

## Article

# The Silent Discrimination against Headscarved Professionals in the Turkish Labor Market: The Case of Women in the Banking Sector

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**Abstract:** This study addresses the widespread discriminatory policies against headscarved professionals in the Turkish job market, by focusing on the female-intensive banking sector. Although the number of professionals wearing headscarves has increased since 2013 with the removal of the ban on headscarves for workers in the public sector, we argue that significant ideological discriminatory practices and bias against these women still exist. To expose this hidden reality and uncover its dynamics, we undertook exploratory in-depth interviews with 30 professionals from the Turkish banking sector, including both men and women. Our findings verify a severe underrepresentation of headscarved professionals in the commercial banking sector. Whereas, after 2013, state-owned banks began, to some extent, to recruit women wearing the headscarf, private commercial banks have not amended their exclusionist policy towards headscarved white-collar employees. Research findings confirm that in the Turkish banking sector, policies regarding the headscarf are still shaped by ideological corporate values. This study suggests that the appointment and promotion of female professionals in the Turkish banking sector are blocked by long-established stereotypes and prejudices, which stand in the way of inclusive practices supporting social equity, as well as diversity and the equality of women in the workplace.

**Keywords:** banking sector; women; labor market; discrimination; social equity; headscarf



**Citation:** Karahan, H.; Tugsuz, N. The Silent Discrimination against Headscarved Professionals in the Turkish Labor Market: The Case of Women in the Banking Sector. *Sustainability* **2021**, *13*, 11324. <https://doi.org/10.3390/su132011324>

Academic Editors: Mónica Segovia Pérez and Eva Cifre

Received: 9 September 2021  
Accepted: 11 October 2021  
Published: 13 October 2021

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## 1. Introduction

The headscarf has been a problematic and controversial issue in Turkish society and politics for decades. Although there are no published statistics on the number of women wearing the headscarf, it is a recognized fact that a majority of the female population in the country belongs to this category (As an indicator; in a survey conducted by Konda (2010, [1]), the ratio of the female participants covering their hair was above 70%). Despite this fact, Turkish women with a headscarf have faced various bans and restrictions in the country for a long period of time. Based on the political climate, the scope and intensity of these bans have varied from time to time. Özipek (2008, [2]) identifies the root of the decades-long headscarf problem in Turkey as the state's discriminatory attitudes and practices. Elaborating on this, Akboğa (2019, [3]) states that secular elites in the country have regarded the headscarf as a threat to the secular structure of the state and have thus used various anti-democratic tools to ban it.

Granting rights to headscarved women in the public sphere in 2013 has been the most significant milestone for the headscarf issue in Turkish political history. This period also corresponds to the years when the government's efforts for women's social and economic empowerment were intense. Following the reforms implemented within this scope, the 2000s and 2010s witnessed a marked improvement in the level of education and labor force participation of women in Turkey. In this regard, female employment showed increases in a variety of sectors. The banking sector has been one of them.

In fact, in the 1990s, Turkey's banking sector was already one of the leading sectors with a relatively higher share of women employees. At the beginning of the 2000s, the proportion of female employees in the sector was 41.1% [4]. In the following years, this ratio gradually climbed, reaching 50.1% in 2012, when the number of women in the sector exceeded that of men for the first time ever [5]. It is worth noting here that private banks have been the main driver of this increase. (The term "private banks" in this study refers to the commercial banks that are not state-owned and comprises both privately owned domestic and foreign banks.) State-owned commercial banks also followed this trend, increasing their proportion of female employees from 31.5% in 2001 to 41.8% in 2012. In 2021, the ratio of females increased to 43.4% in public banks and 54.7% in private banks, with an average of 50.4% for the sector [6].

With regard to headscarved employees in the labor market, there has been visible progress since 2013. With the removal of barriers to working in the public sector, the number of working women wearing the headscarf has increased. While the employment of this group at state-owned institutions can be questioned in terms of both quantity and quality of the positions offered, a more critical aspect of the issue relates to the private sector. In fact, even before 2013, there was no ban on these women working in the private sector. However, the state's strict regulatory environment was a discouraging factor for private companies in employing headscarved women. The widespread exclusion of this labor segment from business life for a significant period of time cannot be attributed just to the state's enforcement of discriminatory practice. It is well-known that the executives/managers of private companies in Turkey were not favorably disposed to the idea of working with professionals wearing a headscarf. The only exception was the companies owned by religious and/or conservative businessmen. However, those firms were also likely to avoid employing headscarved professionals, due to certain potential sanctions that they might encounter.

It should be noted here that the private sector in Turkey for decades had generally seen fit to employ headscarved women for low-status positions like cleaning and other blue-collar jobs. The sector shunned educated and skilled headscarved women who sought work as white-collar employees. This discriminatory behavior can be ascribed to a combination of factors, including a rigid secular ideology, perceived stereotypes and sharp biases against women who signaled a religious affiliation.

There has also been a longstanding dispute in Turkey regarding the reason for wearing a headscarf. While some argue that the headscarf has mostly been traditional attire for women in rural areas, religious purposes provide a predominant explanation. Especially for the group investigated in this study, which represents women with higher levels of education who live in urban areas, the headscarf cannot be considered a traditional element but a choice that they make based on their faith.

Eight years after the lifting of the bans, our observations are that the Turkish private sector's biased and exclusionary attitudes toward headscarved professionals still continue to a significant extent. There is no doubt that the representation of this group of women is much greater, not only in the public sector, but also in the private sector. However, the latter is due substantially to the companies with shareholders and managers who hold religious and/or conservative values. To the contrary, a majority of the country's large enterprises and multinational companies do not seem to have adopted a policy of inclusion. In other words, in Turkish private companies, an unspoken ban against female professionals wearing a headscarf does currently exist. Although most of these enterprises do not declare this discriminatory recruitment policy, no headscarved white-collar employees are seen in these workplaces.

The banking sector presents the ideal case for investigating the widespread existence of this hidden discrimination in Turkey, as it is a significant as well as female-intensive service industry in the economy. The sector not only employs a large female labor force, but also offers essentially white-collar jobs to women. In this paper, we present the argument that private commercial banks in Turkey avoid employing women with headscarves, in

a policy that is unspoken but definite. Despite efforts to integrate headscarved female professionals into the labor market, endeavors led by the Justice and Development Party (JDP) governments and a number of enterprises over the years, we claim that the country's private deposit banks, which employ 64% of the employees in the banking sector [6], have resisted attempts at democratization. We also argue that, although the state-owned banks have increasingly recruited headscarved white-collar employees since 2013, current numbers in these banks are far from representing diversity.

To assess the dynamics behind relevant recruitment approaches of both public and private commercial banks, as a control group in our study we included the participation banks, which are based on the principles of Islamic finance. Participation banks (a.k.a. Islamic finance institutions) offer their customers services similar to commercial banks. The main difference is that they refuse to conduct their transactions based on interest rates, which is forbidden in Islam. Therefore, the target audience for these banks is primarily clients with religious sensitivities vis-à-vis interest. The principal reason for adding this group is our assumption that the Islamic values adopted within their corporate culture make the existence of the headscarf in the workplace not only acceptable, but normal. In fact, the high proportion of headscarved professionals at these banks supports this assumption. Following this line of reasoning, we also argue that participation banks are the leading institutions in the Turkish finance sector that offer considerably more job opportunities to headscarved professionals, and with minimum or no discrimination. However, there might also be some policy differences within this group, which is composed of three state-owned and three private participation banks.

In this framework, our research question is "What are the dynamics behind the low proportion and the unbalanced distribution of headscarved professionals in the female-dominated banking sector in Turkey?" Our hypothesis is that the principal cause lies in the Turkish private banking sector, where there exists a pronounced ideological discrimination against women based on secular vs. religious values. In other words, we argue that the long-standing cultural segmentation in Turkey has led to the creation of an idiosyncratic female profile in the commercial banking sector, discriminating against those who do not fit it. Thus, the removal of the headscarf bans in 2013 has not caused a policy change towards inclusiveness in private commercial banks. A secondary hypothesis of this study is that state-owned banks have reduced their discriminatory recruitment practices against headscarved professionals because of the political climate supporting these women, but this has only been to a limited degree based on a dominant patriarchal structure, in addition to ideological concerns.

### *Literature Review*

The existence of and implications for discrimination against Muslim women have been documented in the literature in several Western countries, particularly Germany and the U.S. Given that not all Muslim women wear a headscarf, we will focus here only on findings in the literature regarding the discrimination against headscarved women. In a comprehensive report, Human Rights Watch [7] focused on the headscarf bans for teachers and civil servants in Germany. Upon examining the laws and policies in the German states that restricted the wearing of religious symbols, HRW discovered that headscarved Muslim women were excluded from employment in the education sector and the public domain, although Christian symbols were explicitly allowed. Thus, the report concluded that headscarved professionals clearly suffered discrimination based on their faith but in the name of neutrality. Drawing on the presence of such bans and restrictions, Weichselbaumer (2019, [8]) tested discrimination against female immigrants wearing headscarves in Germany's labor market. This seminal paper examined the employment opportunities in the country for female office workers by sending identical applications differing only in the applicants' names and photographs to a number of firms. Study findings confirmed that Turkish women wearing a headscarf experienced significant discrimination. Since the hypothetical résumés carried the same qualifications, the results also negated the assump-

tion that the unfavorable labor market for Muslim migrant women was due to a lack of education and skills. Questioning the existence of genuine diversity in workplaces, Syed and Pio (2010, [9]) investigated the experiences of Muslim migrant women in Australia. The interviews made within the scope of the study uncovered substantial evidence of discrimination faced by this group based on a combination of factors, including religion and ethnicity.

Unkelbach et al. (2010, [10]) is one of the studies that attempted to test behavior towards headscarved women in Germany, particularly in the context of employment. In several experiments, the authors investigated how wearing a headscarf affects decisions on staff hiring. The analysis showed that selection biases against women with headscarves were credible and strong, as these applicants were more likely to be rejected. In another paper, Ahmed and Goray (2021, [11]) revealed the discrimination faced by Muslim headscarved women in the West, by using a meta-analysis that synthesized the findings of studies conducted between 2010 and 2020. The study showed that women in religious Muslim attire experience substantial discrimination during the hiring process, and thus are disadvantaged relative to their counterparts who do not wear the headscarf.

In this context, King and Ahmad (2010, [12]) provided further information by focusing not only on employment opportunities for Muslim women but also on the interpersonal behavior of prospective employers towards them during job applications. The results of their experiment, which was conducted in the American retail sector, demonstrated that applicants wearing the headscarf were more exposed to negative interpersonal attitudes than those wearing nonreligious attire. The interpersonal discrimination observed in the study included rudeness, hostility, shorter interactions and less helpfulness. In another study, Ghumman and Ryan (2013, [13]) attempted to analyze the discrimination against female job applicants who wear the Islamic headscarf. The study included a field experiment, in which women with and without a headscarf applied for jobs at stores and restaurants. Findings clearly demonstrated evidence of both formal and interpersonal discrimination against Muslim headscarved applicants.

Ghumman and Jackson (2010, [14]) also investigated the situation of Muslim women in the U.S. labor market. The paper examines the expectations of American Muslim women, thus providing a perspective on labor supply. The authors found that Muslim women in religious attire had lower expectations of obtaining employment than other Muslim women for a variety of occupations. Interestingly, the difference observed between the two groups increased with both the degree of the job's public visibility, as well as its status. In addition, Reeves et al. (2012, [15]) conducted interviews with 79 female Muslim doctors and healthcare professionals, where the women wearing headscarves reported negative experiences of intolerance and discrimination.

These studies clearly demonstrate various aspects of the biased attitude towards headscarved Muslim women in Western countries. It is evident that wearing a headscarf reduces chances for employment, as well as the level of the post that is sought. There is also ample evidence for actual discrimination against headscarved professionals and various forms of mistreatment in the workplace in the countries studied. While the literature concentrates on discrimination in Western countries, studies examining the situation in Muslim-majority societies are rather limited. In fact, discriminatory conduct against women who wear religious attire also exists in the latter, Turkey being among them. While Turkey is a Muslim-majority country, the foundations of the Turkish Republic rest on a secular ideology, which generated a religious-secular dichotomy in Turkish society. This can be seen as the main reason behind the discrimination against headscarved women. Yet, despite the widespread headscarf bans that lasted for decades in the country, only a few studies have explored this issue. In this scope, Cindoglu (2011, [16]) is a seminal study that thoroughly examined the substantial discrimination in Turkey against headscarved professionals. This study analyzed the mechanisms of bans and discrimination experienced in 2010 by Turkish headscarved women while entering and staying in the job market. The bans in question were the consequence of decades-long prohibitions in the public sector

that had been introduced and continuously imposed by earlier governments. Results showed that the prohibition on participating in the state job market was not the only obstacle faced by these women. With a spillover effect, they were also banned to a large extent from the private sector.

A quantitative analysis of the outcomes of wearing the headscarf in Turkey was carried out by Ugur (2018, [17]). Using individual level data from two rounds of the National Demographic and Health Surveys (NDHS) conducted in 2003 and 2008, and two surveys conducted in 2007 and 2011, the paper demonstrated that headscarved Turkish women were less likely to be employed.

In fact, there is a limited body of research on the implications of wearing a headscarf for women in the Turkish labor market. What is more, studies examining the issue primarily cover the time period up to the early 2010s. One relatively new research study by Leckcivilize and Straub (2018, [18]), which was conducted as a laboratory experiment, found that appearance and the religious practices of job applicants in Turkey negatively affected the hiring decision in a significant way.

Taking into account the fact that headscarf bans for workers in the public sector were removed in 2013, the situation in the Turkish labor market needs to be revisited. Although the situation has significantly changed for women professionals covering their hair since the democratization move in 2013, the current degree of their freedoms in business life is quite controversial. We argue that the removal of headscarf bans in the public sector and the universities has not effectively altered the implicit discrimination against these women in a variety of sectors. Therefore, this paper is a valuable contribution to the literature, as it draws attention to the existence of undisclosed restrictions in the Turkish labor market against headscarved professionals. We focus on Turkey's banking sector, in which white-collar female employees are widely represented, to identify the attitudes and policies towards professionals wearing a headscarf. Because of the period that it covers and the sectoral perspective that it offers, this study aims to fill an important gap in the literature.

## 2. Materials and Methods

The fieldwork for this study was conducted through face-to-face interviews between May and July 2021. We interviewed a total of 30 professionals with experience in the Turkish banking sector. The interviews were semi-structured with open-ended questions and lasted 60 min on average. Our sample consisted of two groups: white collar employees wearing the headscarf and male/female professionals in managerial positions.

Within the first group, we interviewed 18 women from commercial and participation banks, who discussed their experiences, personal stories and observations. Information from these women provided the basis for understanding the dynamics of the headscarved labor supply and demand in the sector. Some of these women also had previous experience in other sectors. As for the second group, we contacted male and female (including both headscarved and non-headscarved women) banking professionals in decision-making and/or human resources (HR) positions. Our aim in incorporating this group was to shed further light on banks' labor demand with regard to headscarved employees by obtaining the perspectives of participating bankers about the employment of these women. For this purpose, we interviewed five male and seven female professionals from commercial and participation banks.

The average age was 33 in the first group, and 45 in the second. (For simplification, in the following sections of the study, participants in the first and the second group will be described as having non-managerial and managerial positions, respectively.) The sample was drawn from personal networks within the sector, along with the snowball sampling method. In the formation of both groups, we attempted to build balanced subsamples in terms of public and private banking.

As the primary focus of this study, participants were asked about the status of the headscarved professionals in the Turkish commercial banking sector, which is a female-intensive industry. They were asked to compare the current level of this group's presence

in the sector with that in the period before 2013. To test our hypotheses, we specifically asked about the differences between the commercial banks in the public sector and those in the private sector in terms of the job opportunities that they offer to headscarved women. In other words, we explored the present status of these women in both state-owned and private commercial banks.

In addition, we investigated the recent situation at participation banks. Our assumption here was the presence of a positive association between the principles of Islamic finance adopted for transactions and the attitude towards employees who signaled an Islamic affiliation. Although participation banks constitute a small share of the Turkish financial sector, they provided an ideal setting for investigating the impacts of workplace culture and ideologies on the recruitment of female banking professionals. Moreover, we analyzed not only the recruitment policies, but also the opportunities for promotion at all types of banks for the women in question.

The theoretical background of this study is based primarily on social identity theory, which proposes a comprehensive way of understanding intergroup relations. According to this theory, an individual's self-concept derives from his/her membership in a social group [19]. Through categorization, the process in which social identity is constructed, individuals internalize their memberships. Then they evaluate themselves and others based on relevant group norms and values. Intergroup bias and/or in-group favoritism, being critical concepts within the theory, mean that individuals tend to perceive their groups more positively than other groups. This eventually leads to discrimination and prejudice against out-group members, even in the absence of a conflict or competition between the groups [20].

Discrimination in job markets occurs when members of a group are treated differently than those belonging to the in-group, despite identical characteristics regarding productivity. In this sense, social identity theory has particular relevance in the workplace, where group dynamics are salient [21]. Social identity is known to play an important role in associating people with certain positions based on their identities, and hence shaping economic outcomes [22]. In fact, the literature of neoclassical economics has also provided premises concerning social identity, through the taste-based discrimination theory. As Becker (1957, [23]) set forth decades ago, employers might engage in preferential hiring practices in order to avoid associating with members of a particular group. The literature on taste-based discrimination provides evidence for preferential treatment of members of one's own group relative to members of other groups [24]. In addition to employers, customers may also have preferences for being served by members of the in-group [25].

Within this framework, the categories constructed for secular and religious people in Turkish society throughout the history of the Republic have played an important role in assigning individuals different status levels. Considering that the dichotomous relationship built between these two groups has also used symbols associated with relevant categories, the headscarf has been a major signifier within this distinction. In this vein, it can be stated that women wearing headscarves have represented certain religious/political/cultural values not favored by secular groups in the society as well as in the labor market. In other words, based on the secular/religious dichotomy constructed in the country, group norms can be expected to have played a particular role in defining the acceptable vs. unacceptable signifiers in the workplace, even though they are not related to one's working performance. Therefore, linking social identity theory to taste-based discrimination, in this study we attempted to verify that the employment of headscarved professionals in the Turkish banking sector has mainly been driven by intergroup bias and preferences that also shape corporate cultures.

### 3. Results and Discussion

We performed the qualitative analysis separately for commercial and participation banks. In both subsectors we also investigated the policy differences between state-owned banks and private banks.

### 3.1. The Headscarf at Commercial Banks

A major finding that supported our basic argument was that both the managers and the employees whom we interviewed agreed that private commercial banks in Turkey do not hire headscarved white-collar employees. Their assertion regarding the absence of these women at these banks was based on their extensive experience, knowledge and observations of the sector. (The interviewees are coded below in the following format: Gender (f/m), age, position (managerial/non-managerial)).

At private commercial banks in Turkey, I have never seen or met a professional wearing the headscarf. These banks clearly discriminate against us in their recruitment practices. (f, 28, non-managerial).

There has never been a headscarved professional at my bank (Bank A). We all have faith and values, but the culture in the workplace is something different. (f, 50, managerial.)

Think about the biggest private commercial banks in Turkey: Banks A, B, C, D. I have never seen or heard of any white-collar employee with the headscarf at these banks. When it comes to the headscarf, they hire only blue-collar workers like cleaning women and kitchen maids. (m, 63, managerial.)

Participating professionals described this practice as a strict corporate policy of the private banks. They said that for a woman with a headscarf to be employable in Turkey depends in general on managerial decisions and attitudes.

I know that these banks have very strict corporate cultures against people with religious affiliations. And this does not seem likely to change. (f, 40, non-managerial.)

Conventional banks in Turkey react to the idea of working with the headscarf. When I moved back to Turkey, I applied to many private banks and was rejected by all of them. Some of them honestly said that they could not proceed with the interview stage because of their headscarf policy. (f, 48, non-managerial.)

(At private banks) I have never seen or heard about a woman with the headscarf. We are in touch with lots of people who work at private commercial banks and they confirm this. This seems to be a conscious policy of the conventional private banks. (m, 45, managerial.)

Supporting our main hypothesis, the dominant view among the participants regarding the reasons behind the absence of headscarved professionals at private commercial banks was the widespread exclusionist practices in the sector against women who signal a religious affiliation. Most participants believe that these banks only accept women whose attire does not involve any religious signifiers, and completely reject the idea of employing those with a headscarf. This ideological behavior was considered to stem from the longstanding disdain in the country for the headscarf, as indicated in the excerpts below:

The foundations of the Republic kept a distance from religion, including women's religious attire. As a result, we ended up with no headscarved employees at Turkish commercial banks. This is about discriminating against women and constitutes a serious sociological issue. (m, 63, managerial.)

The bans imposed against the headscarf throughout the decades have directly reflected on the sector. Those who did not favor religious affiliations obtained the power in the sector and they are still there. Their prejudice prevents them from seeing our capabilities. The improving outlook in the state-owned banks is only because of the government's tolerance towards the headscarf. Private banks do not care about increasing diversity. Although they talk about diversity, this does not include religious women. (f, 27, non-managerial.)

Some participants also mentioned the prejudice and bias against these women despite their qualified résumés. In their words:

Personally, I trust my qualifications and am open to working at all kinds of banks. However, private commercial banks behave quite ideologically. When they think that a candidate's worldview does not match their corporate culture, they do not consider working with her. (f, 35, non-managerial.)

Between 2013 and 2017, I kept my profile open to new job opportunities but did not post a photo. Then, I got calls from Banks B, C, D and E. However, when I went to the interviews they were shocked because of my scarf. Of course, they never got back to me. (f, 36, non-managerial.)

I have friends working at the HR departments of several private commercial banks. That is how I know that these banks have certain hidden recruitment rules (against the headscarf). If I apply to them, I know that they will not consider working with me due to my headscarf. (f, 32, non-managerial.)

Participating banking professionals also talked about the working environment at private commercial banks to explain the exclusionist effects of the so-called "aggressive secular culture" in the workplace. They reported that the workplace settings for employees at these banks were all built on the principles of this culture and ideology. In other words, the basic needs and sensitivities of people with religious values have been ignored by these banks. As a result, when they think about the possibility of working at private commercial banks, the headscarved professionals feel ostracized. Although it is widely accepted that there is no demand by private banks for them, it is further implied that women with the headscarf are discouraged by these prevailing conditions.

The office spaces at commercial banks are not designed to make these women happy and comfortable. For example, people who perform prayers during the day are not provided any rooms. (m, 47, managerial.)

Private commercial banks attach importance to motivational activities. During my internship at Bank E, people were throwing parties where they were drinking whisky. I might work for the bank but I should not be forced to join such parties. (f, 35, managerial.)

The culture in the financial sector, particularly in the private banks, has its own style and values. It is, in fact, a lifestyle. And the employees are expected to adapt to it. If they do not, it is not possible for them to survive there. (f, 49, managerial.)

The working dynamics at commercial banks were also said to include the issue of interest, which is another religion-based sensitivity. A few headscarved participants mentioned that they would not be willing to work at conventional banks, which do not conduct transactions based on the principles of Islamic finance. Because they believe that interest is forbidden by Islam, they did not find it appropriate to work at companies that make a profit by means of interest. Therefore, the interest issue also appears to be a factor limiting the headscarved labor supply in the sector. However, most headscarved participants affirmed that they would work at private commercial banks if job opportunities arose for them.

For me, working at a participation bank is about my values. Here, I am referring to the forbidden nature of interest. I would not wish to work at an institution that makes ill-gotten interest gains. (f, 27, non-managerial.)

I have preferred a participation bank because of the prohibition of interest in my religion. (f, 26, non-managerial.)

As a reason behind the absence of demand by private commercial banks for headscarved labor, some interviewees also drew attention to the connection between the secular corporate culture and the associated customer portfolio. They stated that profitability is the top priority for these banks and for that reason the banks would prefer to attract their clients with their secular corporate culture. Thus, when it comes to the headscarf, the banks would not behave in a way to risk their "secular customer portfolio." An interesting point

noted is this customer segment's rejection of employees with the headscarf for white-collar jobs, but not for blue-collar jobs.

It is also about the demand or the ideology from their target audience and their best customers. The minute they place a customer in contact with a headscarved professional, the reaction would be ugly. After all, there is a segment in Turkey that dislikes women with the headscarf. (f, 34, non-managerial.)

The main objective of private banks is making profit. So, customers must be OK with headscarved employees. For example, clients might refuse to work with a headscarved marketing professional. HR departments know this and act accordingly. In the X branch where I was the head, customers would not tolerate a professional with a headscarf. However, we had a kitchen maid wearing a headscarf and that was fine. (f, 50, managerial.)

Another primary finding that affirmed our arguments was the consensus among the participants on the increasing number of headscarved white-collar employees at the state-owned banks. All participants confirmed that, after the removal of the ban in 2013, unlike private commercial banks, state banks in Turkey began to employ bankers with the headscarf. In addition, we found that some women wearing the headscarf socially started to go to work with the headscarf on.

When I started my career at a public bank, there was no white-collar staff wearing the headscarf. For a long period of time, we were not allowed to hire these (headscarved) women. Within the last decade, the picture has changed. The number of these women at state-owned banks keeps increasing. (m, 51, managerial.)

I have been working in the sector for 23 years, and the current outlook is completely different. We did not employ headscarved professionals either in public or private banking for a long time. Recently, state-owned commercial banks have started to hire headscarved employees and the number is rising. (f, 45, managerial.)

I have been working at public deposit banks for years. What we (headscarved bankers) were previously doing was taking off our scarves in the morning outside the bank. One day I accidentally entered the bank with my scarf on and removed it in the restroom. The staff yelled at me and criticized me by saying, "Know your place!" After that incident, I could not pull myself together for a whole month. Now I can work at the same bank wearing a headscarf. (f, 36, non-managerial.)

Participants repeatedly emphasized the positive impact of the political climate that has supported the active presence of women with the headscarf in the labor market. They saw a positive correlation between the government's view and the attitude of managers at state banks towards the headscarf.

These women were not able to find a job at any bank other than participation banks. We are talking about a process initiated by the government within the last eight years. The progress is completely about governance. (f, 40, non-managerial.)

After the removal of restrictions, I talked to my manager and told him that I was going to come to work wearing a headscarf. He refused permission, saying to me, "Only if you work as a teller." This translated into a downgrading, which I reacted to by saying, "I will write about this to the President of the country." The next day he called me and said, "OK, you can continue your job as you wish." (f, 34, non-managerial.)

I can clearly state that the perspective of top administration spreads downward. As an example, if the chairman of the board of a state bank is someone who respects religious values, no other managers throughout that bank dare to bully a headscarved woman. (f, 35, non-managerial.)

While it has been confirmed that the number of headscarved professionals at state-owned banks has grown, the presence of these women in the sector is still considered quite minimal. Some participants also mentioned the challenging process to be hired or to get promoted at these banks. The examples and statements provided by the interviewees pointed to some extent to covert discrimination against these women.

Despite an increase, the number of these women at my (state-owned) bank is pretty low. (m, 51, managerial.)

How many headscarved managers do the state-owned banks have? Only a few! You can only see them as managers at several unpopular branches, to which most people do not want to be assigned. Also, I cannot forget what a deputy CEO once told me, "I do not want to see a headscarved woman in my marketing team." (f, 26, non-managerial.)

I believe that most banks that employ us take into account the limited availability of jobs for us. Regardless of our high qualifications, they are ready to exploit our labor with lower remuneration. They know that we cannot work everywhere, whereas the others can. (f, 30, non-managerial.)

Recently, I was called by Bank F. They told me that they were impressed by my CV (posted without a photo) and wanted to interview me for a position. I could tell that I was quite successful in the interview. When I called them for feedback, they said that my application had been rejected. I replied, "I did not initiate this application, but you invited me to apply for this job." They never mentioned a reason for the rejection. I am sure that this was all about my attire and they just preferred to conceal the real reason. (f, 32, non-managerial.)

When asked their opinions for the reasons behind the weak level of employment of headscarved professionals at these banks, participants frequently described the banks' desire to appeal to their customers through the appearance of their employees. This resembles the client-oriented approach of the private commercial banks, adding an additional form of ideological discrimination against these women in this sector.

Our main objective is profit maximization. That is why we have to employ people whose profiles comply with those of our clients. We especially care about our marketing staff. This also explains why the number of headscarved professionals is much lower in commercial banks than participation banks. (f, 45, managerial.)

The HR departments carefully think about the cultural elements in all cities and districts during the appointment process of the professionals wearing the headscarf. (f, 40, non-managerial.)

Despite the high scores I attained in the exams, I was not appointed to the branches that I preferred. They chose to send me to a district that is known to be populated with religious people. (f, 34, non-managerial.)

### 3.2. The Headscarf at Participation Banks

Results from the interviews supported another argument of this study by verifying that the majority of headscarved bankers are employed at participation banks. Some interviewees associated the relatively high employment rate of this group with the so-called "positive discrimination" policy of these institutions towards religious women.

It is much harder for bankers wearing the headscarf to find a job at commercial banks than at participation banks. In this sense, we can talk about a positive discrimination towards these women in the participation banking sector. (f, 27, non-managerial.)

Yes, we have been recruiting primarily headscarved women, because they are not given as many opportunities in the job market as the others. With the purpose of contributing to the social balance in the country, I have supported the

employment of these women but we have also been open to those not wearing the headscarf. (m, 63, managerial.)

We should emphasize here that the principles of participation banking require an understanding of Islamic finance and interest-free transactions by the employees. This naturally facilitates the recruitment of women with values and/or information regarding the teachings of Islam. Some participants reported that this situation has created a special workplace culture in itself. In other words, people who approve of and support the principles of Islamic finance were believed to work at these banks more effectively. This finding supports the fact that this religion-based cultural factor explains the employee selections made by the participation banks.

While it is important to improve the status of headscarved women for the purposes of social balance, a commitment of our employees to the interest-free system also matters. As long as a female candidate wants to be a part of this system, we can hire her regardless of her attire. (m, 63, managerial.)

One of the selection criteria during recruitment that we take into account is the sensitivity and knowledge of the candidates regarding the interest issue. If a participation bank employee does not have this orientation, then it would be hard for him/her to succeed in this interest-free system. (f, 40, managerial.)

In addition, a major reason given for the fact that these banks do not hesitate to hire headscarved women was the customer portfolio. Whereas the interviewees associated the customers of commercial banks with a negative attitude towards the headscarf, they deemed the customers of participation banks comfortable with the issue. The reasoning is that those who choose to conduct their transactions at these banks are considered to practice religious principles in their lives—at least to some extent.

Given their target audience, their tendency to work with headscarved women is quite understandable. If the customers of a participation bank are OK seeing the headscarf at the bank, then this does not risk the overall economic objective. (f, 45, managerial.)

The clients of participation banks are known to adopt an Islamic lifestyle. Therefore, unlike commercial banks, these banks feel comfortable with hiring headscarved professionals. (m, 51, managerial.)

As a further step, we looked at the factors behind the decisions of these women to work at participation banks. Thus, we investigated the reasons for their wide representation in the participation banking sector from a labor supply perspective. One reason for the large number of applications from these professionals to participation banks is the limited number of jobs for them in the sector and in the overall economy. In other words, we observed that some of the headscarved professionals work at these institutions by necessity.

To be able to work wearing the headscarf, I was obliged to leave my previous job. (f, 40, non-managerial.)

It has been 11 years now and I am still not at a company where I want to work. Moreover, I am not at the career level that I deserve. (f, 36, non-managerial.)

Whereas other women can find many jobs, we are confined to only a limited number. The inequality that we encounter also continues in the workplace. Some of these women work harder than others so as not to risk their jobs. We are talking about psychological pressure. (f, 30, non-managerial.)

Some participants also indicated that the workplace atmosphere serves as an incentive for these women in their decisions to work at these banks. Interviewees at various levels stressed the existence of an inclusive culture at participation banks, which places high value on both employees and customers. It was suggested that this provided psychological satisfaction to the professionals who work at these banks.

We strongly promote human values in the workplace. We do not see our employees as economic assets. We create a sense of belonging. This is the main difference between our workplace culture and that of the commercial banks. (m, 45, managerial.)

The culture here does not prioritize making money from the customers, but cares about creating mutual benefits. As an employee who offers such a service to my clients, I feel happy and peaceful. (f, 26, non-managerial.)

There is a sincere atmosphere here, which makes me feel good. People are less ambitious and not individualistic; they help each other. It is also easier to work with people sharing the same values as mine. (f, 27, non-managerial.)

The culture and values that the interviewees talked about also included the interest-free nature of the system operating in these banks. This was deemed to be an incentive for professionals who have adopted a religious lifestyle.

People who are against the practice of earning interest naturally prefer working at participation banks. Some might be choosing these banks over commercial banks because of this sensitivity. (m, 51, managerial.)

Any professional in the Turkish banking sector would be proud to have a career at Bank B. However, if we are talking about a person whose religious values run counter to the interest-based system, working at Bank B makes him/her proud but not happy. Indeed, we see many religious men working at commercial banks as well. Prestige and happiness are different things. (m, 45, managerial.)

We should note here that despite the high visibility of headscarved professionals in participation banking, the ratio of women at these banks is lower than the average in the Turkish financial sector as a whole.

In fact, we should remember that within the first decade of participation banking in Turkey, these banks did not have female employees. Their culture of gender inclusiveness has improved gradually. (m, 63, managerial.)

Participation banks are known to be male-intensive banks. (f, 50, managerial.)

Women serve as the showcase for commercial banks, particularly the private ones. That is why the female share of the labor force at these banks is very high. This is not the case for participation banks. Even today, all have a relatively low ratio of female employees. (f, 37, non-managerial.)

In this framework, we also questioned the career paths for women at these institutions. Although women in religious attire are not discriminated against by these banks in recruitment, it is important to understand their role in management processes. In this respect, our main finding is that women working at participation banks fall behind their male colleagues at further stages of their careers.

I sense a wage gap between men and women at the bank where I work. Also, I am not able to use all my skills in my current position. I do not foresee a bright future here for myself. (f, 32, non-managerial.)

At both state-owned and private participation banks, we do not see any CEOs with the headscarf. Some of them have a female deputy CEO, but the others do not. (f, 40, non-managerial.)

When asked about the reasons behind the limited senior-level opportunities for women at these banks, a majority of respondents addressed the existence of a patriarchal structure. While the female bankers that we interviewed conveyed dissatisfaction concerning this situation, several male managers touched upon the continuing efforts to improve the status of women at these banks.

When I compare a male and a female manager, the attitudes and obedience to each by male employees are completely different. It is not about the women's

abilities to lead, but the patriarchal perceptions of the men within this culture. (f, 30, non-managerial.)

Men support each other tremendously in the workplace. Women exist here only as a minority. I overhear some men saying they still think women are not suitable for managerial positions. (f, 37, non-managerial.)

Findings from the interviews revealed that both state-owned and private participation banks show major similarities regarding their overall attitudes towards headscarved professionals. However, a few participants drew attention to more objective treatment towards women at the public participation banks:

Both headscarved and non-headscarved women are given equal opportunities to work here. What really matters is experience and other relevant qualifications. (f, 40, non-managerial.)

I do not see a strong bias against women at this public participation bank. However, the number of women has to increase here too. (f, 37, non-managerial.)

State-owned participation banks are relatively new in the sector. That is why our first priority is building a qualified team. We are open to all women (with the headscarf or not) who possess a strong knowledge of the sector. (f, 35, managerial.)

#### 4. Conclusions

Despite the extensive use of the headscarf by the female population, for decades women covering their hair have encountered serious social restrictions in Turkey. As a result of this situation, a relatively large segment of Turkish women has long been prohibited from entering the labor market. The lifting of the bans in the public sphere by the government raised the hopes of headscarved university graduates and professionals for equal treatment in the job market. However, despite an increase over time in the visibility of these women in state-affiliated institutions and certain private enterprises, widespread—but hidden—discrimination practices against them have continued. In this paper, we aimed to draw attention to this unspoken and large-scale discrimination in the Turkish labor market, with a particular focus on the banking sector, which is a leading, as well as a female-intensive, service industry in the country.

This study's findings confirmed the severe underrepresentation of headscarved professionals in the Turkish commercial banking sector. Whereas state-owned banks began to recruit women wearing the headscarf after the removal of government bans, private commercial banks have not amended their exclusionist policies towards headscarved white-collar employees. Nevertheless, results also confirmed that the presence of women with the headscarf at state-owned banks is still limited. On the other hand, participation banks appear to be the banks in the sector where women wearing a headscarf predominantly work. Based on the in-depth interviews with participants from the financial sector, we verified that this conspicuous policy difference between commercial banks and participation banks results mainly from their dominant corporate cultures, which were built on secular vs. religious values. Accordingly, female professionals are discriminated against in the workplace based on the values and norms that they represent. In this vein, our findings on the private banking sector in Turkey comply with the premises of social identity theory, incorporating taste-based discrimination.

Furthermore, we should note a distinction that we detected between the public and private banking sectors: while the concept of "dominant culture," which is closely associated with in-group norms and preferences, accounts to a great degree for the prevailing recruitment policy of private banks, the case for state-owned banks is also affected by the ruling government's attitude towards the headscarf (positively) and the prevalent male hegemony in the public sector (negatively). In this respect, there emerge cases of women for whom the sources of discrimination (gender and/or religious identity) regarding recruitment and promotion are ambiguous or multiple (This brings up the issue of multiple discrimination, a situation where people are discriminated against on the basis of more

than one identity category [26].) In such situations, headscarved professionals in the sector strive to prove themselves to be hardworking and/or modern women. Self-verification theory explains this behavior by addressing the motivation of individuals to have others see them as they see themselves [27]. While this has the potential to affect women's feelings of self-esteem in the workplace, it can also create extra burdens for them, such as sacrificing personal time in order to work harder than the others.

The main policy suggestion to be derived from this study is that if commercial banks, which account for a significant part of the employment in the Turkish banking sector, attach any importance to the globally recognized principles of inclusiveness, they should adopt a new paradigm liberated from ideological views. Women's status in participation banks also needs further improvement in terms of their involvement in managerial roles. Considering that religion-based discrimination against women in Turkey is not confined just to the banking sector, further research is needed to discover the dimensions of exclusionist practices in the country's broader labor market. This study suggests that the appointment and promotion of female professionals in the Turkish banking sector are blocked by long-established stereotypes and prejudices, which stand in the way of inclusive practices supporting social equity, as well as diversity. We believe that providing equal treatment for headscarved professionals in the labor market would also notably contribute to reducing the impacts of the religious-secular dichotomy in Turkish society. After all, this is also a fundamental issue for social sustainability.

**Author Contributions:** Conceptualization, H.K. and N.T.; methodology, H.K. and N.T.; literature review, H.K.; validation, H.K. and N.T.; investigation, N.T.; resources, H.K.; data curation, H.K. and N.T.; writing—original draft preparation, H.K.; writing—review and editing, H.K.; project administration, H.K. Both authors have read and agreed to the published version of the manuscript.

**Funding:** This research received no external funding.

**Institutional Review Board Statement:** Not applicable.

**Informed Consent Statement:** Not applicable.

**Conflicts of Interest:** The authors declare no conflict of interest.

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