the company and given variable historical, geographical, political, social and economic conditions for regulation and the specific configuration of the variable internal and external influences, different "regimes of production"<sup>1</sup> evolve. Burawoy defines the following constitutive determinants of a "factory regime" (Burawoy 1985: 17-19):

- (1) The labor process itself
- (2) The mode of reproduction of labor power
- (3) State politics
- (4) The market forces (form of competition between companies and their relations to state and market)
- (5) The wider political and economic forces on an international level

Burawoy thus provides analytical instruments to conceptualize the translation and interrelation of power structures and power relations on the shop floor level with institutions like the state, the social organization of reproduction, the family organization, the labor market, industrial relations, specific sectoral configurations or the dynamics of transnationalization. Burawoy's concept of politics of production in this sense helped not only to politicize debates in the field of labor and industrial sociology, which all too often limited research to the micro level of specific companies. It also offers more refined instruments for the analysis of interdependencies of the micro, meso and macro level what therefore also could be a link to and an enhancement of regulation theory, which predominantly operates on an abstract macro level (see Sproll 2013; Bieling 2012). But there are also some important deficiencies which require some adaptations and amplification of the theoretical scope. Burawoy's concept still appears as too monolithic and oversimplified for an adequate analysis of negotiation processes and struggles on the shop floor. Most notably we have to state that categories like gender and race have not been integrated systematically.<sup>2</sup> Actually, in his own studies, he privileges industrial, male, and white workers which appear as much as a homogeneous group as supervisors and managers (cf. Araujo Guimarães and Guimarães 1991). As a result, various lines of inequalities and differences become invisible like gender

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1 Burawoy specifies the term "production regime" as "factory" regime (1985: 8). As I perceive this term to refer to a locally restricted industrial realm, I prefer the term "production" regime which encompasses the service sector (but agriculture as well).

2 For a broader discussion see Sproll 2010 and Funder and Sproll 2012.

hierarchies, racial and ethnic relations, the significance of education and qualification, or organizational hierarchies as well as sectoral differences. One can assume that i.e. in the services sectors like finance and banking or in other fields of work like home- and care work we find specific and different conditions and configurations than in traditional industry branches. And we can assume that a well-educated, male, white middle-class employee in a unionized company has other and better (individual and collective) means of negotiation than a subcontracted, black, semi-skilled, female line worker would have.

In addition to shortcomings in the understanding of the role of gender in the workplace, there is a broader feminist critique of Burawoy's approach because it neglects the importance of gender in the "relations *in* production", limiting it to the sphere of family organizations and social reproduction. Thereby, on the one hand, he underestimates the importance of gender relations in the work place which express themselves in a persistently hierarchical gender division of labor. This highlights the gendered power relations which are constitutive for the technical and social organization of the labor and production process. Interestingly, by situating gender in the sphere of social reproduction (as part of the "relations *of* production"), on the other hand he offers some important starting points for a systematic integration of a gender perspective in his concept as he mentions the reproduction of labor power as one of the determinants of a production regime. If we take this into account (contrary to Burawoy himself), we have to integrate the regulation of the wage relation, the social (and gendered) form of labor markets, the organization of industrial relations, but we also have to consider the forms of private households and families, the organization of child care and the care of elderly or sick household members (cf. Sproll 2010). In doing so, the social gender division of labor appears as an integral and indispensable part of the shaping of production regimes, which always constitute themselves as well as gender regimes.

## **2.2. Pierre Bourdieu's Framework: A Key Building Block for a Gender Sensitive Labor Politics Approach**

Beyond Burawoy, there is an approach that helps develop a comprehensive theoretical approach to labor politics that is sensitive to gender and race. Bourdieu's categories "field", "capital", "habitus", "illusio" and "symbolic violence" are particularly suitable, since it not only supplies the linkage between the symbolic level with the structural, which occupies an outsized position in Burawoy's analysis. This allows a more finely grained analysis of power relations and inequalities on different levels. The term "field", for instance, indicates a structured social space with specific configurations, rules (*nomos*), schemes of domination, ways of legitimation, representations, and so on



(Bourdieu and Wacquant 1996: 127). The specific structures of a field are constructed through social practices, more concretely through struggles for positions of power within the field. In this sense fields are shaped by social relations and intersect and overlap with other fields. As Bourdieu understands fields to be “relatively autonomous” from the wider social space and according to his own studies about the economic field (Bourdieu 1998a: 188), we can conceptualize the branch as a “relatively autonomous field”. It is characterized through specific actors and institutions like companies, lobby groups, financial markets, labor agencies, a labor market with a specific (i.e. gendered or racialized) social form and qualification profile, a specific division of labor (i.e. supply chains, supplier-networks, customer relationships, degree of transnationalization), gender beliefs, or – not least – the state politics. Thus, the field of a branch can be comprehended as part of the “relations of production” (in Burawoy’s term).

Similarly, the company as a relatively autonomous field (Bourdieu 1998a: 191) itself would correspond with Burawoy’s “relations *in* production”, but the concept of field offers a wider comprehension of social practices which produce and reproduce specific power relations. A further differentiation can be achieved by a horizontal and vertical subdivision of the company (cf. Hofbauer 1992). In doing so, on a horizontal level we can distinguish groups of employees in similar positions like supervisors or knowledge workers of an IT-department from production workers, front office from back office workers, permanent from subcontracted staff. On a vertical axis we can visualize all positions in the hierarchy of a specific subfield (i.e. a department). Consequently we can take into account distinctive features in relation to the labor process and qualification requirements as well as habitual disposition structures and specific rules and games in different departments (for instance in call centers of banks). It can be expected that different forms of hierarchies, modes of control, performance goals or self-expectations generate different forms of social relations and hierarchical structures in different subfields which also determine their position within the company or the value chain. Another fundamental advantage of vertical and horizontal differentiation of subfields can be seen in the analysis of gender structures. On a vertical axis this refers to a hierarchical gender division of labor which i.e. expresses itself in the exclusion of women from executive positions. On a horizontal axis we can also take into consideration differentiations within gender or ethnical groups, which might express themselves through status, habitus formation, distinctive interests and power positions, or, to use Bourdieu’s concept of “capital”, the disposition of resources of economic, social, cultural and symbolic capital. This concept plays a crucial role for an analysis of power relations in all kinds of fields which goes beyond a purely economic dimension but also includes cultural and symbolic orders and dynamics (Bourdieu 1997: 49-52).

Linked to the concepts of field and capital, Bourdieu introduces a conception of the habitus which furthermore helps to understand the incorporation and transformation of objective social structures into subjective, physical and mental experiences of individuals. Thus, the habitus as a system of dispositions indicates the social mediation of individual schemes of thinking, acting and acquired ways of perception and classification. These are the basis for social action; habitus therefore is not only a product of social structures but generates forms of social practice itself (Bourdieu 1984: 332). According to Bourdieu, one of the most fundamental and powerful classifications is the two-gender-hegemony which induces a corresponding gendered system of habitual dispositions. This does not mean that there is something like a “naturalized gendered habitus” (cf. Kraus 2011: 39). In Bourdieu’s concept, categories like class, gender, and race are understood to be relational; their significance and meaning vary depending on the related field. Moreover, habitus should not be misunderstood as a mechanistic reflection of objective structures, but as a “regularized improvisation” (Bourdieu 1976: 179). This means that restrictions and limitations of possible social action but not social practices themselves are determined by the habitus (Bourdieu 1993: 102).

If we conceive a company as a gendered field, we can assume different and habitually induced expectations and strategies of different actors which express specific schemes of classifications (e.g. of gender orders or racial attributions). The coincidence of objective structures (such as a hierarchical gender division of labor) and subjective schemes of classifications is what Bourdieu names “symbolic violence”, a key concept for the explanation of domination and its capability to reproduce itself. His notion of symbolic violence does not address direct or physical violence, but subtle forms of power mediated through language, attributions, gestures, corporality and daily routines which are not even detected and perceived as violence (Bourdieu 1997: 217). The importance of symbolic representation and legitimation has been emphasized even more strongly by feminist and intersectional researchers (cf. Winker and Degele 2009). The latter notably have accentuated the entangled construction of categories like gender, class and race, thus going beyond Bourdieu who has not taken race extensively into account (cf. Weiß 2001).

### **3. Outsourcing in the Brazilian Banking Sector**

After having outlined basic points of a gender-sensitive approach of labor politics I will now conceptualize and apply it for the interpretation of the findings of my case study. I will carve out contours of a “neotaylorist regime of services” following Burawoy’s distinction between “relations *of*” and “relations *in* production”. What I exactly mean

by “neotaylorist” will be clarified and further explained below by discussing the labor process and corresponding modes of control as part of “relations *in* production”. To understand a regime of services we also need to explain the “relations *of* production”. As mentioned above, these include institutions like state politics, the social organization of reproduction, the (gendered and racialized) labor market, industrial relations, specific sectoral configurations and the dynamics of transnationalization. First, I will draw very briefly on the branch – the Brazilian financial sector – as a field of power with its specific configurations and changes in relation to the liberalization and integration into the global financial system.

### 3.1. Relations of Production

#### 3.1.1. The Brazilian Financial Sector in the Light of Liberalization and Transnationalization

In her important study about women as bank workers, Liliana Segnini characterizes the Brazilian banking sector as “a sectoral island of modernity in the Brazilian society” (Segnini 1998: 20). She refers to diverse facets of its significance, such as the economic weight in relation to its participation of the GDP what makes it one of the most important subsectors of the Brazilian tertiary sector, but also in relation to the highly developed technological diffusion and the extraordinarily high level of education of its workers.

The history of the Brazilian banking sector goes back to the end of Portuguese colonization in the early 19<sup>th</sup> century when the first Banco do Brasil was founded in order to establish a national financial system (Fritz 2002: 49). Its function has always been closely connected with the process of industrialization and urbanization beginning from 1930. The fundamental reforms of the financial system in 1964/66 and in 1988 (which marks the period of the military dictatorship which ended in 1984) and the liberalization in the 1990s reflect its strategic importance for the alignment of the economic development model applied at the time (cf. Paula 1998). The period before the first bank reform in 1964 is characterized by ambitious development plans (as part of a national-developmental model) and economic growth which began to decelerate from 1962. This required a fundamental restructuring of capital accumulation (Tavares 1998: 150). The reform facilitated an expansion and diversification of the financial system as well as a strong process of capital concentration and monopolization through supporting big national and international companies.

The 1964 bank reform in this sense was an attempt to conciliate different bourgeois class fractions (representing national private and public respectively international

capital) and a new articulation between the national and international financial system (Jinkings 2002: 46). The state, which at that time also fostered a significant concentration and centralization of the banking sector itself, played a major role in this process, which also explains the development of numerous institutions of regulation and the prudential supervision of the financial system by the state and the Central Bank (Medonça 2006). Interestingly, while state politics continued to be protectionist, restricting i.e. the participation of foreign banks in national retail banks, this reform at the same time facilitated the internationalization of financial transactions (Jinkings 2002: 49). The reform in 1988, which occurred in the context of debates about the new democratic constitution in Brazil, further reinforced external financial flows and encompassed a new wave of restructuring and reorganization of the banking sector. Whereas the reform in 1964 had stipulated a segmentation of financial services and thus fostered the building of financial conglomerates, the new reform allowed all-purpose-banks (Banco Múltiplo) which integrate different functions of retail and investment banking (Paula 1998: 5). These changes reflect the growing influence of a financial bourgeoisie which placed neoliberal claims on the political agenda, and indicate the end of the national developmentalist strategy of the post-World War II economy in Brazil, which moreover had suffered from the impact of the external debt crisis in the beginning of the 1980s and the accelerating inflation. The most important and dramatic moment for the further development of the Brazilian banking sector is probably marked by the monetary reform, the Plano Real in 1994, which ended (hyper-) inflation, one of the defining characteristics and problems of the Brazilian financial system in the 1980s and 90s. Paula emphasizes that at the end of 1989 inflation “was reaching more than 50% per month”, after the failure of several price stabilization programs (Paula 1998: 31). Actually, Brazilian banks, in spite of the insecure and risky environment of high inflation rates, had been very skilled in finding solutions to realize excessive profits under such conditions (Carvalho 1996). The monetary reform thus also ended a historic regime of bank profits.

The consequential restructuring of banks, combined with the incorporation of the Basel Accord into Brazilian banking regulations as well as various policy measures like PROER (Programa de Estímulo à Reestruturação e ao Fortalecimento do Sistema Financeiro Nacional) implemented by the Brazilian government in 1995 and PROES (Programa de Incentivo à Redução do Setor Público Estadual na Atividade Bancária), implemented in February 1996, led to a significant process of concentration and centralization (via mergers and acquisitions of banks) and to a comprehensive wave of bank privatization (cf. Minella 2006: 7). According to Ary Minella, privatization was also one of the main entry points for foreign banks through the acquisition of national private and state banks (Minella: 9). As a consequence and according to a research

report of DIEESE<sup>3</sup> (2011a), in 2004 the five biggest banks dominated 50% of the shares of the National Financial System, in 2010 this figure reached 85%. This illustrates the enormous process of capital concentration and centralization in the banking sector. The remaining and most powerful actors of the branch are Banco Itaú and Bradesco as the two largest national private banks, the two public banks Banco do Brasil and Caixa Econômica Federal, and Banco Santander, which, along with HSBC is the only foreign bank which was able to establish itself and expand significantly in the Brazilian domestic market<sup>4</sup> (DIEESE 2011a). This is noteworthy because contrary to the fears raised in debates about the liberalization of the domestic financial market, it is predominantly the national banks which continue to be competitive. The Brazilian example therefore differs from other Latin-American experiences of financial liberalization. In Argentina, for example, the domestic market now is completely dominated by foreign banks (Carvalho, Studart y Alves 2002). The Brazilian case actually shows the significance of a more cautious implementation of deregulation conducted under the accurate supervision and regulation through the State and respectively the Central Bank.

### 3.1.2. Impact of Sectoral Structures and Changes on the Work Organization

The series of reforms and especially the resulting transnationalization of transactions also had an impact on labor relations in the banking sector. Over time, working conditions and work organization in banks have changed fundamentally. Liliana Segnini (1998: 61) emphasizes the interdependency of these changes with the relation between financial capital and the dynamics of capital reproduction. This is to say that such changes refer to the function awarded to the financial system for the expansion of capital, be it on a national or international level (Segnini 1998). The interdependent relationship of the specific strategic function of the financial system and the shape of the work organization illustrates the above outlined entanglement of “relations *of*” and “*in* production”. In the following explanations some examples for this relationship in the context of the integration of the Brazil in an international finance-led regime of accumulation (Chesnay 2004) will be detailed.

The 1964 bank reform had already caused a significant reorganization of bank work. Rising competition between banks, the imperative to speed up the flow of financial information and reduce costs as well as the foundation of big centers for data

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3 DIEESE (Departamento Intersindical de Estatística e Estudos Socioeconômicos) is a trade union based institute for research, consultancy and education.

4 The Spanish Santander Bank became one of the leading banks in Brazil through the purchase of banks like Banespa and ABN AMRO. HSBC, the second important international bank still has an significant position (rank 6) in the Brazilian banking sector, after purchasing banks like Bamerindus and Lloyds (Paula 2011: 148).

processing (CPDs) stimulated the increasing automation and informatization of the banking sector (Jinkings 2002: 112). As already mentioned above, one of the most striking characteristics of the Brazilian financial market prior to the 1994 reform was hyperinflation. This incentivized an extremely comprehensive orientation to automation as one of the main rationalization strategies in the 1980s and 90s (besides outsourcing as a second main rationalization strategy which I will explain in detail below). The recourse to information technology enabled a daily update of bank accounts and financial transactions which evidently, especially under conditions of inflation, is an important instrument for saving time and costs (Pereira and Crivellari 1991: 100). This did not only change the material foundation of bank work: the handling of banknotes, which was, as highlighted by Nise Jinkings (2002) “replaced by electronic impulses originated in a computer memory” (Jinkings: 375, own translation). It also initiated the most dramatic job loss in the history of Brazilian bank work, aside from other restructuring effects and outsourcing (which strongly came into effect some years later). As shown in Table 1, the number of bank workers was almost been halved in the 1990s.<sup>5</sup> More recently, due to economic growth in Brazil there was a partial recovery of bank jobs up to half a million bank workers in 2011.

**Table 1: Evolution of Employment in the Brazilian Banking Sector**

| Year | Number of directly employed bank workers |
|------|------------------------------------------|
| 1986 | Approx. 1,000,000                        |
| 1990 | 732,217                                  |
| 1995 | 558,692                                  |
| 1999 | 392,869                                  |
| 2010 | 483,097                                  |

Source: own compilation, Segnini 1998; Sanches 2006; DIEESE 2012a, based on dates from the *Relação Anual de Informações Sociais* (RAIS) by the Brazilian Ministério do Trabalho e Emprego (MTE).

Automation also changed the profile of productive operations (and also service relations – see below), as low-skilled work was largely eliminated and substituted by the use of information technology. This did not only have an impact on gender relations, as such (low paid) workplaces predominantly had been occupied by women (see further remarks about gender division of labor in section 3.2. about “Relations *in* Production” below). Informatization changed the work environment of all parts of the bank and

<sup>5</sup> In the same time banks counted on a sevenfold increase of profits (Sindicato dos Bancários 2011), see also the next section 3.1.3. in this paper.



changed hierarchies as well as modes of control. This led to contradictory effects: on the one hand qualification requirements increased and bank workers increasingly turned into multiskilled, flexible quasi-entrepreneurs with responsibility for productivity (sales of financial service products) and the quality of services. On the other hand, they suffered a substantial intensification of work and a devastating regime of variable remuneration depending on individual performance, but without further autonomy or participatory elements of work organization. This points to a reorganization of bank work which is shaped by an exclusively market-driven orientation (cf. Jinkings 2006: 197) and by the revitalization of Taylorist principles at the same time.<sup>6</sup> Pereira and Crivellari (1991) refer to the latter with the term “bank-factory” (Pereira and Crivelari: 100) which emerges as a consequence of changing conditions for capital accumulation of banks and the comprehensive implementation of information technology. As a result, they identify a changing division of labor inside banks which is marked by the separation of front office (the branch offices of the banks) and back office work. Activities related to the back office have been further concentrated in big centers for data processing. This enabled significant scale effects and also a spatial concentration of bank work (Pereira and Crivellari 1991: 103).

The further liberalization of the Brazilian financial system in the course of the 1990s entailed an extensive adoption of the dynamics and ideology of a flexible and finance-led regime of accumulation. This required adjustments not only of organizational structures what reflects in the formation of big financial holdings, cf. Sanches and Davanço 2010), but also the adaptation of international benchmarks. On this new fundament and since inflation gains were not viable any more, banks, respectively the new financial holdings, had to find new modes of securing profits (Carneiro 2010). The orientation to “shareholder value” gets to the heart of this finance-led dynamics. Ricardo Carneiro emphasizes the new significance of interest rates as the parameter for remuneration of capital and as an immediate benchmark for the return on productive activities:

What has been a mediate goal or a strategy of enterprises – the attainment of a profit rate superior to the interest rate – has now become a decisive criterion for their operation, because a mismatch of this goal would reduce their share value listed at the stock markets (Carneiro 2010: 40, own translation).

This logic has accelerated processes of mergers, acquisitions and privatizations but according to Carneiro also a dynamic of specialization and concentration on core activities, generally those which require a significant deployment of technology

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<sup>6</sup> The coincidence of these features points to fundamental characteristics of what I call neotaylorist.

and offer higher profit earning capacity. The other side of that coin and a direct consequence of financialization is, as he highlights, outsourcing and subcontracting of all other kinds of activities (Carneiro 2010). This is definitely an important finding in relation to the general impact of the dynamics of finance-led accumulation. However, the process of concentration and centralization discussed here goes along with a significant redefinition of the profile of the operative business of banks. This includes a new orientation to capital markets and an unprecedented level of purely speculative activities, a new diversification of financial services and the development of a series of new financial products (Jinkings 2004: 211-212, quoted from Coutinho 2011: 129). Thus, diversification on the one hand involves a virtually unleashed process of outsourcing and subcontracting on the other hand which goes much beyond simple decisions of externalizing less qualified and less strategic activities. The complementary relationship between the concentration on core business and outsourcing therefore seems to be more complicated and complex as outlined by Carneiro. For this reason, we will now have a closer look at outsourcing in the Brazilian Financial Sector, which must be considered one of the most important factors for the ongoing transformations of the sectoral profile, besides automation and changes in corporate governance.

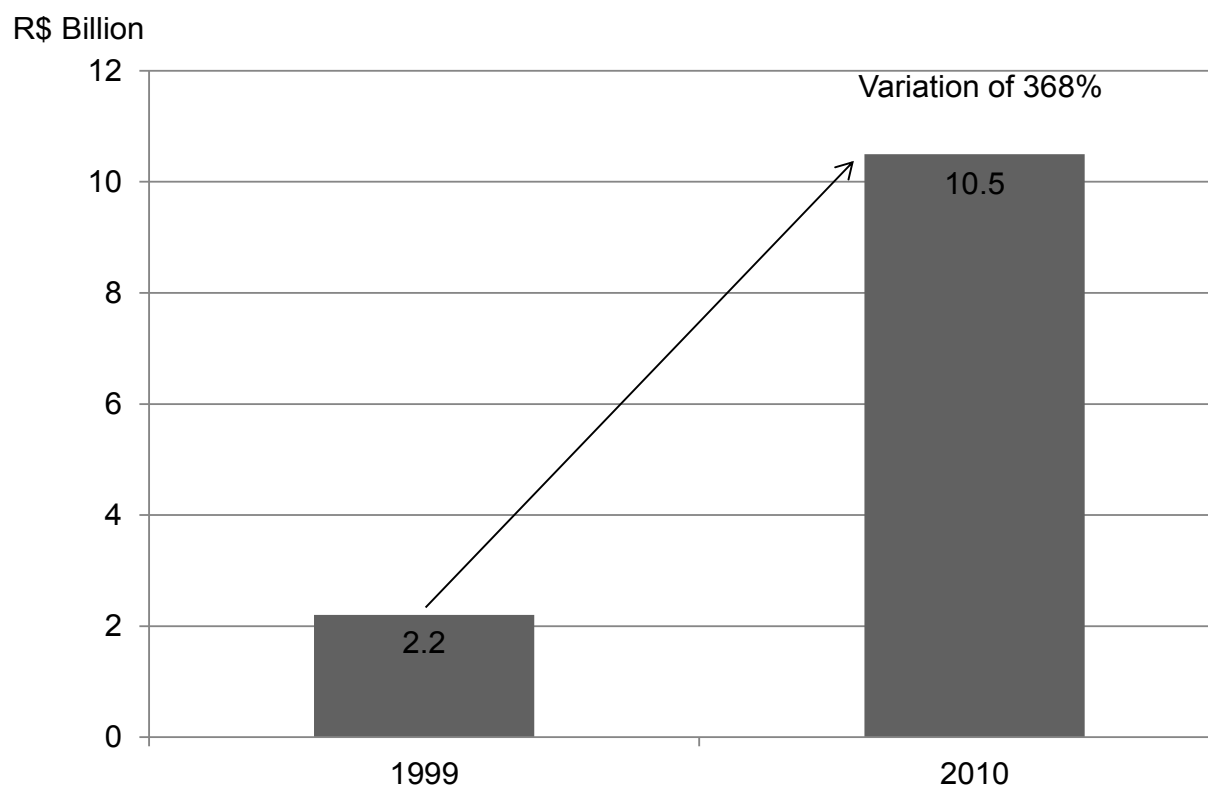
### 3.1.3. Outsourcing as a Fundamental Strategy of Restructuring

As mentioned above, automation led to a drastic loss of bank jobs. However, Brazilian banks benefitted significantly from the recovery of the Brazilian economy in the last years, what is reflected by a new expansion of employment in the sector up to nearly half a million bank workers in 2010. Fuelled by extremely high interest rates, the banks registered record net incomes which according to FEBRABAN,<sup>7</sup> the Federation of Brazilian Banks, amounted to R\$ 54.3 billion (approx. € 23 billion) in the fiscal year 2010, an increase of 25.6% in relation to 2009 (FEBRABAN 2011a). For the period between 1994 and 2010 the Bank Workers Union in São Paulo estimates an exorbitant increase of net incomes of the eleven biggest Brazilian banks of 1.069 % (Sindicato dos Bancários 2011). In relation to the evolution of employment in this period it is safe to say that the partial recovery of jobs mentioned above is much less than could be expected from this economic success. One of the main explanations for this discrepancy is the growing orientation to outsourcing since the early 90s, one of the major strategies of bank restructuring. Figure 1 shows the growing expenditure of banks for outsourcing in the period between 1999 and 2010.

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7 FEBRABAN = Federação Brasileira de Bancos.

**Figure 1: Real Growth of Expenditure of Brazilian Banks for Outsourcing (in Billion R\$, deflated)**



Source: Sindicato dos Bancários 2011, based on financial reports of banks.

The expenditures have grown from R\$ 2.2 billion to R\$ 10.5 billion in 2010 with a clear tendency to further increase (Sindicato dos Bancários 2011: 4). This reflects the fact that outsourcing as a central strategy gained momentum only in the course of the last decade. But for a better comprehension of the logic behind that strategy, a more detailed analysis in relation to forms and targets of outsourcing is needed. Banks started to implement outsourcing as a strategy already in the beginning of the 1990s. In line with Carneiro's argument above, by that time outsourcing still referred to services which easily could be externalized, like staff restaurants, cleaning, janitor and security services – the latter a very important and specialized service as it includes the transport of checks, banknotes and documents. In a subsequent second period beginning with the end of the 90s banks did not only intensify outsourcing but began to outsource activities to a great extent which can be considered core businesses. These include check clearance, data processing, cash management, credit cards, opening of bank accounts, cash withdrawal or remittance, debt collection, customer registry, preparative steps for credit accommodation, canvassing, fraud prevention and corruption, services related to automated teller machines, IT support and above all customer services in call centers (Sindicato dos Bancários 2011; Sanches 2006;

own interviews). This (still incomplete) list of activities indicates that outsourcing goes to the very heart of bank work, which means the outsourced workers are doing the same basic activities as bank workers. Still, we can distinguish the following forms of outsourcing:

- (1) Outsourcing of defined sections of work inside banks. In this case, subcontracted workers are working next to permanent staff inside the bank's own building. As this arrangement has been subject of several political as well as legal conflicts, banks reduced and almost abandoned this form of outsourcing (own interviews in April 2012 at Sindicato dos Bancários, São Paulo).
- (2) Assignment for the execution of specific internal tasks through a third party organization (subcontractor). In this case the subcontracted workers are working outside the bank in the subcontractor's own physical space.
- (3) In addition, there is a third form of outsourcing which differs in various aspects: the so called *correspondente bancário* – in the following referred to as “bank correspondent”. It emerged in the context of a public discussion and several political respectively regulatory measures to improve the availability of bank services all over the country. As a matter of social inclusion, bank correspondents should help to improve the “bancaization” (the expansion of banks to regions without bank branches). In 2003, under the Lula government, the Central Bank therefore further liberalized the awarding of concessions as bank correspondents to establishments as diverse as the Banco Postal and lottery retailers (Coutinho 2011: 150), but also to supermarkets, drugstores, departments stores, shops, petrol stations, newsstands, etc. Actually, the intended effect was by no means achieved; on the contrary, an uncontrolled growth of bank correspondents was set in motion. According to the Federation of Brazilian Banks FEBRABAN, the number of bank correspondents reached 161,000 in 2011 (FEBRABAN 2012), an impressive figure which corresponds to an increase of 68% between 2007 and 2011 (CONTRAF 2011: 10). Interestingly, this increase does not apply to needy regions with a scarce provision of bank services but rather to regions like São Paulo which already have the highest concentration of bank branches in Brazil. The implementation of bank correspondents has therefore been strongly criticized by the Confederation of the Bank Workers Union CONTRAF<sup>8</sup> as well as by Grijalbo Coutinho, a labor court judge since 1992. Both labeled the implementation of bank correspondents as a large-scale outsourcing-strategy, hidden behind a misleading public discourse about “bancaization” and social inclusion. Coutinho (2011) even speaks of violation

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8 CONTRAF = Confederação Nacional dos Trabalhadores do Ramo Financeiro

of human rights through the Central Bank by which he addresses the problem of deregulation of labor relations related to the emergence of bank correspondents. In fact, correspondents are bank workers without even having a notion of being one. They are affiliated to diverse sectors and enterprises, working for example as low paid saleswomen in a department store. Their labor contracts are not subject to the regulations and collective agreements of the banking sector but (if existent) of other economic sectors and other trade unions. There is no detailed information about working and employment conditions of bank correspondents available, but it can generally be assumed that they do not in the least reach the standards regulated for bank workers. Ultimately, this kind of precarization of labor standards is a problem for all subcontracted workers.

Apart from the bank correspondents, the most important and recent wave of outsourcing was realized in relation to call centers, which indicate a new form of customer relations and the related services. At the same time, activities like check clearance and other kinds of back-office work which have been main target of the first big wave of outsourcing of core activities of banks (cf. Sanches 2006) have become less important in the last few years due to the ongoing automation and informatization which more and more reduce manual work and the deployment of manpower.

#### 3.1.4. A New Economy of Service Relations and the Social Segmentation of Customers

The new orientation to investments in call centers expresses a fundamental change in the character of services and customer relationship of banks in various aspects. According to the annual report of the Federation of Brazilian Banks (FEBRABAN 2011a) we can reconstruct different channels for customer relations and the provision of bank services. Here again, automation had a fundamental impact, as today a big part of bank customers do not need any physical bank employee to carry out daily tasks like cash withdrawal, transfers or payments. This is confirmed by the remarkable increase of electronic bank branches (and other establishment like shopping malls etc.) equipped with ATMs (automatic teller machines). Moreover, banks intensified the use of internet banking and mobile banking as the most recent form of rationalizing and computerizing bank business (see Table 2). Actually, electronic banking does not simply replace former manual work steps by technology, but integrates the customer into production. This means that customers themselves fulfill tasks which formerly have been handled by bank workers. This can be perceived as a specific kind of outsourcing of bank work to the customers themselves, what also means a flexibilization of boundaries or, as François Hubault puts it: “Where ends the customer, where begins the company?”

(Hubault 2011: 131). The same is true for call centers as another new form of customer relationship. At the same time, it implies a deep cultural change in society as it imposes and presupposes a comprehensive knowledge and ability in handling computers, information technology and the administration of bank accounts. It is noteworthy that until the 1980s even in internationalized sectors like the automotive industry workers still received their wages in cash – the money was brought to the company by courier service (Silva 2000: 88).

**Table 2: Channels for Customer Services and Forms of Bancarization**

| <b>Year/Number</b>                                               | <b>2000</b> | <b>2004</b> | <b>2007</b> | <b>2010</b> | <b>2010/2000</b> |
|------------------------------------------------------------------|-------------|-------------|-------------|-------------|------------------|
| <b>Bank branches</b>                                             | 16,369      | 17,260      | 18,572      | 19,813      | <b>21.0 %</b>    |
| <b>Traditional branch offices</b>                                | 9,495       | 9,856       | 10,555      | 12,670      | <b>33.4 %</b>    |
| <b>Electronic branch offices</b>                                 | 14,453      | 25,595      | 34,669      | 45,087      | <b>311.9 %</b>   |
| <b>Bank Correspondents</b>                                       | 13,731      | 46,053      | 95,849      | 165,228     | <b>1,203.0 %</b> |
| <b>Internet Banking</b><br>(million customers)                   | 8.3         | 18.1        | 29.8        | 37.8        | <b>455.4 %</b>   |
| <b>Mobile Banking</b><br>(million customers)                     |             |             |             | 2.29        | <b>100.0 %</b>   |
| <b>Call Centers</b><br>(billion numbers of calls)                | 1,294       | 1,151       | 1,319       | 1,606       | <b>24.1%</b>     |
| <b>Bank accounts</b><br>(active and non-active in million units) | 63.7        | 90.2        | 112.1       | 141.3       | <b>121.8 %</b>   |
| <b>Credit Cards</b><br>(million units)                           | 29.0        | 53.0        | 104.0       | 153.0       | <b>527.6 %</b>   |
| <b>Savings account</b><br>(million units)                        | 45.8        | 67.9        | 81.1        | 97.2        | <b>112.2 %</b>   |
| <b>Financial transactions</b><br>(trillion R\$)                  | 19,759      | 30,034      | 41,059      | 55,718      | <b>281.9 %</b>   |

Source: FEBRABAN 2011, Relatório Anual 2010; Feltrim, Ventura and Dodl 2009 (own compilation).



Today, and this is another remarkable development, the majority of Brazilian citizens has a bank account. According to FEBRABAN (2011a) between 2000 and 2010 there was an increase of more than 120% up to a number of 141.3 million bank accounts. Similarly impressive is the number of 153.4 million credit cards in 2010 (FEBRABAN, see Table 2).<sup>9</sup> This points to adjustments in the structure of the social space of the Brazilian society with respect to the social stratification which caused broad debates about the emergence of a new middle class in the last years. Due to the improved economic performance and the subsequent fall of poverty rates the Fundação Getulio Vargas (Neri 2010) ascertains shifts in the composition of social classes which are classified and ranked from A (highest class) to E (lowest class). According to Marcelo Neri, the most significant changes can be noted in relation to the famous “C-class” – 29 million people entered this new middle class between 2003 and 2009 which now accounts for more than half (50.5 %) of the Brazilian population (2010: 4). In relative terms, the upper class has been growing even more: Neri indicates a growth of 30.6 % for “class A” and “B” in the same period, what corresponds to the “incorporation of 6.6 million people, reaching 20 million Brazilians (approximately 10.5 % of the population)” (Neri 2010: 5). Conversely, the population assigned to the lower “classes D” and “E”, which form the base of the pyramid, fell from 96.2 million to 73.2 million (which still represents a considerable part of the Brazilian population living under conditions of poverty), underscoring upward social mobility. The new middle class is of extreme political as well as economic importance, “because it concentrates over 46.24% of the total Brazilian purchasing power during 2009” (Neri 2010: 7). This development is closely related to an increase of income, mainly due to the growth of formal employment as well as the social policy of the Lula-government which implemented transfer programs like Bolsa Família (Family Grant) – what contributed to the integration even of lower classes (D and E) as bank customers. The Fundação Getulio Vargas therefore comes to the conclusion that “Brazil is becoming a nation of consumers, buying cars, computers and houses with cash or on credit” (Neri 2010: 10).

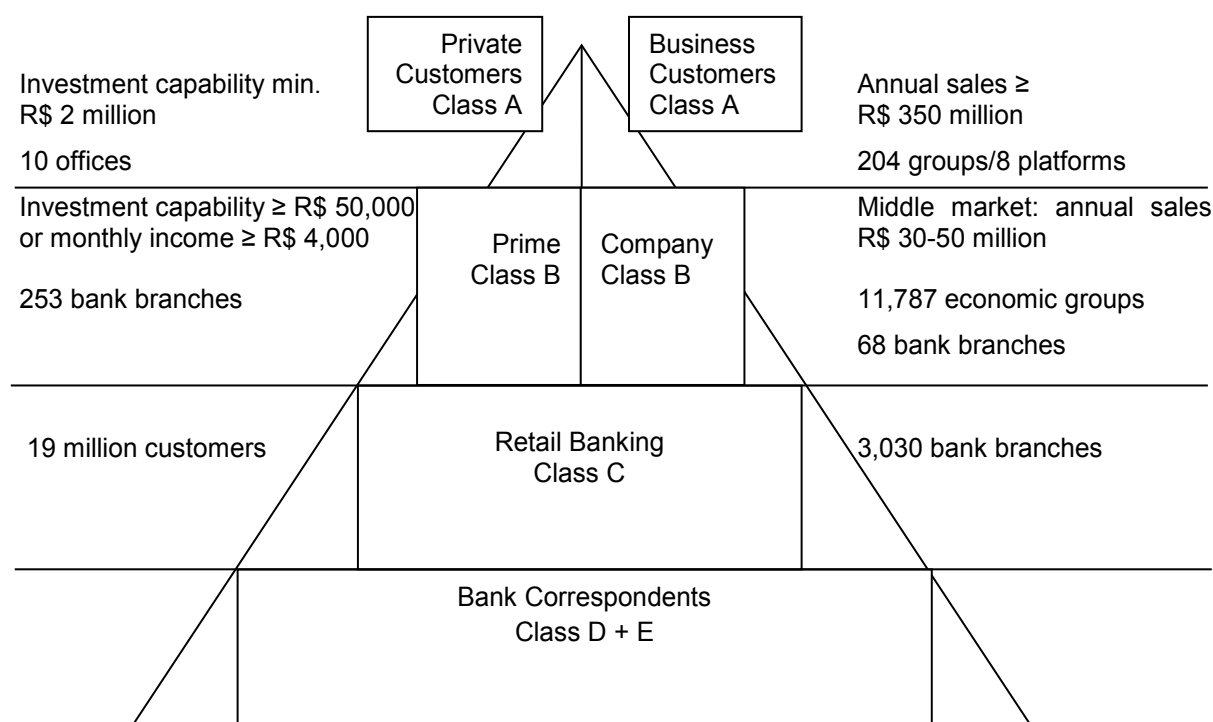
Even though it is justifiable to question this overly simplified picture and identify new segmentations as well as old and new lines of inequality, the message of the quoted sentence is also evident in the data in Table 2. The development of bank accounts, savings accounts and credit cards for instance directly reflects the increased inclusion into the formal labor market or into conditional cash transfer programs by the state – this requires a bank account for the payment (these payments are generally administrated by the Caixa Econômica Federal, one of the big public banks). The depicted increase of purchasing power is furthermore reflected in the impressive increase of financial

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9 FEBRABAN indicates 145,382,000 adults over 15 in the Brazilian population, from which 115,187,000 have an active relationship with financial institutions (FEBRABAN 2011b)

transactions in general. Still, we can assume that behind that reconfiguration of the social space new forms of segmentations can be identified. This becomes visible in the strategy of banks in relation to the treatment of customers which are classified according to their purchasing power and investment capability (see Figure 2). Part of this strategy is the dedication of determined physical spaces to specific customer groups. All big banks created such dedicated spaces for private customers with an elevated purchasing power, that is to say for customers classified “class B”. In the case of Bradesco these special bank branches are called “Prime”, Banco do Brasil named it “Seu Estilo”, while Itaú uses the term “Personalité”. As a general orientation customers classified “class C” should use the standard bank branches (security personnel prevent them from entering branches for classes A or B) whereas customers classified “class D” and “E” are expected to utilize the services provided by bank correspondents.

**Figure 2: Customer Segmentation Pyramid: The Case of Bradesco**



Source: Adaptation from Sanches and Davanço 2010 (based on the Annual Report, Bradesco 2008).

This is reflected by statements in several of my interviews like: “underclass wearing flip-flops may not enter a bank branch”, an entry condition which is enforced through the presence of security personnel inside the branch – often not by direct interventions but by disapproving looks and subtle but clear social intimidation of people wearing flip-flops. This is a very important point because it shows how strategies of individual banks (as part of “relations *in* production”) reproduce the “relations *of* production”.

Their strategies are not only reflecting the changing social stratification in the society, but also produce and shape it. The classification of bank customers also translates into the classification of social classes and groups which are not only equipped with economic but also with cultural, social and symbolic capital. In our example, the way people are prevented from using a bank branch dedicated to a higher ranked customer group also can be interpreted as a form of symbolic violence which reproduces power relations expressed in social stratification.

As already mentioned, however, the general strategy of banks is to reduce costs for the operation of physical bank branches through the development of other channels like ATMs, Internet banking, mobile banking etc. Still, one of the most important rationalizations of the (quasi-) direct contact with customers are call centers which allow to reduce costs by physical concentration and decentralization at the same time. Again, information technology is enabling this new form of customer relationship. A call center does not necessarily have to be in the same physical environment as a bank; this is one of the conditions which enabled an extremely comprehensive wave of outsourcing. The result is a very complex combination of strategic importance for customer acquisition and retention on the one hand and a large-scale-program to rationalize customer relations and reduce its costs on the other hand, for example by preventing customers from going to a physical branch but rather having them use the telephone. Before we have a closer look at the organization of the labor process inside bank-owned as well as in subcontracted call centers (“relations *in production*”), I will reconstruct the emergence of call centers in the course of the development of telemarketing as a new branch which is intimately connected with the banks own value chains.

### 3.1.5. Flexibilization of Sector Boundaries – The Case of Telemarketing

Call centers have become a crucial instrument for the management of customer relations which enables the handling of higher number of customers as well as of diversified and commodified financial services. Call centers (and contact centers) have themselves been the subject of reorganization inside the banks – all of which have one or very few centralized internal call centers, but most of the call center infrastructure was targeted for a large-scale outsourcing to companies in the telemarketing sector. In principle, the use of the telephone for commercial purposes has a longstanding tradition also in banks as well as the telephone operator as a corresponding (female) occupation. But, telemarketing – the common term in Brazil which refers to all forms of customer relations, especially sales, through telephony, emerged in the end of the 1990s in the course of the liberalization and privatization of telecommunication (1997/98)

and the technological diffusion of Internet and telephony. Both political deregulation and technological changes led to an enormous dissemination of telephone lines and mobile phones – the technological precondition for call centers and the formation of telemarketing as a new, and one of the most recent economic sectors in Brazil.

According to the Brazilian Association of Company-Customer Relations (ABRAREC)<sup>10</sup> in the last decade the sector has grown with a rate of 200%, in 2011 sales accounted for RS 26 billion which corresponds to 3% of Brazil's GDP (ABRAREC 2012). Most of the telemarketing companies originate from start-ups; the new sector, however, did not only grow explosively but also became concentrated at an early stage of its existence. As a result the field of telemarketing is dominated by a few big players: Contax is the biggest company, a Brazil-based multinational, stock market listed enterprise with about 115,000 workers (in 2012), making it the second largest private company in the country. The second largest in the telemarketing sector is Atento, a Spanish multinational with more than 85,000 workers in Brazil (own interviews, 2012). Most of the companies describe themselves as specialized in business process outsourcing (BPO), which refers to the outsourcing of specific business functions or processes. Originally developed in the manufacturing sector, BPO has been diffused on a large scale in the services sector and includes back-office functions (like human resources, accounting or finance) as well as front office functions, primarily contact centers and customer relationship management (CRM). In relation to contact (or call) center services, the Brazilian telemarketing sector according to ABRAREC (2012) employs approximately 1.4 million workers who attend the impressive number of 1.5 billion calls per month. Not surprisingly, Brazil – along with India and the Philippines – is one of the biggest markets for call centers worldwide, but also part of a worldwide and astonishing simultaneous development of the call center industry (Batt, Holman and Holtgrewe 2007). Actually, the emergence of call centers can only be understood in the context of deregulation and liberalization of globalized economies.

The call center industry has frequently been lifted up as a paradigmatic example for the globalization of services. In fact, it points to the decoupling of material and immaterial production processes as a consequence of a new regime of finance-led accumulation. Based on the implementation of information technology, a dematerialization and acceleration of economy can be noted which is driven by an increased pressure to reduce time and costs. Service work, perceived as immaterial work creates a new interface between production and consumption and here indeed call centers are an important cutting point. The process of decoupling of material and immaterial processes also explains the reorganization of value chains which can be described as a process

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10 ABRAREC = Associação Brasileira Das Relações Empresa Cliente.

of fragmentation and recomposition. Outsourcing is a fundamental part and strategy in this process, and as a result, formerly separated value chains appear to be now interconnected. Brazilian telemarketing companies provide services to contractors from the most diverse economic sectors like telecommunication (mobile phone and internet provider), media, retail sales, financial services, public services, food industry, health services and manufacturing (Oliveira 2005: 13). It is not by chance that the financial sector is one of the most important contractors of call center services in Brazil – according to ABRAREC 60% of the above mentioned 1.5 billion calls a month can be associated to the financial sector. That means, there is a very considerable intersection of the value chain of banks and insurance companies on the one hand and that of telemarketing, equally dominated by global players. As a result, sector boundaries are not fixed any more, but becoming increasingly flexible. There is no clear new sectoral demarcation line as outsourcing decisions depend on a variety of factors. Thus, it is important to note, that outsourcing, even if we consider it to be a direct outcome of restructuring of corporate governance in the light of financialization, does not serve as a mechanical explanation. The variation of outsourcing decisions and the concrete forms of realization in the researched cases demonstrates the dependency on social and power relations, political regulation, forms of resistance, ideologies, ideas, beliefs and perceptions which have become hegemonic. This is also confirmed by the findings of the Global Call Center Project:

The mobility of call center operations has led many to view this sector as a paradigmatic case of the globalization of service work. And we find that the call center sector looks quite similar across countries in terms of its markets, service offerings, and organizational features. But beyond these similarities, we find that call center workplaces take on the character of their own countries and regions, based on distinct laws, customs, institutions, and norms. The 'globalization' of call center activities has a remarkably national face. (Batt, Holman and Holtgrewe 2007: V).

This indicates a complex interconnection of spatial dimensions and points at the same time to the importance of locally embedded negotiation processes. Transnationalization changes conditions for these local regulations and struggles. The call center industry is a good example for this complex relationship also because most of the services are provided for domestic markets and not, as many may have expected, internationally as offshore-activity. According to the Global Call Center Project 86% of the call centers serve the local, regional, or national market in their own country. With about 98%, this percentage is even considerably higher in Brazil (Batt, Holman and Holtgrewe 2007: 16).

### 3.1.6. Relations of Power and Industrial Relations

The flexibilization of sector boundaries has a drastic impact on traditional forms of labor market regulation. Specific branches have been the fundamental framework in the past century for the organization of the economy and the respective actors. This is reflected for example in public statistics which refer to the framework of a branch, industrial policy and the definition of norms, laws, standards, instructions etc. referring to specific economic activities assigned to specific branches as well as the formation of organizations like employers' associations and workers' trade unions. That means that formal labor markets are founded on the delimitation of specific economic branches with a corresponding system of collective bargaining and collective agreements which are part of the regulation of labor/industrial relations. Large scale strategies of outsourcing therefore undermine existing frameworks of this kind of regulation. Since one of the main motivations for outsourcing is to reduce costs, especially labor costs, it is evident that outsourcing normally includes a shift from high regulated to low regulated branches with lower wages and less codified rights. This implies a massive tendency towards deregulation based on a significant shift in the relation of power between employers and trade unions worldwide.

This is also the case in the Brazilian banking sector where the bank workers unions are relatively strong and militant. Beside the automotive industry, it ranks among the most advanced and regulated sectors in the Brazilian formal labor market. The history of bank workers unions in Brazil goes back to 1923, when the first union was founded in São Paulo. In the end of the 1970s – the last years of the dictatorship – opposition groups in the union played an important role in the fight for independent trade unions and for political freedom. In spite of strong repression by the dictatorship they organized strikes and manifestations in various cities and regions. As part of the “*novo sindicalismo*” they contributed significantly to the foundation of the new Trade Union Confederation CUT<sup>11</sup> in 1983, and it was in the same period when also the national financial capital established its own political representations, like FENABAN<sup>12</sup> and FEBRABAN (Jinkings 2002: 273). As part of FEBRABAN, the Federation of Brazilian Banks, FENABAN functions as the employer's syndicate which represents the banks in the process of national collective bargaining – as opposed to CONTRAF (Confederation of Bank and Financial Workers, affiliated to CUT). In 1992 the Confederation of Bank Workers CNB was founded as the first national representative organization of bank workers. CONTRAF is the successor organization of this confederation founded in 2006 and a very interesting attempt to react to the reorganization of the financial sector: CONTRAF represents not only bank

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11 CUT = Central Única dos Trabalhadores

12 FENABAN = Federação Nacional dos Bancos



workers but also other kinds of financial workers in bank-dominated holdings. In terms of organizational success CONTRAF also stands out for being the only trade union organization in Brazil which is able to negotiate a national collective agreement.

As an outcome of continuous struggles (with a strong base in the public banks) since the 1980s bank workers can count on relatively high wages, social benefits and above-average rights. It is possibly this context which could explain the extraordinarily comprehensive orientation to outsourcing in the Brazilian banking sector – as an offensive strategy of employers to limit the strong regulation and the influence of a historically strong trade union. Outsourcing, of course, is an extremely contested field, and not only in the banking sector but in the whole Brazilian society. This points to the problem that the legal basis for workers and business practices have become incoherent. In the first years of massive outsourcing, bank workers trade unions succeeded in protecting workers through legal interventions. Some banks were obliged to reemploy the outsourced workers (which in these cases mostly had remained in the same physical space but received less remuneration as contract workers than they had received as regular employees) as a consequence of judgments of the courts which ruled some cases to be the outsourcing of core activities (what in Brazil in legal terms is called *atividade fim* vs. *atividade meio*) what is legally forbidden (own interviews; Oliveira n.d.). Banks began to concentrate on outsourcing arrangements which could not invite such immediate legal interventions but actually it is an open and widely contested question, which kind of outsourcing can be considered in line with the current laws and regulations. The public dispute about opposing draft laws in the last months (one of them supported by several Confederations of Trade Unions, among them CUT) for the legal reregulation of outsourcing on the one hand points to the generalization of outsourcing across all sectors (Dau, Rodrigues and Conceição 2009), which goes beyond the current legislation. On the other hand, it emphasizes that this new dimension of outsourcing has already created a level of intersection and interconnection of different value chains which does not allow any more to distinguish clearly between core business and indirect/mediate activities. For that reason, it has for instance become uncertain, who is a bank worker and who is not? This question is of course central in the dispute between FEBRABAN and CONTRAF, but in effect, trade unions and even the Bank Workers Union of São Paulo which initially developed some important activities in relation to the organization of outsourced worker, have not been able yet to create sustainable strategies to include outsourced workers. The important step to integrate all workers of the financial sector (the big holdings which integrate banks, assurances, the stock exchange etc.) through the foundation of CONTRAF is not enough to encompass and comprise workers of other branches with a strong intersection with the banking sector such as telemarketing workers. One of the reasons

for this are not only the clear interests of the main economic and political actors on the employers side but also the political dispute about rights of representation among trade unions themselves. The Brazilian trade union system actually has high barriers which complicated this problem, which in our case express themselves in the fact that already at least four different trade unions (affiliated to different confederations) compete in the field of organization of the telemarketing companies in the municipality of São Paulo (own interviews; Braga 2012). Legally, there is no chance for the bank workers unions to enter this battle. As a consequence, outsourcing as well as the massive job cuts and the restructuring of work organization and individual performance regimes have affronted historically hard won rights of bank workers and increasingly weaken the base and position of their trade union representation.

### 3.2. Relations in Production I

#### 3.2.1. The Gender Dimension of Bank Restructuring – Entanglements of Relations in and of Production

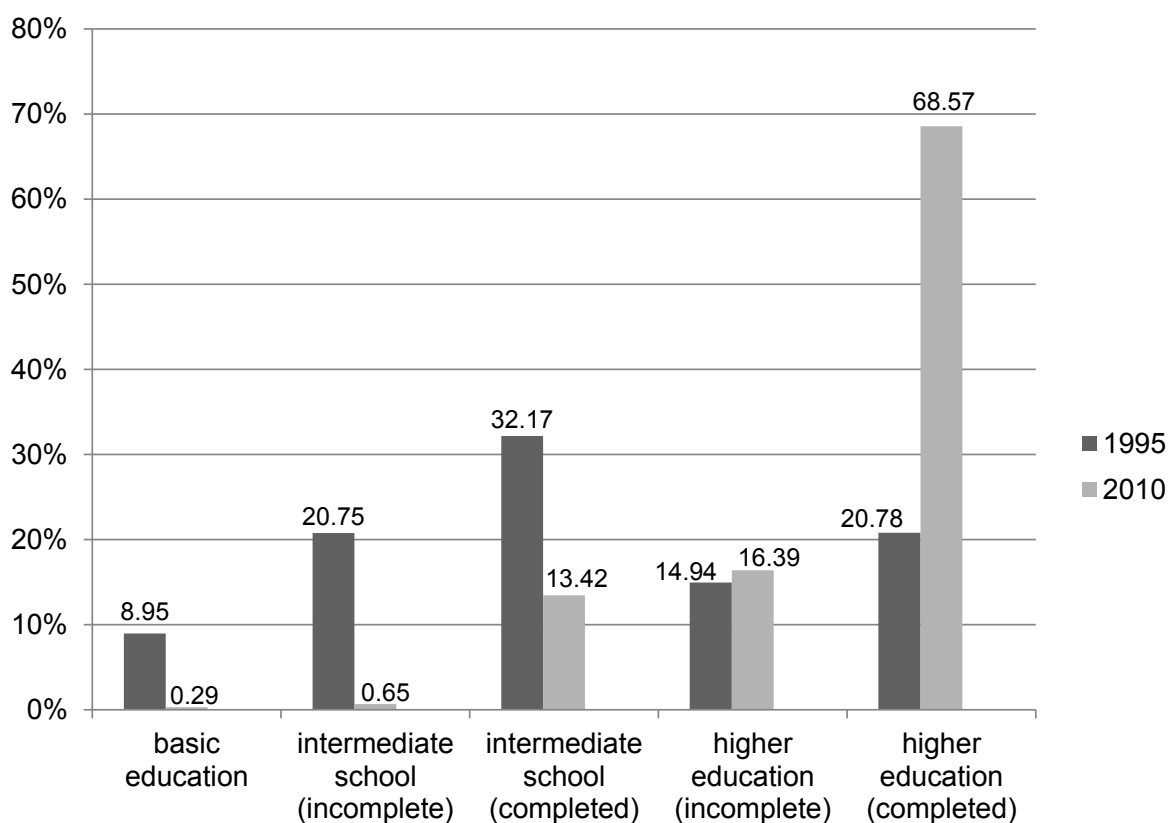
In terms of female participation the banking sector distinguishes itself from most other sectors in the Brazilian formal labor market through a high proportion of highly qualified women.<sup>13</sup> This was not always the case – in public banks the first women were allowed to participate in the official application procedures (*concurso público*) in 1968, but only for low qualified jobs as assistant typists. The Banco do Brasil employed the first women only in 1971 (Santos 2007). The rising integration of women as bank workers coincides with the increasing participation of women into the formal labor market in general beginning from the end of the 1960s. In those times there was a strong discrimination of women in banks, as they could only apply for the less qualified and lower paid jobs. According to Jinkings (2002: 194) this could be interpreted as a strategy of banks to expand departments with low paid jobs like receptionists, telephone operators, cleaners and assistant typists via feminization, which would make sense if we analyze gender segregation in the context of the overall restructuring. Women became increasingly integrated as bank workers in the course of the above mentioned automation which also entailed the implementation of a new division of labor. The division between bank branches and Centers for Data Processing as well as the ongoing automation implied a rise of repetitive and standardized activities which do not require many qualifications (Lima et al. 2010). The female participation grew rapidly, from 36% of bank workers in the state of São Paulo in 1979 to 47.5% in 1992 (Jinkings 2002: 191) and in this period women predominantly worked in this kind of standardized and repetitive activities.

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<sup>13</sup> In her study, Liliana Segnini (1998) emphasizes that not only in Brazil but in most banking sectors worldwide a feminization can be noted.

Most of them worked in bank branches in activities related to customer services like receptionists or as clerical assistants, typists, check compensation and cash desk (Segnini 1998: 184, 117). Interestingly, the number of female bank workers fell in the following years what points to the drastic job cuts of less qualified work because of further automation and outsourcing – jobs which had been usually occupied by women (Segnini 1998; Santos 2007). However, the following turn of work organization towards market orientation, that means increasing sales of diversified financial products and services helped to reinstall women as an important and more qualified part of the labor force in banks.

As women also before had been employed preferentially for customer-related services, this does not point to a fundamental turn of gender politics, but rather to continuity of the exploitation of sexual attributions and stereotypes. Even today, women are considered to be more patient, attractive, communicative, congenial, and so on, what seemingly renders them more suitable for this kind of work. At the same time, these qualifications are not valorized but associated with low wages and low social prestige. This kind of gendered division of labor can therefore be perceived as symbolic violence based on specific (sexist) gender classifications (Funder and Sproll 2012). The majority of women continue to work in such positions, many of them additionally in part time (Segnini 1998), what makes professional advancement and career prospects more difficult than for men. Nevertheless, some changes in gender hierarchies and gender relations in banks in the last years attract attention. Beginning from the 1990s women increased their participation in banks, up to a total share of female bank workers of 48.48% in 2010 (DIEESE 2012b). At the same time, a significant increase in the level of education of bank workers can be noted (Figure 3; DIEESE 2011b):

**Figure 3: Level of Education of Brazilian Bank Workers 1995-2010**


Source: DIEESE 2011b, own translation.

According to DIEESE, the number of bank workers with an academic degree has risen from 20.78% in 1995 to the expressive percentage of 68.57% and another 16.39% is currently in academic education. If we look at the distribution by gender, it is noteworthy that women actually demonstrate a higher level of education than men: The group with a university degree in 2010 is composed of 71.67% women and 66.52% men (DIEESE 2012b). However, this does not translate in better or at least equal pay. Women's remuneration is significantly lower with a monthly average of R\$ 3,812 compared to R\$ 5,022<sup>14</sup> average remuneration of male bank workers (DIEESE 2012b). This finding suggests that the labor force of women in banks is used in a very specific way (activities like customer related services which are essentialized as feminine) and to relatively lower prices – that means, even on the base of risen qualification requirements (also) for women, traditional gender hierarchies are reproduced. Interestingly, private banks seem to have a more pronounced strategy referring to the use of high qualified but “cheap” female labor than public banks: the female share of employees in private banks is 53% in relation to only 43% in public banks (DIEESE 2012b). This can be explained by the different channels of recruitment. Public banks still have to apply the

<sup>14</sup> This corresponds to € 1,472 and € 1,939 respectively (exchange rate March 27, 2013).

public application procedures (*concurso público*),<sup>15</sup> whereas private banks according to DIEESE can realize such strategies more directly and rapidly. As a result, private banks employ more women, but pay them significantly less (R\$ 3,486) than public banks, where women still are a minority but with a salary which is 23% higher (R\$ 4,298) (DIEESE 2012b). The example reveals on the one hand how the integration of the Brazilian financial sector into global value chains and the subsequent changes in qualification requirements impact on gender relations. On the other hand, it shows the restriction of bank strategies in relation to such adaptation because of public regulation like *concurso público* which differentiates recruitment policies in public and private banks.

Another explanation for the gender pay gap in banks and related to the problem discussed above concerns the vertical allocation of positions. Women are still underrepresented in leading positions; however, beginning in the 1990s, women made some progress in relation to the occupation of positions like supervisors, operations managers and department directors (Jinkings 2002: 194, 195). The following table prepared by DIEESE (based on statistical data of the Brazilian Ministry of Labor and Employment, MTE/RAIS) shows the distribution of men and women in different positions/occupations and the respective remuneration in Brazilian bank institutions (*instituições bancárias*):

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15 Public Banks often argue that recruitment based on *concurso público* is gender- and race-neutral and can't be influenced by the banks own policy (own interviews, FEBRABAN). Actually, it can be assumed that the construction of recruitment tests and the type of requested and tested skills always implies gender-effects what most likely explains the underrepresentation of women in spite of their better level of education.

**Table 3: Distribution of Positions/Occupations and Remuneration by Gender in Brazilian Bank Institutions (2010)**

| Position/Occupation                                                                                                                                         | Percentage of Women | Men                 |                            | Women               |                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|----------------------------|---------------------|----------------------------|
|                                                                                                                                                             |                     | Number of employees | Average Remuneration (R\$) | Number of employees | Average Remuneration (R\$) |
| <b>Department Directors</b><br>( <i>Diretores</i> )                                                                                                         | 19.09%              | 1,929               | 23,688.10                  | 455                 | 18,936.18                  |
| <b>Operations Managers</b><br>( <i>Gerentes</i> )                                                                                                           | 41.17%              | 29,867              | 7,451.75                   | 20,902              | 5,659.55                   |
| <b>Supervisors</b><br>( <i>Supervisores</i> )                                                                                                               | 49.37%              | 9,122               | 4,036.15                   | 8,894               | 3,320.81                   |
| <b>Clerical and Technical Assistants</b><br>( <i>Escriturários e Técnicos Bancários</i> )                                                                   | 47.22%              | 153,281             | 4,351.54                   | 137,114             | 3,537.28                   |
| <b>Professionals in Marketing and Consultants for Financial Services</b><br>( <i>Profissionais de comercialização e consultoria de serviços bancários</i> ) | 60.66%              | 16,947              | 4,971.18                   | 26,135              | 3,992.18                   |
| <b>(Administrative) Assistants</b><br>( <i>Agentes, Assistentes e Auxiliares Administrativos</i> )                                                          | 60.87%              | 9,257               | 3,248.68                   | 14,403              | 2,551.17                   |
| <b>Telephone Operators</b><br>( <i>Operadores de telemarketing e telefonistas</i> )                                                                         | 71.57%              | 1,593               | 1,694.18                   | 4,011               | 1,584.34                   |
| <b>Others</b><br>( <i>Outros</i> )                                                                                                                          | 45.31%              | 26,898              | 5,981.88                   | 22,289              | 4,658.83                   |
| <b>Total</b>                                                                                                                                                | <b>48.48%</b>       | <b>248,894</b>      | <b>5,022.22</b>            | <b>234,203</b>      | <b>3,811.79</b>            |

Source: DIEESE – Subseção CONTRAF/CUT (2012b).



The table shows a relatively high proportion of women in executive positions, but most of them are located in a medium and low level (supervisors and operations managers). The share of women decreases the higher the respective position. Women are mainly concentrated in marketing, assistant activities and as telephone operators – that means in jobs with a low level of prestige and remuneration. The Brazilian banking sector in this sense confirms findings from diverse sectors and countries (cf. Funder and Sproll 2012). But on the other hand, the share of 19.09 % of women in the position of director, even though with a significant difference in their remuneration (approx. 20% less than male directors), is rather amazing. Compared to the situation in the 1980s and 90s an above-average increase can be noted and one of the factors which contributed to this development is a political initiative which had to be taken up by the Federation of Brazilian Banks: the so called “diversity map”.

### 3.2.2. The “Diversity Map” – Negotiated Entanglements of Gender, Class, and Race

This initiative in the first moment did not refer to gender but to racial inequality, which is even more striking and noticeable. A more detailed social profile of bank workers shows that 81% are white, but only eleven percent are black men, and the share of black<sup>16</sup> women of seven percent is even less (FEBRABAN 2010: 31). The above mentioned data on university level of education furthermore points to the fact that bank workers belong to the social middle class. In addition, two thirds are between 25 and 44 years old (FEBRABAN 2008). Data about the skin color of bank workers has not been available before the enquiries related to the diversity map. But organizations from social movements, particularly of the black movement, as well as the Bank Workers Union<sup>17</sup> accused banks of racial discrimination and the disrespect of the ILO convention 111, which refers to discrimination related to employment and occupation. Encouraged by the protests, the Ministry of Labor and Employment and the Human Rights Commission of the Chamber of Deputies took legal action in 2003 to enforce banks to adopt programs for the promotion of racial equality. As a result, banks agreed to develop a program called “Valorization of Diversity”, which consisted mainly of a representative survey which was answered by 200,000 bank workers as well as a qualitative analysis of inequality and discrimination at the workplace. The research was

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16 With the term black I refer to the classification of race (*negro*) used by IBGE (Instituto Brasileiro de Geografia e Estatística). It distinguishes four categories: white, *negro*, indigenous and yellow. *Negro* summarizes all people who in the official census declared themselves as black or dark-skinned (*pardo*). This classification was also applied in the elaboration of the diversity map. In the last census in 2010 50.7% of the Brazilian population declared itself as black or dark-skinned, an increase of 6% (Lamarca and Vettore 2012).

17 This shows that the political program of the banking sector trade unions goes beyond classical themes like job security, wages, benefits, working hours and so on. It also refers to equal rights in relation to gender and race what reflects the influence and political struggles of the feminist and the black movement.

conducted by CEERT (Centro de Estudos das Relações de Trabalho e Desigualdades – Research Center for Labor Relations and Inequalities), an NGO which originated in the black movement. Part of the project was also the discussion and agreement of a concrete action plan. In 2008 the diversity map was published, representing a story of struggles and dialogues which resulted in the generation and access to data which have not been available before, in publications and publicity as well as several concrete programs in individual banks. But the outcome is modest in relation to concrete changes i.e. the number of black bank workers.

In interviews, representatives of CEERT and trade union activists therefore expressed their disappointment also with FEBRABAN who did not agree to use all the data and results, particularly from the qualitative part of the research. FEBRABAN presents the diversity map as part of its social responsibility policy with a clear emphasis on the promotion of disabled persons. The related programs are undoubtedly very important and worthy but it makes clear that the Federation of Banks is not willing to push topics like racial and gender inequality further. This is also reflected in the reserved position in relation to a follow-up research.<sup>18</sup> In interviews representatives of FEBRABAN furthermore emphasized that racial and gender inequality was not generated in banks but in society. Thus, they explain the low participation of women in high executive positions exclusively as a preference of women in their decision between career and family and reject any responsibility of banks for gender-aware internal recruitment and employment policies as well as the implementation of specific equal opportunity programs (this would be associated with “relations *in production*”). On the other hand, the diversity map had a visible impact on the increase of women’s participation in leading positions provoked by a new discourse as well as concrete programs in some banks like Santander (a private and the only foreign bank of the big five). Some of the activists who initiated the process of the diversity map interpret this development with some bitterness, since this success in relation to the promotion of women in leading positions refers to well educated white women, whereas very little success was achieved in relation to the promotion of black workers. This may also reflect the relatively small importance of racial issues in a trade union largely composed of white workers. In any case, it makes clear that social inequalities can only be understood if we distinguish different social groups and analyze intersections of class, race and gender.

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<sup>18</sup> In Interviews (May 2012) a representative of FEBRABAN asserted an increase of black bank workers of 4%. This statement is contested by CONTRAF as the empirical and methodological base for this data is unclear. A valid statement could only be made through a follow-up research with identical methodological framework, but although this had been part of the agreement, its realization was rejected by FEBRABAN.

The diversity map is a very impressive example for the regulation and reproduction of social inequalities in the banking sector as a result of conflicts and negotiations, which can clearly be associated with “relations of production”. Due to the changing public discourse about racial inequality and the pressure of social movements, the state (concretely the Ministry of Labor and Employment) forced the banks (through their sectoral representation FEBRABAN) by legal action to respond the demands of the black, feminist and trade union movements. Actually, the result is not what could have been expected from the intensive process of research, dialogues, negotiations and agreements. The disappointing outcome corresponds to and reflects the existing relations of power. FEBRABAN on the one hand was forced to accede to the creation of the map, but at the same time the Federation was able to reframe the conflict as a form of symbolic politics which serves its own legitimation. This is partly possible because the state did not maintain (legal) pressure, as well as the trade union confederation did not insist in the compliance of agreements. But the whole process shows the significance of discourses as a means of power (what in Burawoy’s terminology is named an ideological apparatus) which is an integral part of the regulation of “relations *in* and *of* production”. In this sense, the diversity map appears as symbolic violence, because banks seemingly take steps against discrimination, whereas under the surface inequalities even increase. This is of course no linear, but a very complex and contradictory process which also resulted in some improvements like the rising participation of women in executive positions. However, due to the overall restructuring in the banking sector power relations worsen to the disadvantage of workers and their trade unions what is also reflected in the evolution of wages. It has already become clear, that the gender pay gap is considerable (in all positions in the vertical hierarchy), but a research of DIEESE shows, that wages in the banking sector are declining both for women and for men since 1995. In this period male remuneration has fallen 9%, a somewhat smaller drop than the loss of 12.7% for women. As a consequence, the gender wage gap has widened from 21 to 24 % (DIEESE 2011b). In this light, even the increase of women into higher positions appears ambivalent and embedded into cost saving strategies in relation to human resources.

Another fundamental problem is the limitation of the diversity map to the banking sector within its politically-defined traditional delimitations. No effort was made (not even by trade unions) to expand and use it as an instrument in interconnected sectors like telemarketing. If we compare the profile of bank workers with those in telemarketing, the contrast in terms of discrimination related to class, race and gender becomes evident (what will be detailed below). The contradiction could not be sharper: On the one hand, FEBRABAN legitimates itself through the discourse of diversity and on the other hand, social inequalities are aggravated through outsourcing as a main restructuring strategy

of banks. But this effect is not covered by the map of diversity and apparently nobody is able to assign the banks any responsibility for conditions at the moment.

### 3.3. Relations in Production II – The Case of Call Centers

We will now have a closer look into work organization and social relations inside call centers, in a comparative view on internal call centers of the banks on the one hand and outsourced call centers of the telemarketing sector on the other hand which provide services for the banks respectively their customers. As already discussed above (3.1.4. and 3.1.5.), the liberalization of the banking sector and global as well as national restructuring of financial value chains led to an increasing importance of service relations. Diversified and complex packages of financial services are not only in the center of strategies for increasing productivity and customer retention, but also change work organization, forms of rationalization and modes of control and evaluation of (individual and company) performance (Tertre 2011). The centrality of immaterial and relational services which require the exploration of subjectivity have enforced neotaylorist modes of reorganization (Tertre 2011: 65-67). In call centers, these strategies become most visible, as this is the space where new forms of service relations are most institutionalized and subject of an informatics-based strategy of rationalization in order to achieve a maximum cost reduction. The following elaborations therefore focus on neotaylorist work organization and the correlated mode of control, the division of labor between external and internal call centers of banks as well as on the profile of the new work force in the outsourced call centers. Finally, I will discuss the changing images and identities as well as persisting inequalities related to call center work in the telemarketing sector.

#### 3.3.1. Neotaylorist Work Organization and Control of Immaterial Service Work

In general, the physical lay-out of call centers is very similar all over the world (Batt, Holman and Holtgrewe 2007). It corresponds to a work organization which by many scholars has been assigned Taylorist characteristics (Braga 2007; Matuschek, Arnold and Voß 2007; Venco 2006; Taylor and Bain 1999). This is also the case in Brazilian call centers: Centered on IT systems (Computer-Telephony-Integration) each telephone operator has an individual work station which is equipped with a headset and a telephone switch for the realization of inbound and outgoing calls and a computer which allows entering the bank system to access and change data of customers.

The frequency of the calls is determined by the IT System and cannot be influenced by the workers themselves (Automatic Call Distribution, Interactive Voice Response).

During the call, operators generally have to follow a predetermined script, which limits their individual autonomy in the conversation and points to the high standardization which also refers to time: there are fixed target times which depending on the task and product can vary between 30-60 seconds or several minutes. This kind of standardized requirements both for behavior and performance of operators highlights characteristic features of a Taylorist work organization. This also becomes visible through the fact that most operators are only trained for a specific product (i.e. credit cards, loans/credits, bank accounts, encashment, support/help desk, canvassing, assurances etc.), that means that work is divided into small steps and operators do not have any knowledge about the integral sequence of operation. Correspondingly, there is little training, especially in outsourced call centers. No professional training is required for recruitment, except completion of a secondary school education and some experience in the private use of computers.

As mentioned above, the telemarketing sector has been growing very rapidly in a short time, which resulted in a very high demand of labor – large companies like Atento and Contax advertised hundreds or even thousands of vacancies at once and used different channels like their own Human Resource departments but also private and state agencies for recruitment. Several operators in my interviews reported that there were almost no recruitment tests in agencies; some reported the same for company-internal recruitment procedures – what seems to be a consequence of the almost unmanageable number of positions to fill. But in general, companies mostly included tests in relation to the Portuguese language, basic knowledge in mathematics, communication capacities or aptitudes in relation to sales. Most companies used standardized psychological tests and methods. Once employed by the company, operators pass through a training program which includes general information on the company and the work environment and a specific training in relation to the product (which is the common term for the provision of a specific service). Depending on the complexity of the product the training takes between 7 and 30 days, but most of the interviewed operators had as little as 7-14 days.<sup>19</sup> The next step is already situated at the workstation listening for one or two days to an experienced operator (and vice versa), and then the operator is already starting his or her job – inbound (receiving calls) or outbound (active contacting of customers). Hierarchies in call centers are rather flat. Usually, one supervisor is responsible for a group of about 20 operators, which also includes one or two monitors who are physically located next to the group. The next level is the coordinator who functions as an interface between the operation

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<sup>19</sup> In several cases operators reported that representatives of banks themselves executed the training. In other cases, employees of banks had also been outsourced to the subcontractor to give instructions related to bank products/services. This reflects the judicial conflicts in relation to outsourcing, since direct instructions through the bank for outsourced workers could indicate a case of illegal outsourcing.



and the customers (the banks, but also companies from other sectors). Coordinators' offices usually are physically separated from the operators and they are reporting to an operations manager.

IT systems allow the generation of metrics to measure productivity of a call center (this information furthermore can be accessed simultaneously by the customer – that is the bank, which demonstrates again the close interlacing between bank-own and outsourced activities in call centers. As human capital is central for the provision of services, this logic also includes very rigid systems of control. Electronic monitoring permits the recording and monitoring of call handling time, the number of customers attended per operator, start and end of work (when the operator connects/disconnects to the system), duration of breaks, etc. At the same time, the quality of the service is evaluated through monitoring by the supervisor or monitor who can connect any time to the call; the operator does not even know when and if a third person is listening to the call. This shows that call center workers are inserted into the “production process” like machines and submitted to an extremely rigid and authoritarian control regime.

Up to now the insight into the work organization, management methods and control in outsourced call centers reaffirms Taylorist characteristics which historically have been applied in industrial production, particularly on assembly lines. This also points to the industrialization of service work in the course of financialization and globalization (cf. Tertre 2011, Venco 2006, see also Lehndorff 2003). But the nature of service relations includes another quality which goes beyond traditional Taylorist forms of organization and instruments of domination: the outcome and quality of the product of the call center service is highly dependent on subjective capacities of the operator. The service is enabled through technology, but the main generator of productivity is the operators' voice and communication capacity, thus his or her subjectivity. This implies that a very personal self-expression becomes a means of production itself. Call center work therefore implies a high demand for patience, good relationship with the clients (even when these are annoyed, impolite, complaining and ranting), empathy, appreciation, politeness, persuasiveness and related to these competencies: salesmanship is required. Sales form the basis of the new significance of service relationships of banks. All operators (as in general all bank workers), even those working inbound calls, are obliged to sell products, the so called “cross selling”. The operators must achieve predetermined targets referring to the sales of specific products. To give an example: an interviewed operator who is working inbound in the service related to credit cards of a specific bank reported that she had to offer life insurance policies to all calling customers, and the target was to sell 60 policies per month.



It becomes evident that the shape of work organization in call centers goes beyond the well-known features of Taylorist rationalization and control but combines these with the exploration of subjectivity (mental and emotional dispositions translated into economic output). It is this combination what I define as “neotaylorist”. Christian du Tertre (2011) uses the term in a similar way and identifies neotaylorist rationalization strategies as one possible response to insecurity related to the measurement of productivity of immaterial services. He understands neotaylorism as a rejection and negation of the specificity of the service relation, which includes the human, subjective factor. Neotaylorist strategies tend to reduce the identification of efficiency of services to measurable parameters like the number of attended customers, sold products or processed documents. Du Tertre speaks of perverse effects of such strategy in relation to the quality of the service as well as the recognition of employees and their position in the labor process. The correlated tendency to intensification of work induces a further deterioration of service quality and the professional status of workers (Tertre 2011: 70). These remarks refer to bank workers in general, but according to my own research apply even more to the situation in outsourced call centers. Several workers reported for example their discontent with missing instructions what impacts negatively on their capacity to respond customers’ questions and advise them adequately. The standardized scripts as well as the high pressure in relation to the expected sales also generate another source of discontent: workers feel compelled to lie in order to achieve their targets and good results in the evaluation – a source for diverse diseases as described by Laerte Idal Sznelwar and Seiji Uchida (2011) and Rolo (2011).

Achieving good results is not only an ethical aspect of work but also of existential importance because it is the precondition for receiving additional wage through variable remuneration. In an interview one of the human resources (HR) managers of a call center emphasized the necessity of additional incentives to achieve good results in sales. Actually, my findings point to a diversity of ways to cope with that problem. Several operators reported that it was almost impossible to meet the targets with the consequence that they never obtained the promised and desired additional income, some told about possibilities to manipulate IT systems in order to simulate results. This shows that even under almost complete formal control, workers find ways for gaming the system as described by Burawoy. Service work includes another imponderable dimension which was not taken into consideration yet, but is of an enormous importance: it always includes the customer as a third party in the relationship who plays an active role and thus becomes a co-producer of the service. This also impacts on the efficiency of a call center operator and on the quality of the service. The way in which service relations are organized in outsourced call centers cannot but compromise the quality of services – a well-known phenomenon by everybody who already had to contact

such type of call centers. Banks apparently walk a fine line between maximizing their cost reduction strategies on the one hand and jeopardizing their market share and customer loyalty on the other hand (due to bad services). One explanation is the specific division of labor between internal and external call centers and, again, the correlated segmentation of customers.

### 3.3.2. Division of Labor Between External and Internal Call Centers

Even though outsourcing of service relations is a generalized practice in the Brazilian banking sector it is noteworthy that all banks maintain own call center operations. Actually, if we compare work organization in these call centers with outsourced call centers it can be said that they do not differ fundamentally. However, although the differences may be quite gradual and slight, they are at the same time relevant and important: The work stations are a bit more spacious, the chairs a bit more comfortable and more ergonomic, workers have fewer problems to get permission to go to the toilet, the targets are a bit less aggressive and there is less stress and pressure because the personnel planning is a bit more generous (especially in the national private and public banks). This corresponds to the different status of internal telephone operators. Even though call centers also inside banks form a new segment of low qualification and remuneration and therefore operators are situated at the bottom of the banks' hierarchy they can count on much more symbolic, economic, social and cultural capital than outsourced workers. The inclusion into a highly regulated sector not only provides more prestige but also a different material base. Outsourced call center operators receive a minimum wage (R\$ 622, plus possible commission for sales), internal call center operators the basic wage of the banking sector (approx. R\$ 1,400) as well as additional benefits fixed in collective agreements.<sup>20</sup> Internal call center operators have to pass through the common recruitment procedures of banks which include the requirement of higher levels of education (at this stage workers do not necessarily have a completed academic education but are at least on the way to it). Furthermore the initial training program is not less than 30 days. This indicates the higher level of qualification not only of operators but also of the provided service. This corresponds to interview information from representatives of banks as well as of telemarketing companies in relation to the division of labor between internal and externalized call centers. On the one hand there is a considerable intersection of equal work and services in both, but banks concentrate services related to private and corporate customers of class A and B in special departments of their own operations. This seems to be the main differentiation which demonstrates the calculation of banks referring to the balance

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<sup>20</sup> For a detailed comparative overview of income/benefits of bank workers and outsourced workers see Sanches 2006: 80-81.

of cost and quality. Another argument stated by most interview partners was that the handling of sensitive private data and the direct access to accounts would be reserved to internal call centers. In fact, several of the interviewed operators in outsourced call centers also reported to have access to bank accounts and all personal data of customers. In my interview, a spokesperson of FEBRABAN did not consider this as a problem because outsourced workers also had to sign confidentiality agreements about bank information.

However, the line of labor division between internal and external call centers seems to be flexible and depending on different strategies of banks which also impacts on the profile of the employed labor force. The result is a complex process of segmentation and polarization which also becomes visible in changing gender, race and class relations. That means that the social profile of operators does not only differ between external and internal banks but also according to the strategic orientation of different banks. In my research I could differentiate three strategies which distinguish public, national private and foreign banks:

- (1) Firstly, the example of a public bank, the Banco do Brasil: As already mentioned above, public banks have to apply the *concurso público* for recruitment. As a result, the profile of call center operators does not differ from the general profile of bank workers as described above.
  
- (2) Secondly, the example of Bradesco, a national private bank: In this case, call centers form the general channel for recruitment of the bank. Most workers begin their career in the call center which also serves as a basic training center because operators get to know a variety of bank products and services and the bank hierarchy. The profile is different from the public banks workers are generally recruited while still young (first employment), most of them are white and belong to the social middle class, with a slight majority of women. Actually, Bradesco uses call centers for human resources development based on individual performance. Those who stand out with good performance get the chance to climb up the ladder in the hierarchy and can exit the call center (what according to interviewed operators signifies a strong incentive). The call center therefore also represents a space for qualification and socialization of new bank workers. Interestingly, and as a visible expression of the socialization function of Bradesco's call centers, operators are obliged to respect the business dress code – although, as opposed to workers in a bank branch, telephone operators evidently are not visible to the customer.

(3) The third example of Banco Santander, a private foreign bank shows a very different strategy of recruitment. This bank does not use the call center as a main entrance to the bank and pursues the most aggressive strategy of outsourcing and cost reduction. As a result the profile of operators in Santander's own call center does not differ from outsourced operators.

### 3.3.3. The Profile of Outsourced Call Center Operators

What exactly is the profile of outsourced call center operators? Most of them are very young, between 18 and 25 years old, and female: 84% of the operators are women (ABRAREC 2012) in comparison to a female share of 71.6% of telephone operators in banks (see table 3 and 4). Most of them live in poor neighborhoods in the periphery of São Paulo, which on the one hand also indicates their belonging to a lower social class and on the other hand – linked to this fact – a higher proportion of dark-skinned people. Race has always been a decisive factor for the structuring of social and economic inequalities in Brazil; correspondingly, more telemarketing workers are dark-skinned than bank workers (among whom white middle class prevails). It is not possible to quantify this statement further, because, as already discussed in relation to the “diversity map”, there is no systematic survey of race/skin color in relation to the racial segmentation of the labor market and also for the telemarketing sector there is no respective data available. This is directly related to the still prevailing invisibilization, stigmatization and social exclusion of dark-skinned and black people in Brazil. I refer to skin color, as this on the one hand is the base for the official census (see footnote 16) and on the other hand the connecting factor for the generation of stereotype classifications based on the phenotype (cf. Bento 2008). This is also expressed by the discourse about race predominant in the banking and telemarketing sector (see further elaborations below).

As already mentioned, only completion of secondary school is required for recruitment of telemarketing operators, but most of them are still university students and for many of them it is their first job – at least inside the formal labor market – and this is important as it guarantees some rights according to the labor law. Thus, due to the extremely high demand for telemarketing operators (as a consequence of outsourcing and the related development of a de-qualifying organization of service provision in call centers) in the last years, a specific social group has been integrated into the formal labor market whose employment opportunities in former times predominantly had been limited to the informal sector. This generates a very ambiguous situation. The access to the formal labor market and the work pass (*carteira assinada*) signifies a clear upward mobility which includes a number of rights and opportunities such as for example the ownership of a credit card – a symbol not only for consumption opportunities but also

for social integration as citizen. At the same time, these workers are included into a segment of the financial value chain which is characterized by low qualification, little reputation, and precarious employment conditions. Therefore, they are integrated into the new “middle-class-society”, but as a kind of second class-citizen, classified class D and E, that means they are equipped with little economic, social, cultural and symbolic capital. There is a relationship between this social classification and the extremely high turn-over rates in the telemarketing sector. According to ABRAREC (2012), 17% of the employment relationships last less than a year (some of the interviewed operators left the company just after few weeks or months). To give an example of the dimension: in December 2011 the multinational Atento contracted 8,200 workers and dismissed 6,000 in the same month (interview with Atento’s director of labor relations). This can be explained by bad working conditions, low wages, the perception as occasional job (while studying), bad reputation, and few career opportunities. Nevertheless, many of them keep on working in call centers for years because there are no better employment opportunities. Another explanation points to the lack of attention to human resources development and the perception of workers as disposable.

#### 3.3.4. Recomposition of the Labor Force: Images, Identities and Persisting Inequalities

To understand the production and reproduction of inequalities related to gender, class and race in the banking/telemarketing sector we have to go beyond the analysis outlined so far. We also have to take in account the (self-) classifications of telemarketing operators which correspond to the noticeable depreciation also present in public discourses and comments. Telemarketing operators have a very different image from bank workers not only because of factors like education, social class, skin-color, and age but also because of their visual appearance and presentation. This is an outcome of the fact that a call center operator is not visible for the customer what impacts on strategies for recruitment. Thus, banks for example apply other criteria in relation to aesthetic stereotypes for contracting labor placed in a bank branch. It is an advantage to be white, pretty/handsome, well dressed etc., that is to say the applied criteria for recruitment point to hegemonic gender images and stereotypes (both for men and women). The image of telemarketing operators differs completely what was also expressed by themselves in my interviews: They described and declared themselves as negroes, ugly, obese, homosexual, transvestites, people with tattoos, piercing, belonging to subcultures, disabled etc. “Everybody gets in here, without discrimination” was a generalized statement made in a conspicuously uniform way by all different interviewees, be it the workers themselves, be it managers, representatives from employers’ organization or trade union activists. In this discourse, call centers appear as a space of unexpected equality and equal opportunity not hindered by belonging to

a (stigmatized) social group. Seemingly, gender, class, age, race, sexual orientation, etc. do not matter. This view was also confirmed by a statement of a representative of the sectoral organization ABRAREC who denied any discrimination i.e. related to race: “Call centers give an opportunity to those who want to have one. It is not skin color but your attitude which matters. It depends on you. Of course, there is a code of behavior. If you prefer to play in a band at night, you won’t get it” (interview April 2012). This statement highlights what I would define as core of the “illusio” (Bourdieu 1998b: 100,101) of the field of telemarketing: The negation of discrimination and the idea that all depends on your individual performance. This is reinforced through a normative discourse on the universality of equality (Dölling 2004) which in Brazil also corresponds to current debates and recent policies in relation to anti-discrimination, diversity, quotas for black students, etc. as a normative obligation for a modern Brazilian society.

The combination of such discourses and the evident but denied existence of discrimination and precarization is another expression of symbolic violence. In a contradictory process between self-attribution and discrimination on the one hand and a limited inclusion as (second-class-) citizens on the other hand telemarketing operators construct a new type of working-class identity which is marked by the permanent promise of social ascendance. This promise is fed by actually existing successful cases, but even without a statistical proof (which does not exist) it can be assumed that these are a minority. Nevertheless, in interviews all operators reported not to have noticed any gendered or racial division of labor on the level of operators (as for example the exclusive or predominant use of men or women for specific tasks like support or canvassing). This points to the fact that a distinctive use of labor on this level, which forms the bottom of the call center hierarchy, is not functional. At the same time there is a kind of unifying factor applied to all operators: the attributed inferiority. The majority of women is joined by a minority of men, who predominantly present characteristics like homosexual, transsexual and transvestite or black – attributes which are negatively classified in a society based on racism, sexism, heterosexual norms etc. and generate difficulties for these groups of people to access other segments of the formal labor market (Venco 2009: 60). Actually, restricted opportunities to obtain other jobs but telemarketing indicate discrimination, precarization and stereotypization which do not disappear in call centers but are reproduced on various levels. The considerable feminization related to telemarketing for example highlights a historical continuity. As already described above in relation to the banking sector, the occupation “telephone operator” – the predecessor of the modern call center operator – has always been conceived as feminine (Nogueira 2006: 49). This implies not only the attribution of stereotypes in relation to capacities like patience, listening to someone, and a sympathetic manner to treat customers (Venco 2009: 56). It is also linked to an



economic and social discrimination characterized through low qualification, repetitive, monotonous and low paid work. Call centers in this sense are a space where the former segments of low qualified female work inside banks have been transferred to and survive (Segnini 1998).

Traditional lines of reproduction of inequality also become visible in vertical hierarchies. On the one hand, Table 4 points to fact that women are not only a majority as operators but are also surpassingly participating in leading positions.

**Table 4: Average Profile of Telemarketing Workers**

|              | Operator | Monitor   | Supervisor | Coordinator | Operations manager |
|--------------|----------|-----------|------------|-------------|--------------------|
| Average age  | 24       | 29        | 31         | 33          | 37                 |
| Women        | 84%      | 66%       | 73%        | 67%         | 50%                |
| Average Wage | R\$ 691  | R\$ 1,267 | R\$ 1,623  | R\$ 2,674   | R\$ 4,779          |

Source: ABRAREC 2012.

66% of monitors who are usually recruited from the group of operators are female. 73% of the supervisors are women and 67% of the coordinators (both supervisors and coordinators are at least partly recruited from the external labor market). But these shares, at first glance quite impressive, also show that women are not proportionally represented in leading positions (with the same share as operators). This can be interpreted as a reproduction of traditional gendered hierarchies (the higher the position the smaller the share of women), based on classifications and habitual dispositions which, in the game of competition, give advantage to men. In several interviews, this was legitimated by statements like: women are more likely to be absent because of menstruation, pregnancy, visits to the doctor, and so on. Many also emphasized the high number of single mothers. This indicates that also in telemarketing the gendered and hierarchical division of labor in the sphere of reproduction has an important impact on mechanisms of exclusion in the labor market (Nogueira 2006). At the same time, the young women interviewed working as operators emphasized that they imagine their future lives making a career and not as mothers and wives (“maybe later”).

For black people and those with non-heterosexual identities the situation is even more disappointing in relation to the “illusio” (Bourdieu 1998b: 100, 101) of equality and

equal opportunity. There is no statistical data available, but several statements in my interviews point to the fact that blacks are less represented in executive positions and transsexuals and transvestites completely excluded. The latter are a particularly interesting example as they are considered to be very good operators and salesmen, thus more productive, creative, dynamic and engaged. One interviewee (a male monitor) said: “Transsexuals don’t get a chance for a career. That’s why they quit their jobs frequently and then try it in the next call center. They are looking for recognition and don’t get it” (interview April 2012).

#### **4. Conclusions**

In this paper I reconstructed a neotaylorist regime of service relations in the Brazilian banking sector as an outcome of the global restructuring of financial value chains. This finding illustrates the complex interrelations of inequalities of status, race, and gender with transformations in the banking sector. Based on a theoretical analysis referring to the concept of politics of production of Michael Burawoy and categories of Pierre Bourdieu’s social theory, different levels of (global, national and local) restructuring, negotiation, and regulation can be connected. The integration of the labor process into the analysis and the respective changes in work organization and control regimes furthermore enables insight into the interrelation of macro, meso and micro levels of conflicts and social relations. This theoretical approach therefore allows us to understand changes in power relations on the shop floor, the social recomposition of labor and resulting lines of inequality related to categories like gender, race and class in the view of a wider political, social, economic and transnational context.

The Brazilian banking sector is one of the most important sub-branches of the services sector, which presents extraordinarily high growth rates and profits. At the same time, it ranks among the most regulated sectors of the Brazilian formal labor market also in terms of labor rights, wages, benefits, level of education as well as the high participation of women. This sector also demonstrates a highly comprehensive orientation to automation and outsourcing, one of the most striking strategies of restructuring since the 1990s. I therefore raised the question of how the profound restructuring impacts on re-distributional effects in terms of economic welfare (wages), social rights like access to formal labor contracts as well as gender and racial equality in the course of the ongoing social recomposition of the labor force?

The empirical case outlined in this paper refers to call centers as one of the most recent targets for extensive outsourcing which points to an aggressive cost reduction strategy in relation to the (re-) organization of service relations. In the course of financialization

and the resulting diversification of financial products, the service relationship has gained importance for possible productivity increases of banks. Thus, activities being considered core business of banks have been outsourced in large scale to companies of another economic sector, the newly formed telemarketing branch. As a result, firstly, the delimitations of the respective sectors become unclear and flexible, a transformation which fundamentally undermines traditional forms and structures of regulation of labor markets and labor relations and in particular weakens trade unions and the hard-won rights of the labor movement. Secondly, this process is directly connected to the neotaylorist reorganization of the labor process with respect to the service relation as immaterial work. Major characteristics of neotaylorism are the combination of a highly standardized and low skilled work process regulated through extremely authoritarian and rigid management and control (which are also typical characteristics of a Taylorist work organization) on the one hand and the dependency on and exploration of subjective capacities of the workers on the other hand (which differentiates neotaylorism from its origins in industrial assembly-line production). Thirdly, this cross-sectoral neotaylorist reorganization goes along with a social recomposition of the work force which includes changes in the profile of workers referring to education, age, gender, race, class, and sexual orientation. This is connected with a loss of economic, social, cultural and symbolic capital from the perspective of bank workers, but offers a limited social inclusion for the new telemarketing workers who formerly had been excluded from the formal labor market. Their profile can be summarized as mainly young, female, unskilled, dark-skinned, homosexual and part of other kinds of subcultures. Call centers are a space for a precarious, partial and contradictory inclusion and discriminatory exclusion of this new work force at the same time. The case of telemarketing is therefore a very outstanding example for the importance of identity as an integral part of labor politics. It appears as symbolic violence mediated through classification systems and habitual dispositions.

This shows how the depicted process of global restructuring results in changes in the construction of identity and the social profile of the working class, a process which is embedded into a wider context of a heterogeneous and conflictive social and political transformation of the Brazilian society. These processes can only be understood by analyzing different interdependent and entangled dimensions, including the construction of identities in relation to class, gender and race. Both changes in the organization of the labor process as well as well as changing social structures referring to identities are therefore important features for the analysis of transnationally contextualized restructuring of labor markets and the respective redistributive effects which correlate to changes in the overall social structures of society.

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Preußischer Kulturbesitz

### Contact

**desiguALdades.net**  
Freie Universität Berlin  
Boltzmannstr. 1  
D-14195 Berlin, Germany

Tel: +49 30 838 53069  
[www.desiguALdades.net](http://www.desiguALdades.net)  
e-mail: [contacto@desiguALdades.net](mailto:contacto@desiguALdades.net)

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