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WORDS OF APPRECIATION

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PRIVACY AND CONFIDENTIALITY STATEMENT

In my thesis, all participants are identified or reasonably identifiable. This was an intentional decision, taken as part of my inquiry design, for them not to remain anonymous or use pseudonyms, as the information is relevant to the topic and intention of my research.

However, sharing personal and sensitive information of those who participated in my inquiry places a special ethical responsibility onto me, when sharing this information via stories, views and narratives.

Hereby I would like to state that all information was collected with the prior consent of the participants and that I only shared those elements that are directly related to and reasonably necessary for the research.

Informed Consent was sought from all participants either verbally, or written (in English, as well as in the participants native language), as appropriate. They were also invited to review the final document and amend and/or clarify as required. Participants agreed to disclose their personal information for research purposes. Consent was also given to use photo portraits.

All conversations were recorded and participants gave permission for them to be used directly as verbatim, and in summarised form in my thesis.

All views are personal opinions and these do not represent the formal opinion of any of the Banks mentioned in my thesis.

Due to the sensitivity and the personal nature of this work no part of this document should be released into the public domain without the expressed authority of the author.

ABSTRACT

This doctoral thesis explores third order change as a 'form of embodied enactive ethics' in the context of shareholder capitalism, and the possibility of organizational transformation when it comes to mainstream banking, through narrative based inquiry into the ecosystem of realities of the remittance economy and servitude.

In the context of third order change, my inquiry explores ***what do we do with a particular experience that insists on being noticed, which not only doesn't fit the current frame, but when looked at more closely, actually puts the frame itself into question.*** In other words, how 'otherness' is concealed, excluded or ignored.

I approach this question as an Action Research into embodied narratives through a rhizome of inquiries, using three data sources. I aim to uncover and represent both the visible socio-economic ecosystem and the underlying enactive relational representations and processes that could represent the roots of what is on the surface and what needs to remain underground.

Using the lens of the remittance economy and servitude, through a Deep Hanging Out methodology with Foreign Domestic Workers in Hong Kong, I looked at the functioning of mainstream banking, and supplemented these experiences with data gathered from banking employees engaged in providing banking services to this population.

The thesis is an example of interdisciplinary systemic inquiry within the ontological framing of intersubjectivity and relational unconscious; and the epistemological stance of psychoanalytic left. The focus and approach of this scholarly stance is to seek alternative arrangements of meaning and use traces of formations of the unconscious. While having the emphasis of the inquiry on the socio-political implications of engagement in service by composing critical theory in current socio-economic conditions. This also offers bringing novel understanding of the conditions for social change through making possible a symbolic and affective reorganization of the psycho-social world. In choosing this, multilayered inquiry I attempt to look at not only the phenomena at hand but to surfaces hidden dynamics that points to normative order that constructs and maintains those issues.

Applying my inquiry question to the context of my research, I was preoccupied with the following reflective questions:

If the socioeconomic system's body politic perpetuates social exclusion through economic/ financial exclusion, albeit unwittingly, could it be that the 'excluded' fulfill a function for society as a whole that determines the possibility of social change? And if so, could this function be connected to 'otherness'?

How could the phenomenon of this exclusion be explored if it is inherent, yet not represented in the system, without which the situation's logic, the narrative order would collapse?

How does the exclusion of the 'poor, the migrant workers, the socially abjected', the 'have nots', facilitate the confident running of the current socioeconomic system?

Therefore, what change intervention is possible?

I used two cycles of inquiry to surface the insight central to my argument when approaching third order change, proposing that; 'otherness' that is culturally intelligible; and struggles that resemble our own, are possible to relate to and somehow we, as human beings, can grow our capacity to relate to this in others. However, when it comes to relating to the 'otherness in the other' it ruptures the (illusionary) coherence of the social world, making us profoundly uncomfortable, evoking the deepest struggle; privileging relationality in a political sense. This means the focus is not on the individual, or on the relationship that could exist between parties but on self-interest and the sovereignty of the normative system.

In essence it is an ontological study that surfaces the question of the ethics of the self-other relationship. As a conclusion, I argue, that third order change is a form of 'embodied enactive ethics' – a position that exists in the dimension of being, a way in which we live our lives as the very expression of our inviolable ethical accountability towards and within the normative structure we are party to, as well as creators of.

The conclusion of my inquiry is that third order change requires a paradigm shift, because it invites a new way of being, in the constitution of and functioning of an entity within its environment, rooted in the redefinition and renegotiation of the underlying relatedness and relational practices between those who are impacted.

I note that although individuals might take an ethical stance, through dissenting protocol of the normative system, the question remains how to move from the individual act to a larger, systemic impact that would create a real dent in the symbolic order.

CHAPTER ONE – INVITATION TO BREAK BREAD

Where we are going?

Dear Reader,

This is where our journey begins. I invite you to become each other's fellow travelers and accompany me through a process of discovery. I am curious where our combined experiences may lead us, if we tread the same path.

The beginning, when I looked back from the middle, had come from one ordinary Sunday in June 2015 walking passed the hundreds and hundreds of Foreign Domestic Workers (domestic maids) sitting on the pavements of Singapore.

Although I had been on my doctoral journey for nearly 2 years by then, this is the experience where my real journey, my inquiry, began. The experience propelled me to examine my own assumptions and those around me, and to step away from the unquestioned presumptions that have guided the banking practices that I have been complicit in adopting. This was the first time I realized that everything I held unquestioned was a mirage. The vision of these maids became stuck in my mind and acted as a catalyst for unexamined thought around the nature of banking, its social context and consequences.

Within my constructed context of banking, this singular experience appeared fragmentary and disconnected from my previous experiences. In literal terms, banking was absent from this experience. What I witnessed seemed messy, live, frightening, off-putting and yet enticing – the complete opposite of the world I had been used to while working in banking; well-established, powerful, exclusive and structured.

It created a schism in my worldview that shattered my previously held beliefs in the value of banking and my own role within it. I was suddenly able to see beneath my own constructed reality and, for the first time, began questioning and trying to form a new understanding of what might be possible if I left behind my habitual ways of relating and practicing. I became genuinely curious about the personal experiences of others, rather than thinking 'of them', I wanted to be 'with them'. It propelled me to think back to my own roots, to inquire what experiences had led to my construction of a world within which, my story was so tightly bound with banking. Penetrating the familiar was by no means easy or given. I found accessing these roots was hard work; and unlearning what they meant, was even harder, requiring patience, courage and compassion.

This was an edge and instead of walking backwards from it, I saw it as an invitation; I walked towards it. Once I was able to see, I became curious to look. This experience became a seed and marked the beginning of an inquiry formerly unknown to me.



Although I would like this invitation to be completely open, allowing the flow of the different waves of the stories to carry you, as the reader, similarly how my inquiry process has carried me, I also realize the need to frame this inquiry within an academic realm, thereby creating enough comfort to enable a structured inquiry and dialogue to emerge together. Beyond the academic structure, I also see this framing as a very personal invitation. It is a particular and intentional way of introducing myself, through my intentions, questions, process and the way in which I situate my inquiry – the way in which I embody a particular narrative and how my embodied narrative changed as a result of my inquiry process.

Therefore, this thesis is written in two parts.

In the first part I explore some of the concepts and hypothesize that it is possible to apply these concepts to an understanding of organizational life.

Although this is the first part of my thesis, it is actually a conclusion as well, in the sense that all this has become clear as a result of my inquiry and learning process. This knowing (and this way of knowing) wasn't available to me when I started.

The second part of my thesis is an account of my personal development journey, with the intention of telling and showing what has occurred, or at least how I perceived and experienced it, in the face of reading culture as a text (Geertz, 1973), as embodied narratives. Throughout my inquiry, I aimed to find a frank and thoughtful tone, yet I recognize that my interpretative voice (Mitchell, 1990) is a deeply subjective one.

Here, I would like to signpost that in the Chapter 2 – Methodology, I write in detail about the rationale, the pros and cons of this chosen inquiry stance and their methodological implications.

At this moment I would like to acknowledge the nature of the invitation and its impact on you, the reader.

I am intentional in presenting the second part of my thesis using a ‘being right there’ approach (Anderson, 1995), inviting you, the reader, to see, experience and listen to these events over my shoulder; to hear me as well as being part of this, inviting you to reflect on what was said and to participate in the meaning creation. Although I will supplement the showing and evoking pieces of writing with telling and curating, the tone of my thesis is to show my inquiry through the various forms of engagement. Therefore the feeling of ‘it might not fit together’ for those who read my thesis is actually an intentional aspect of the experience I would like to invite the reader into: being party to collective sense making, and seeing the way in which I interpreted the situation – while acknowledging that this is ‘my truth’ but other truths equally exist.

It is a way for me to write a worldview that punctures the dominant world of being and meaning making.

Again, I would like to signpost that I will describe the form I chose, of the *Financier Times* and *Financier Times Supplements* later in Chapter 2, the experience of moving through these transformative changes, the cyclical waves of not-knowing and meaning making process, wrought by working in the financial industry to an expanded, potent, and compelling sense of being present as a whole, agentic person.



For this reason, I am not writing much about myself, at this point, I invite you as a reader, to see me, through what is presented as well as unrepresented in the narrative you are reading, the way in which aspects of my knowing and being have been unrevealing themselves and questioned.

This invitation is complicated, because it invites you, as a reader to an account, with the intention of approaching it as an inquiry; therefore both conclusions and openness are present. Whereas, these stances and states of minds are easier to coexist in a dialogue, I find it more challenging to express them within written text.

While paying attention to this fine balance, as a fundamental element of my invitation, I would like to share the intentions of my inquiry and then share it as a dedicated space for a systemic inquiry to embodied narratives, following a narrative mode of thinking.



Inevitably, this is not only a journey between us, we have our other fellow travelers, whose ideas have had been shaping, influencing our current ways of knowing, being and meaning making, our openness and capacity to learn and learning to learn, and therefore improve or transform ourselves and the world we live in.

For me, these ideas are representations of the ways in which the other person, in their unique way, makes sense of the available meanings and embody the ways they have learned from experience.

I relate to ideas as if they manifest themselves as deep personal offerings to make sense of the every day concerns of being, what the human condition is and what makes us human. In this sense, for me ideas, as the manifestations of inner worlds, are essential to connect with others. I am in touch with my deep appreciation that suggests my connection to the ideas and thinkers are not purely cognitive, but affective.

In this sense, my thesis is both an intellectual challenge and a labour of love for thinkers and practitioners as ordinary human beings, aiming to "uncover a pattern that connects across systems and ecologies" (Bateson, 1979, pp. 242), and constantly questioning whether my mind, soul and practice is capable of stretching enough to genuinely understand what thinkers and practitioners are talking about, as their work, read side by side, implies profound revision of the epistemology and ontology implicit in commonly shared understandings of the world.

My desire is to engage with the conceptual richness that is present in the diverse, yet intimately knotted ideas in various ways that might provide new insights of organizational change and learning, intertwined with the always present yearning to approach these ideas as 'metaphors' and manifestations of actual experiences, theories-in-use, rather than espoused theories (Argyris and Schon, 1978).

My thesis is therefore an invitation to an exploratory walk through an appealing yet deceptively tricky, due to the very nature of its intersubjectivity, landscape.

In the next chapter, I am going to situate my inquiry in the landscape of ideas, into the epistemic realms, and based on those, I share my methodological choices.

CHAPTER TWO – SITUATING MY INQUIRY AND METHODOLOGY

This chapter consists of five parts.

Part 1.

In **My Inquiry Question** I start with further explaining and situating my inquiry by stating my inquiry question, locating it to schools of thought, as well as outlining the development of my question and how it also represents a parallel process and change in my practice.

Part 2.

I then, in **Situating my Inquiry: Systemic Inquiry to Embodied Narrative** continue to provide more in depth framing of my thesis and inquiry process, bringing attention to the inherent ethical dilemma that my inquiry represents and the interpretative nature of my approach and I express my scholarly stance.

In the section, **Approaching Otherness as an Inquiry**, I situate my question to the academic research by giving an initial, yet detailed account of the way in which my inquiry on otherness has emerged and exists both in the realms of epistemic and ontic realms (Atmanspacher, 1998). The following section ...while really inquiring into framing is an account of looking into structuring structures, or framing – “templates, that when pressed against experience, give form and meaning” (Markus and Zajonc, 1985 in Bartunek and Moch, 1987 pp. 484). The conceptualization of this inquiry stance that these two sections represent is fundamental to my inquiry. These two sections are inseparable; they can't be read without one another.

This section is an account of some fundamental concepts I use, and the way in which I use them in my thesis, namely:

- Following Badiou's idea of the excluded part (2005); otherness
- A nuanced and differentiated approach to enquire into the structuring structures or framing itself and the process of framing (Bateson, 1973, Bartunek and Moch, 1987)
 - focusing on the way in which meaning, individually and collectively are created (Moustakas, 1994);
 - and builds on the Heideggerian separation (2010) of the ontic and ontological, as well as epistemic and epistemological (Atmanspacher, 1998; Derrida, 2016),

These two ideas were essential to contain the conceptualization and exploration of the multilevel nature of my inquiry (both epistemic and ontic), however they didn't seem to be enough to provide the required epistemological and methodological depth and range.

Following Badiou's thought on the excluded part (2005) we, as human beings, are more equipped not being fully aware of the process of creating coherent collective and individual narratives (Freud, 1975a, 1975b; Sartre, 2003; Scharmer, 2009); despite these narratives functioning to construct the coming into being of social reality as well as making sense of it, in other words templates that determine the meaning of experiences. At the same time, these very templates and meta-narratives also conceal the limitations of themselves and the process in which they come into being.

- In order to inquire into what these structuring structures conceal, as manifestations of radical otherness, those aspects of cultural texts (Geertz, 1973) that can only be present but not represented (Badiou, 2005), as the ultimate enacted subjectivity (Ruti, 2012), I turned to a different type of ontological frame, namely intersubjectivity (Benjamin, 1998, 2004). This allowed me to explore the otherness that can't be contained within the dominant framing, as Lacan (2004) calls it, radical otherness, while inquiring to the structuring structures themselves.

In the section on **Intersubjectivity**, in **Hope against Hope**, I illustrate how these concepts and ideas have become available for me in the course of my inquiry and how this has become an integral part of my inquiry.

In the last section, **My Scholarly Stance**, I reflect on the evolution of my scholarly stance that has emerged throughout and as a result of my doctoral inquiry.

Part 3.

In order to anchor my inquiry and its conceptual roots to my practice I chose to transpose them to frameworks of organizational learning and organizational change, namely second order and third order change (Bartunek and Moch, 1994).

Therefore, in this section **Third Order Change**, I also give an initial overview of the models, and the differing conceptualizations, of double loop (Argyris and Schon, 1978, 1996) and triple loop learning (Swieringa and Weirdsma, 1992; Bartunek and Moch, 1994) and the way in which they are based on and linked to Bateson's framework of levels of learning (1973).

In this section, I also give an account of my understanding of the difference between organizational learning and change, and the rationale I chose to take an inquiry stance of third order change rather than triple-loop learning.

Hereby, I would like to signpost that these ideas and third order change itself, is explored in depth and connected to experience in the second part of my thesis, in Chapter Five - Playing Cats Cradle with Knowledge Making.

Part 4.

Following that, in the fourth part, **Methodology** I explain, as a consequence of the above, my methodological choices.

Within this section, in the **Interpretative and Hermeneutic Approach** I give an account of the nature of my inquiry approach and in **Deep Hanging Out**, a detailed description of my chosen methodology and methods. In the sub-section **Pastry Affair** I give an account of my baking practice, how I use it as an inquiry, and as a metaphor for third order change within the context of this current inquiry. Following this part, in the **Rhizome of my Inquiry** I describe the context relating to why I approach my inquiry question as a rhizome.

I, then, in the **Research Journey and Participants** share my research journey and process. In the **Storied Approach** and **Form and Style of my Thesis** I explain the intentions and choices I made for creating a very particular form and style for my thesis to represent my inquiry.

Part 5.

In the very last section **Broad Outline of my Doctoral Thesis** I provide a brief structural overview of the second part of my thesis, outlining the cycles of inquiry and learning that have taken place, forming my doctoral work.



Covering the above territories, I aim to provide in depth framing for my inquiry to legitimise my work in the academic world, as well as aiming to add to the available knowledge. However, I also intend to bring them to life, woven through my thesis, through my inquiry, as they have become available to me through practice. Therefore, I will revisit the concepts described in this chapter in more detail in later chapters, when I give an account of my inquiry and the sense making.

In this sense, situating my inquiry and articulating my inquiry question, was a process in itself that was formed by my inquiry, just as they themselves shaped my inquiry. I reflect on this aspect of the process throughout my thesis.

My Inquiry Question

At first sight, my inquiry is rooted in observations and experiences, the ways in which, in the service of pursuing the principles and promises of shareholder capitalism, modern banking, in the promise of the never attained trickle down (Filene, 1919 in Beaudreau, 2009) violates the needs of the individual members of the society, through economic and social marginalization, for the benefit of those in power.

However, I would like you to experience these observations differently, through a metaphor.

...Imagine you are in a theatre....

The play features the main character, Winnie, an aging woman alone on stage. She is buried up to her waist in a mound of dirt and rocks. Winnie engages in the minutiae of her life, pulling out her glasses, a parasol, a gun, a music box, and her hat from her bag as she blathers on about brushing her teeth, and wonders if she has brushed her hair she insists to herself "Oh this is a Happy Day!" As the play continues, she is buried further, unable to move, burnt by the sun and clearly destined to live out her days in this sorry state, she continues to insist that it is a happy day.

(Beckett, 2011)

You might be one of the audience members who are in agreement with Winnie, that indeed it is a happy day and there is nothing strange in the situation, being drawn to the elaborately enacted, although extremely limited, every day activities of Winnie.

You might be one, whereas compelled to watch this spectacle, who thinks this is absurd, because you are unable to reach her and influence the outcome, whilst wanting desperately to reach into the mound and pull her out.

Would you be the one who stand up from your seat, go to the stage and participate in the play by maybe talking to Winnie, taking a mirror to her and showing her situation, or maybe dismantle her pile of rocks?

And more importantly, beyond the actions you decide to take, what range of emotions and associations are you confronted with? What aspects of this whole experience are you unable to see, feel and make sense of? What do you not wish to see? What experiences are impossible to be present in the setting and therefore invisible?

We don't need to go to a theatre to experience what's described above. Yet, we need to be willing to question context, or in other words the framing in which meaning is offered, and find our own essential meaning.

When engaging with my inquiry question I'm not seeking to get a literal answer to the question "what is this exact experience"; but to be in touch with the witnessing and being party to the absurdity or ambiguity of the human condition as Sartre (2003) and De Beauvoir (2015) observed it. My inquiry then seeks an expression to something beyond the apparent subject by privileging the feeling-quality of the expressive gesture, or the rendered mark.

I, then, see the pervasive theme of my inquiry is about 'otherness' in the form of invisibility – that inseparably manifests itself with blindness - the way in which aspects of human experience and groups of individuals become invisible because another is blind to those.

Therefore, I frame my inquiry question in this relational axis of 'invisibility and blindness', it is about exploring what happens to a particular experience that insists on being noticed, which not only doesn't fit the current frame, but also when looked at more closely, actually puts the frame itself into question. In other words, how 'otherness' is inherently concealed, excluded or ignored by the predominant frame; and how any framing itself innately excludes.

From this perspective, engaging with my inquiry and reading my thesis invites the you, the reader to hold a particular gaze; while learning more about the experiences, circumstances and aspirations of some of the members of an economically marginalized social group, my intention is not only to contextualize this aspect of reality, but to bring the framing into the theme of exploration, that leads to this inherent exclusion.

Recognizing that change is a very complex and non-linear process, my thesis is primarily written to those in power, those who determine the framing; decision makers in financial institutions, as well as financial regulators and policy makers, those who create, through their blindness, the invisibility of the negative aspects of financial reality without taking into account as something that matters when relating to these groups and participating in maintaining the institutionalization of inequality.

Although the focus of my inquiry remains within the financial realities of the Foreign Domestic Workers (FDW) in Hong Kong, and therefore placing it in the scope of migration, remittance economy, servitude and poverty, it seeks to understand the institutional, social, cultural motivations and practices that shape the lived experiences of this group of women. I inquire to the relationship between different stakeholders (financial institutions, regulators and governments) and the way in which their interests and ideas determine the financial and therefore social reality of the FDWs.

Beneath all of this, my doctoral claim is sharing my personal attempt to enquire into a conceptual coup, that is embodied in an ethical dilemma; that there is no alternative to the singular economic ideology. An ideology in which the acknowledgment of the very fact that poverty is created by this very framing, rather than 'it just happen to exist', leads to not only the work of the Foreign Domestic Workers being feminized and ascribed a lower market value, but fundamentally excluded labour and human rights.

Situating my Inquiry: Systemic Inquiry into embodied narratives

Through repetition and stories, we as human beings create our identities, how we think, how we live our lives, what we value and don't value in our society and culture. In other words the way in which we define who we are as human beings, what the world is like and how one and the world interact, the relationship between one and another. All in all, what we believe constitutes our reality. As Delgado (1989, pp. 2421) postulates "we believe that stories, parables, chronicles, and narratives are potent devices for analyzing mind-set and ideology – the bundle of presuppositions, received wisdoms and shared understandings".

Similarly, Ben Okri's epigraph (Michaels, 2011, pp. 1) poignantly observes: "It is easy to forget how mysterious and mighty stories are. They do their work in silence, invisibly. They work with all the internal materials of the mind and self. They become part of you while changing you. Beware the stories you read or tell; subtly, at night, beneath the waters of consciousness, they are altering your world".

Cognitive sciences argue that human beings rely on templates (schematas) (Markus and Zajonc, 1985), frames (Goffman, 1974), paradigms (Kuhn, 2012) or theories-in-use (Argyris and Schon, 1978) in order to create meaning because the world as it is experienced does not consist of events that are meaningful.

Therefore, stories are embodied narratives (Kim, 2016). They are metaphors for the most deeply held beliefs, cherished assumptions that fundamentally shape practice, choices and reality. Stories, although this is internal to the person, represent the organizing frameworks, that are saliently shaping available interpretations and meaning (Moustakas, 1994).

Existentialists, such as Sartre and De Beauvoir, go beyond the need and use of these organizing frameworks in the cognitive realms. They argue that humanity is intimately bound up with freedom (Sartre, 2003), the choice we have and the way in which we are free to make choices about the best way to live one's life. According to their idea, however this freedom is bewildering and most act in 'bad faith' (ibid), denying their own agency, and live according to already available, pre-structured meaning rather than engaging in creating their own meaning. In this sense, stories, are enacted narratives equal to acting in bad faith, following the pack, adopting social norms without thinking, and acting without authenticity.

In this sense there is no ultimate truth in our collectively constructed and maintained stories, only feeling of that it is true. Just as Pearce observed one should "treat all stories, your own as well as others, as incomplete, unfinished, biased and inconsistent" (Pearce 2004, pp. 50) despite the experience contrary.

In conclusion stories are enacted representations of a collective desire to experience life as having a fixed essence, rather than living with the immensely terrifying feeling of freedom that humanity doesn't have a single essence, unlike objects (De Beauvoir, 2015). So, if we read beyond this observation, one can also see that these stories present what is not represented in the collective narrative: otherness that can't be present, the psychic defences that are enacted to deny individual agency against the template of collectively available meaning.

Approaching 'otherness' as an inquiry

Looking back from where I am now, what I learnt is that whereas my inquiry has been about otherness, what it really boiled down to is questioning the framing itself.

As if while, throughout my inquiry, I looked at something directly, something that is in the forefront, in order to gain insight to something else that frames, determines and shapes that situatedness and meaning of the particular phenomena.

This very nature of my inquiry is represented in the below account of my exploration and engagement with the literature.

Whereas I was aiming to situate my inquiry, what has been revealed to me is the difference in the framing and therefore the meaning it is able to offer.

Turning my observations, intentions and puzzlement to inquiry, I had a choice to use different schools of thoughts that would then frame the focus and sense making of my inquiry.

Through the lens of social constructivism, in sociopolitical terms this is equated with oppression (Bauman, 1989). Oppression can be clearly defined through the practices (embodied narratives) of inclusion and exclusion, a crude distinction between who, what, how, when and the why. These distinctions create “material and mental borders, made of cement, bricks or else symbolic, can be battlegrounds at times but they are consciously or not, seeds of future forms of humanity” (Bauman, 2007, pp. 48).

Following the line of thought that “narratives are codes that relate the normative system to our social constructions of reality and to our vision of what the world should or might be” (Code, 1984, pp. 32), I aim to focus on inquiring into the emergence, presence and use of counter stories that “function to question complacency regarding mainstream ideas and the status quo” (Delgado, 1989, pp. 2422) and “unveil matters that are concealed either deliberately by someone in power or accidentally behind the chaotic mass of facts and circumstances” (Hunter, 2011, pp. 14).

In phenomenological terms, my inquiry placed the importance of the lived experience, practice and situational ‘being-in-the-world’ - in other words, following Bourdieu (1992) - the habitus of being socially included (or excluded) depending on economic privilege.

In existentialist and intersubjectivity terms, my inquiry is about finding a possible process to offer people, within banking, as an organizational context, to examine their deep rooted investment in their particular modes of existence, the unintended outcome of the very process of framing, recognizing the hegemonic and normative ensnarement of the symbolic realms of the socially constructed reality. Yet, when inquiring into the milieu in which we reside, there are some things that inevitably fall out’ of this integrating structure, something that cannot be fully accounted for, a hard kernel of unintelligibility, some kind of an otherness that is pulsating through the social symbolic structure, as an absence of a presence.

Although the emphasis of inquiry and interpretation of the phenomenon of these schools of thoughts differ from each other, I also notice an overlap. Focusing on this overlap, that I see an interknottedness, an invitation to find new insights by loosening of boundaries.

What has become available for me, as a new insight, through inquiring into the framing, is that otherness can be explored both from the epistemic perspective, as well as – more rarely done so – in the ontic realms.

◆◆◆

When the inquiry on otherness is epistemically framed, the way in which frames of being, knowing and practice enable the otherness of lived experiences to be held within its boundaries, within the dominant framing, as are the aspects of ‘otherness’, that are not explicitly part of the dominant narrative.

When otherness is explored, as the excluded part (Badiou, 2005) or radical otherness (Lacan, 2004), in the ontic realms, the way in which certain experiences are present but not represented in the situation; the inquiry points at the impossibility that is manifest through enactive representations but denied from the social-symbolically co-constructed epistemic realms.

This, latter inquiry, also requires not only questioning the epistemic structures and frames, but the way in which those frames are ontically determined.

◆◆◆

At this point, I feel I need to invite you as a reader to the theoretical territories I have been exploring as part of my inquiry process, the ideas that have helped me in two things, one is to understand (more) and in a way in which I didn’t understand before, and noticing that therefore I can do certain things I couldn’t do before.

However, I believe this capacity isn't just the result of 'knowing more and knowing differently'; it is about becoming – in a literal sense the way in which I am present in my being - , through reinterpreting meaning available to me. To paraphrase Geertz (1973, pp. 5), who was quoting Weber, noticing the 'webs of significance I myself have spun and being suspended in those' and creating a novel reading of what happens, therefore opening up to interpretation that has been, up to that point represented but not present (Badiou, 2005), therefore rendered vacant.

In practical terms, my inquiry, in which I explore internal exclusion (Badiou, 2005) and related change interventions, in the form of double loop learning (Argyris and Schon 1978, 1996) or second order change (Argyris, 2003) constitutes the first cycle of my learning process and given account of in **BEING INVOLVED IN THE MIST OF MY OWN PERPLEXITY** and **BANKING AS A SOCIAL PHENOMENON**

In my thesis, I also engage in an inquiry of radical otherness and experiment with a new change approach linked to this, in the field of level III learning (Bateson, 1973) or third order change (Bartunek and Moch, 1994). This inquiry constitutes the second cycle of my inquiry that is given account of in **BANKING AS AN ONTOLOGICAL IMPASSE: THE ENIGMA OF THE OTHER**, focusing on inquiring into framing.

...while really inquiring into framing

In my inquiry process I aim to unearth and share a personal and collective voice within the evocative contexts of the shared experiences we co-create, uphold and know together, as stories. I conceptualise these frames as structuring structures that are in most cases the unquestioned fabric of the dominating views, ideas and practices, as widely researched and argued in the literature, such as the emotive and libidinal substrate (Lacan, 2004), theories-in-use (Argyris & Schon, 1978, 1996), 'truth-rules' (Foucault, 2002a, 2002b), constructed reality (Bateson, 1973) and culture (Freud, 1975b).

The intention of my inquiry invites economic, socio-political-philosophical contextualising of method and theory (Leppington, 1991) that is the very foundation of systemic inquiry. The aim of systemic inquiry is to "actively engage in critical reflexivity about practices and the theories supporting them, to be aware of one's preferences and how they can serve to turn away countering voices and alternative narratives" (White & Epston, 1990, in Simon, 2014, pp. 7).

As I wrote about this in the previous section, being able to be aware of the framing we collectively construct and the way in which we construct it doesn't come as a natural activity. These observations elude to the question of what is consciously available; and the idea that not all aspects, experiences are; but there is an inherent limitation not only what appears in the consciousness, but also more importantly, what is not, could represent the radical otherness that systemically can't be represented in the realms of collective and individual conscious.

So, following this line of thought there is always a glimpse of the never attained, never resolved.

Therefore, rather than following the self-assurance of metaphysical certainty, rooted in the traditions of Descartes's cogito ergo sum, I am using a lens of experiencing human life as profoundly unintelligible, overwhelming in spite of (or because of) our need to engage and live with others (Freud, 1975b; Lacan, 2004), the lens of intersubjectivity.



In the upcoming sections, I aim to unpack those concepts that were fundamental in shaping, legitimizing and raming and more importantly reframing my inquiry and argument and the rationale behind what I created using these as framing. In this sense how these served as structuring structures that contain and limit, therefore include, exclude and radically exclude.

First, I contextualize my choice of the theoretical discipline that shaped my inquiry stance. This wasn't a 'one off choice, but a process, that revealed and got crystallized throughout my learning process; as if the more I questioned, the more precise I could become in what I was looking for when it came to questioning the framing, because more aspects of the framing have become available.

So, in this sense, the upcoming section is the 'end of the tunnel' that concludes my exploration that has enabled situating my inquiry to the school of thought of intersubjectivity having conceptualized and contextualized my inquiry of otherness and framing. As part of this account, I make it explicit why my inquiry requires the distinction to be articulated between ontic and ontological and epistemic and epistemological.

Again, I would like to repeat that I will revisit these concepts from my practice perspective, showing the way in which they have taken form in lived knowledge and experiences, and my learning process, how I become able to be less invisible.

I then follow by explaining my methodological choices, situating my inquiry to the phenomenological interpretative approaches.

Intersubjectivity

To reiterate, I aim to explore and understand some of these individually and collectively constructed stories, paying attention to what has been left out, unsaid, remain as vagueness (Peirce, 1972) or unmentalised experiences (Mitrani, 1995); exploring cultural and individual assumptions, indubitable truths (Peirce, 1972), following the trail of expelled thinking and thoughts (excluded part) (Badiou, 2005); inviting groups that had been excluded from the dialogue, as I believe this is an essential requirement for the possibility of transformation (Argyris & Schon, 1996) in, and of, the socio-economic realms, as a form of third order change.

This means my invitation is extended beyond the realms of the social and the conscious in to the realms of intersubjective meaning creation to the unconscious enactive representations and enactive relational processes (Bruner et al, 1966), the implicit knowing that manifest in the being and doing, most often as an 'unthought known' (Bollas, 1992) or unformulated experience. In other words, my inquiry focus is not on primarily what was said, as a traditional form of narrative inquiry (Kim, 2016), but the ways the words being used, contrasted with the words themselves, therefore a form of embodied narrative.

Hence, in my inquiry my intention is to use expression, "as a mode of allowing meaning of experience to become manifest" (Reason & Hawkins, 1988, pp. 84.) requiring the storyteller (inquirer) to partake through living, embodying and sharing the experience, using any sense making form that is available, such as visual, embodied and enactive representations. This, meaning making process is as an essential aspect of human inquiry and what Ken Wilber calls "the science of interpretation - meaning is established, not by sensory data, but by unrestrained communicative inquiry and interpretation" (Reason & Hawkins, 1998, pp. 89).

Overall, my inquiry points to the ontic; the way in which we, as human beings, embody, through our entire way being, those aspects of reality that can not be overtly part of our collectively constructed reality.

What is ontic vs ontological?

Hereby, I would like to make it very explicit that I am following Heigedder's (2010; Atmanspacher, 1998; Derrida, 2016) differentiation between ontic and ontological as well as epistemic versus epistemological.

Heidegger's ground breaking philosophical work - Being and Time (2010) - on inquiring into Being and the meaning of Being, established a new school of thought of metaphysics, namely hermeneutic phenomenology (Moustakas, 1994).

Central to his argument that Being is a phenomenon and therefore it is open to interpretation. He, just as other phenomenologists, was concerned with the cognition of reality, as it shows itself in human intuition, the way in which Being can become explicit and therefore an object of inquiry. He used 'being-in-the-world' as the entity, because "being is always the Being of some entity; it is shown not by itself, but by some entity" (Atmanspacher, 1998).

This resulted in a nuanced, yet essential differentiation between ontic and ontological. He argues that ontic and epistemic descriptions of reality and Being are not the same as ontological and epistemological. One can understand and investigate Being and its meaning in two different ways. When the object of inquiry is the Being itself, then the type of inquiry is ontological, whereas if looking into the "Being showing itself as it is in itself", in other words as an entity, the inquiry is ontic (Atmanspacher, 1998).

Ontic states describe reality, 'the way it is', without any reference to epistemic knowledge or ignorance, as a form of thinghood. Epistemic states describe inexhaustive knowledge, formalized by contextual observables (always situated, never generalised) (Atmanspacher, 1998). In other words, following this line of thought, for Heidegger, "ontic" signifies concrete, specific realities, whereas "ontological" signifies deeper underlying structures of reality. Ontological objects or subjects have an ontic dimension, but they also include aspects of being, like self-awareness, future potentialities, and networks of relationship (Heidegger, 2010; Atmanspacher, 1998).

Following this line of thought of ontic and ontological, since 'being-in-the-world' (Dasein) in its very being (existence), has "a relation of being to this being . . . understanding of being is itself a determination of being of Dasein" (Heidegger, 2010, pp. 32) It is constituted ontologically to have a relation to being and beings for "Knowing is a mode of being of in-being" (Heidegger, 2010, pp. 39), it is a potential gateway of one comprehending the properties of one's being, becoming a more intentional being.

Therefore, following Heidegger's differentiation is central to my thesis and my stance as a researcher; because my intention is to explore what is present in a situation that is not represented, therefore in this sense what is ontically present in embodied, enactive representations, what possibilities are not explicit in the meaning available in the subjective phenomenological experience of being, as manifestations of 'being-in-the-world. In other words, what is radically other, because the structuring structures, such as epistemological and ontological frames don't allow the representation of those elements to be epistemically and ontically present.



From this perspective, my thesis is a story of a quest of embodied narratives that at times represented and at times unrepresented, being present in a situation that took me to some faraway places and challenged me to find familiar in the unfamiliar. It provoked me to visit some spots so close I had never noticed them, and challenged me to find unfamiliar in the familiar.

This narrative mode of thinking (Bruner, 1986), as opposed to paradigmatic mode (Bruner, 1986), "establishes verisimilitude by creating good stories that are lifelike and strives to put events into the stories of experience in order to locate the experience in time and place" (Kim, 2016, pp.11), aiming to understand the experience and the meaning given to that experience narratively "adopting a particular view of experience as a phenomenon" (Connelly & Clandinin, 2006, pp. 375). I present my inquiry following a narrative mode of thinking, using stories of lived experiences, because stories can access insights that emerge from the heart more powerfully than logical postulates.

Hope Against Hope

The emergence of these ideas in my practice and in my own embodied narratives has not only become part of my inquiry, but is also reflected in my storytelling that I would like to share, through reflecting on three major landmarks of my doctoral journey, signposted by submitted pieces of writing.

The first was for my 'Transfer Viva' that marked a point of transferring from masters level to doctoral level studies; the second piece I write about is my 'Practice Viva' an account I would consider as nearly final; and lastly my doctoral thesis, the final piece of my work in my doctoral submission.

Whereas the 'Transfer Paper', my first main submitted piece of writing, consisted mostly of stories and encounters about lived experiences in the Appendices, the main text contained mostly espoused theories and some initial inquiry into the governing values associated with my 'theories-in-use' (Argyris & Schon, 1978).

Taking a political action, of giving voice of the 'untold, silenced and personal aspects that have not been part of the mainstream narrative', my 'Progression Paper' was constructed on storytelling. The stories were the main body of my thesis. Stories that blew away the illusion of invulnerability and pointed to a much bigger socio-economic drama of every day reality whose plot I could not fully grasp. Stories that stirred my heart, mind and soul with the hope that they would stir the minds and hearts of others in order to gain some new understanding, as well as to the more systemic experiences of the human condition.

To illustrate this, below is an extract from my journal, a piece of personal reflection.

I was in Hungary right after my Practice Viva and my mum insisted we see a just released film¹. I was reluctant to go. I didn't want to see another film on the Holocaust; another way of using the aesthetic seduction of film on one of the gravest human concerns. But I did go. And I was deeply, deeply disturbed. I was disturbed by the resonance between the work and the emotional state of the group of people the film was about (Sondercommando²) and my experiences working in a Bank and about my practice.

The tracking shot of the film was breathtaking.

Throughout the film I felt I was hinged to Saul, I was privy to very little in terms of what is happening beyond his perspective; I saw what he saw, there was no privilege of stepping back, or a view of the whole and thereby a sense of separateness. I felt I was being refused the right to look, because Saul was relentlessly not looking; therefore not really registering what was going on, what he was party to. He worked there for four months and so he lost his ability to see the horror, no longer noticing the atrocities because he got used to it. Yet, paradoxically, at the same time, I was in touch with my not seeing and not looking.

It seemed, that work became the way to create a human self: by focusing on the minutiae of the tasks they were assigned to complete, people divorced themselves from their emotions. And all this seemed normal. As Bauman (1989, pp. 8) points out "The truth is that every 'ingredient' of the Holocaust — all those many things that rendered it possible — was normal."

Reflecting on the film and the comment, that 'this piece is very one-sided', made on my Practice Viva by an examiner representing banking, I realised the responsibility, the possibility and the controversy of the 'tracking shot' I choose to use, because it is an embodiment, an ethical act (Badiou, 2005), in which I evoke a truth event that challenges the logic of the normative order, maybe creating a dent in the current social establishment and therefore a contribution to the link to a new social order.

My tracking shot was clearly different to his.

Mine was to share the direct and indirect effects of banking that don't feature in the narrative of banking, neither the broader narrative of neo-capitalism, such as the uneconomic, through the voices of the unbankables - a client segment that do not have access to financial services from banking institutions because of their socio-economic status.

My tracking shot aimed and does aim to pave a way for personal, political and ethical possibilities that have been absent (or buried) by the dominant narrative in mainstream banking, and in the larger narrative of shareholder capitalism. It is a way for me to write a worldview that punctures the dominant world of being and meaning making.

In 1959, speaking of Alain Resnais's *Hiroshima mon amour*, Jean-Luc Godard repeated the Luc Moullet's claim that a tracking shot is a moral issue." Against the intuitive thought that moral is a question of a film's *content*, Moullet and Godard insist that moral is lodged in cinematic *form* (Milne, 1986). A film's moral orientation is to be gleaned not from consideration of the story that it tells but through consideration of how it tells it: the angle of the camera, the tenor of the score, the place of a cut, and the ratio of a screen. This act of a composer creating a communicative artifact is similar to the critical reflexivity (Denzin, 2000; Marshall, 2001; Markovic, 1993; Heron, 1999) in Action Research and qualitative inquiry.

All this is well intentioned, but on reflection, can seem arbitrary without understanding the underlying structuring structures, the epistemological and ontological frames, of those narratives that contribute to create and maintain the dominant narrative, that would be considered reality; as well as those of the 'other side'.

To illustrate how I experienced the awakening of noticing and curiosity for the structuring structures, and the shallow focus, unquestioning and indubitable nature of this fabric, is an extract from my journal.

1 Since then the film (Son of Saul) won the best foreign film on the Academy Awards.

2 Sondercommandos were work units made up in the death camps and were composed of prisoners themselves, who were forced, on threat of their own death, to aid with the disposal of gas chamber victims during the Holocaust. After a few months of working though, they had the same faith as the others.

*This noticing slows me down.
It slows me down to think carefully.*

It slows me down to notice my shallow focus.

To become mindful about the other and myself: what my actions represent and perpetuate.

*It slows me down in my practice.
It slows me down in my writing.*

This noticing makes me create silence in my life: silence and stillness (although at times it is achieved through the movement of yoga and swimming).

It slows me down to explore the 'other side', the world beyond shallow focus.

My Doctoral Thesis is a telling of stories I wish to reveal and to make an argument in my inquiry for, in all their inherent absurdity or ambiguity, evoking that intense experience of a rather crude set of ethical quandaries.

My Scholarly Stance

Throughout Chapter 2, I have been signposting the bodies of knowledge I have entered into during my inquiry. Yet, I will give detailed accounts in the Financier Time Supplements of the way in which I discovered and inquired into these territories as part of my development journey.

In Chapter Five **Playing Cats Cradle with Knowledge Making**, I will describe in more detail my personal development journey inquiring into the epistemological framing that underpinned my practice and inquiry, and the way in which I discovered new territories of knowledge and then applied those in my practice.

In this section I aim to reflect on the evolution of my scholarly stance that has emerged throughout and as a result of my doctoral inquiry.

Practicing from The Psychoanalytic Left

I am a psychoanalytically trained psychologist, who has been working in organizational setting, mainly in global financial institutions. Psychoanalysis, from an epistemological sense, has brought into existence a whole new paradigm (Kuhn, 2012) about the constitution and functioning of human experience, namely the unconscious (Freud, 1975a) – and this “looking beneath the surface” stance has drawn me to affiliate myself with this community of practitioners. Furthermore, when the unconscious is conceptualized as a dynamic term, a hypothesis posited on the series of troubling phenomena that otherwise remain obscure or inexplicable in its various formations constitute disruption, it disrupts conscious mental functioning (Freud, 1975a, Lacan, 2004). From this perspective, in my opinion, psychoanalysis has been political from its inception.

The more I practiced, the more I noticed that the dichotomy between the clinical practice or ego psychology per se and socio-political implications are being lost. This made me to look back on the orientation of my education in this field; somehow this political edge has been lost from the mainstream narrative of the body of knowledge used. This become clear for me when I tried to make sense of the experiences I was grappling with in my inquiry, as well as in my professional practice in the bank. I started to experience doubt towards my pre-conceived theoretical insights.

When I set out on my doctoral inquiry, I had not envisaged engaging so broadly and widely beyond the territory of my initial scholarly field. My initial thoughts were that my knowledge within my own field would deepen. Looking back I had no insight into what I didn't know. When I started to notice that the 'current frame' of the original scholarly stance I had been relying on not only didn't offer me sufficient understanding, but made me start to question the framing itself, I choose to look elsewhere, to other bodies of knowledge. I know now this deconstructionist approach was a radical political act, because I sought to destabilize fixed meanings, aiming to demonstrate not the homogeneous nature but the heterogeneity of the phenomena and meaning at hand.

In doing so I uncovered philosophers and theorists who draw on psychoanalysis, such as Althusser (2008), Badiou (2005), Lacan (2004) and Žižek (2001, 2005, 2014) who have covered this eclipse of the sociopolitical aspect in the context of psychoanalysis. I was led to these 'hard thinkers' through the works of Arendt on unlearning (1994, 1998) and Haraway (1994, 2003) on interdisciplinary research and politics of knowledge making, whose ideas invited me to considering looking at framing and structuring structures in a curious and respectful way. Their openness to appreciating different ways of knowing and finding links and patterns has shaped my approach.

Discovering the network of thinking, conceptualization and political tools of these scholars, opened up a novel interpretation for social and political analysis for me. Their work put forward the task of an alternative arrangement of meaning and offer ways that allowed the inquirer to reinterpret notions and meaning of the phenomena as it is expressed and repressed. This community of thinkers urges one to use traces of the formations of the unconscious in making possible a symbolic and affective reorganization of our psycho-social world rather than remain only in the consciously available and accepted set up meaning. A practical consequence of this approach, suggests that focusing on what is on the periphery or even beyond the periphery can reveal the structure of meaning and the way some things are held in the territory of the unconscious that favors some people/groups more than others. My inquiry has gained not only a new edge bringing it to the socio-economic realms, but has started to equip me with a different style of reflexivity; moving from the personal, as a focus, to the social world, while maintaining the appreciation for the intra and intersychic, in the form of first person inquiry.

One of the three fundamental concepts that situate my inquiry, namely otherness (Badiou, 2005) is rooted in this orientation, namely the psychoanalytic left, in the sense of bringing the socio-political implications of the given phenomena to the focus of the inquiry and the way in which unconscious processes determine the notion of these implications.

More broadly, my epistemological stance of psychoanalytic left is situated as a poststructuralist, deconstructionist approach, as it seeks to dismantle rigidly imposed hierarchical context that seek to package meaning into discrete units, towards a rhizomatic zone of multiplicity, where meaning flows more freely, resulting in intimately interconnected meaning. The process of framing (Bateson, 1973, Althusser, 2008) is therefore the second critical concept, and the way in which framing determines sense making.

Furthermore, as in my scholarly orientation, I believe that the unconscious processes provide the conditions for both the possibility and impossibility of social change, are implicated in both the drive for change and long term crystallization of power relations.

This orientation, although rooted in a different paradigm, has a resonance with social constructivism, if approached as the 'realm beneath the surface'. Taking both paradigms into account, and using a 'both and' inquiry stance has led me to engage more with theories of intersubjectivity (Gerson, 2004; Ruti, 2012) and the relational unconscious (Benjamin, 1995; Mitchell, 1997), as the third fundamental concept that underpin my inquiry. These theories conceptualize the realm of the unconscious, located within the individual, as a holding area whose contents await birth at a receptive moment (Lacan, 2004, Stern, 1989) - what is being present but not represented (Badiou, 2005), rather than repressed traumas (Freud, 1975a). Given the validating environmental fit, these potential mental activities can be transformed into consciousness, become novel and represent meaning.

This, re-conceptualization of the unconscious was again a radical, previously unimaginable, act for me that although pulling at the very foundations out of my knowing and practice, also opened up an entirely novel and generative way of sense making and therefore action, in service of social change.

I write about the conceptualization of intersubjectivity and relational unconscious in the [Financier Time Special Edition - Playing Cat's Cradle with Knowledge Making](#).

Reflecting on this process, it not only required substantial courage and resolve in regards to exploring uncharted territories, but engaging in an inquiry process led me to very important shifts in my conceptual orientation through the inquiry process, after having examined not only the ideas of others but thoroughly identifying my biases, prejudices, assumptions and privileges.

On a practice level, I believe this is a parallel process, an embodiment of third order change that is the very phenomena I enquired into.

Ethics Led Action Researcher and Systemic Inquiry

I stand on the grounds of Action Research, and my contribution to the field is to invite the community to explore the way in which another paradigm, namely the psychoanalytic left and intersubjectivity, is essential to broaden the scope of Action Research if the aim is to facilitate third order change.

This scholarly stance, in line with the ethos and practice of Action Research, has had a transformative impact on the way in which I approached method in my inquiry practice.

As a postmodern systemic practitioner, my approach to methodology as a development was fluid in response to the context. In other words, my methodology evolved, and was inspired by reflexivity between my inquiry and practice and theory.

Both as a scholar and a practitioner researcher I draw on interpretative and hermeneutic approaches. I lean on its interpretative quality, methodology and action research cycles, using extended epistemology (Heron, 1992) to broaden the available proposition and facilitate the development of negative capability, a term originally used by Keats (in Bion, 1989) that is “when man is capable of being in uncertainties, mysteries, doubts, without any irritable reaching after fact and reason”, it is essential to step into the realms of not knowing, and the potential of thinking above and beyond immediate and well established contexts.

However, the most important tenet of my practice is relationality in line with my conceptual orientation. Relationality is the pivotal point for me as an Action Researcher, as it shapes and determines ethics, knowing and reflexivity.

From my inquiry question perspective, relationality has also been interpreted within a particular scope, in the economic narrative, creating demarcation lines between communities, leading not only to financial but social exclusion. Therefore, it has become both political and ethical.

My inquiry, as an account of my personal developmental journey as an Action Researcher, is inevitably a description of my explorations, struggles and concerns in finding ways and developing an approach that reflects my ideological and ethical stance, embodies the collaborative, conversational relationships of the intersubjectivist practice.

When I set out in my inquiry, I wanted to follow established methods. It has taken me a while to understand that like all theories, methodologies are products of time, place and culture. If I really wanted to be present in my inquiry, I needed to embrace that my methodology is going to be emergent and co-created within the inquiry context in the relationship and relatedness between the participants of my inquiry.

Reflecting further on my methodological choice, it is an essential building block to my scholarly stance. This has enabled me to be more attuned to noticing partial truths, and therefore approach my inquiry question through the lens of “being is a phenomenon and therefore it is open to interpretation” (Heidegger, 2010), rather than something fixed and permanent. Ultimately, this methodological approach has proven to be the cornerstone, enabling me to inquiry to what is present but not represented in the situation’, in other words what is ontically present yet not explicit in the collective meaning, but do exist in the subjective phenomenological experience, in the form of renewed thirdness (Benjamin, 1995, 2004).

In this process of creating my own methodology, I critically reviewed both Action Research methodologies, qualitative research methodologies and more traditional approaches such as ethnography, arriving to the theory and practice of systemic inquiry through interpretative anthropology.

Moving into an unfamiliar environment (and also finding the edge within my familiar environment), immersing myself in different contexts and therefore experiencing the eco-system through the lens of a different angle, Deep Hanging Out has brought me to places, people, and experiences that are most relevant for the respective question I have been inquiring into.

This is the reason I chose 'Deep Hanging Out' (Geertz, 1972) as a broad methodology, although I believe my inquiry was unique and very different to Geertz's.

I write about the evolution of my methodology and the ethical dilemmas in the section of "Walking the tight rope of Critical Distance and Essential Closeness" in the *Financier Times Supplement Issue Five*.

Critical Theorist of current socio-economic conditions

Intersubjectivity as an orientation implies not only the acceptance of deep individuality, but also curiosity and working with the partial truths as the consequence of these multiplicity of realities inevitably created.

Therefore, exploring the real-life context as it is, the way in which it is determined by the economic narrative, as a form of banking practice has become an unavoidable part of my inquiry.

Although the context of the bank was the most familiar for me, that was the most challenging environment to suspend my internal voice of judgment, values and cynicism and connect with my sense of appreciation and wonder. I experienced this challenge of unlearning my relatedness when I was engaged in the Deep Hanging out with banking employees, as well as when building out my understanding in the body of knowledge covering economics and the functioning of banking.

When I engaged with the literature on economics, I was interested in the purpose of banking, as one of the practices of the economic narrative. My interest wasn't in the operational aspect of banking per se, but what meaning it carries for and within the economic narrative. It came as no surprise that in addition to the traditional mainstream literature on economics, the body of knowledge encompasses some more socially and ethically considerate approaches that recognize the internal exclusion as a result of their worldview and aim to make sense of the way in which the externalities (Elkington, 1999, Houghton Budd, 2003; Hart, 2005; Heffernan, 2014;) could be considered.

In my scholarly stance, I approach this body of knowledge through aiming to build critical theory, focusing on explaining the current socio-economic conditions and the ontological roots that determine the possibilities and challenges of social change.

Whereas I have found great enjoyment engaging with other, new bodies of knowledge, and have learnt a tremendous amount, I have found it difficult to dwell in this way of knowing. In my experience, I was constantly constrained to focus, acknowledge and relate to a tiny piece of life, and that the human aspect and experience of life was taken out of the equation completely from the mainstream narrative (Habermas, 1981). On the other hand, what I learnt was the ability to enter into the bankers' reality.



In conclusion, reflecting on the development of my scholarly stance, I notice a pattern of abductive reasoning (Long, 2013), that is to introduce ideas of scholars and thinkers, then invite discussion about their ideas, start exploration in my practice and first person inquiry, looking for deeper stories, hidden meaning. Then I followed this with reflection and concluded with an action inquiry cycle. Following that, I again looked at how the insights emerged and mapped onto existing bodies of knowledge, aiming to find new insights where I could add to, or further the thinking, through my practice.

Third Order Change

The departure point of this section is the conclusions drawn and questions that emerged from theory review on meaning making, the way in which structuring structures are foundational in determining, not only the capacity of individuals, organizations or larger systems to learn from experience (Lewin, 1951, Bion, 1989), but the breadth and depth of their learning.

In this upcoming section I aim to unpack some critical concepts that are essential to make the link between the ideas and theories that influenced my inquiry to the very heart of my practice.

It is a critical link for me to make because it impacts my individual learning and change, the way in which I take up my role as a practitioner and insider researcher (Coghlan and Brannick, 2010), working as the Global Head of Culture, Conduct and Change in an international bank offering the full gambit of financial services.

I am concerned with change, with change in an organizational setting. However, I have found the literature on the processes of learning, the most insightful when it comes to developing a reflective practice and a meaningful inquiry.

The subtle difference between the types of epistemic framing and its impact on inquiry keeps me intrigued.

Therefore, I start by giving an overview of approaches in regards to individual and collective (organizational) learning and change, focusing on learning from experience. I then continue with an in depth review of the different conceptualization of single loop, double loop and triple loop learning. As a conclusion, I share my rationale, choosing the stance of third order change instead of triple loop learning, as well as my conceptualization of third order change.

By conceptualization, I mean the identification of conceptual components as the formation of conceptual definitions. I believe this theorizing is an essential step, as it is a prerequisite for identifying or creating a methodology and it enables me to make my contribution to theory and practice.

Learning or Change?

On Learning from experience and levels of learning

Individual learning is a heavily researched and theorized field, starting with Pavlov's work on classical conditioning and Skinner's operational conditioning, continuing with Piaget's extensive research on cognitive development, as well as Lewin's focus on individual learning in groups, providing fundamental insight to Action Research.

Although the ideas and focus of these researchers differ, there is a primary definition shared across their work on learning, that is, learning is taking place when new knowledge is translated into different and replicable behavior (Argyris and Schon, 1978). Similarly, there is a shared agreement on learning from experience is a fundamental requirement for sustained existence.

Lewin (1951) described the process of learning from experience as follows "a person continually cycles through a process of having a concrete experience, making observations and reflections on that experience, forming abstract concepts and generalizations based on those reflections, and testing those ideas in a new situation, which leads to another concrete experience" (Kim, 1993, pp. 40).

As I am concerned not only with learning process itself, but a complex interpretative system that enables a "differentiation of logical levels, including the relationship between the knower and known" (Bateson, 2000, pp. 5) I chose a framing of learning that enables the inquiry of multiple possibilities of learning from experience, that is Bateson's levels of learning (1973).

This conceptualization of learning is based on a distinctive definition of epistemology – "a branch of science combined with a branch of philosophy. As science, epistemology is the study how particular organisms or aggregates of organisms know, think, and decide. As philosophy, epistemology is the study of the necessary limits and other characteristics of the processes of knowing, thinking and deciding" (Bateson, 1979, pp. 242).

This definition enriches the original concept of learning from experience with the following epistemic stance (Bateson, 1973) of the "levels of learning".

Learning is:

- systemic
- inherently relational
- emergent
- recursive – having a hierarchy of logic of learning, not content

Maybe because Bateson's central interest was in epistemology and systemic interconnection (1973) – in this case not only what and how we learn, but also the process of knowing, deciding and thinking – (1979), he differentiated between;

- **Level I learning** “increasing one’s capacity to take effective action” (Lewin, 1951)
- **Level II learning** in which one not only learns but learns how to learn, in other words, the notion of context, in which meaning is given to the event and behavior, “there is a change in the way events are punctuated and a way of punctuating is not true or false” (Bateson, 1973, pp. 271).

When looking at Argyris and Schon’s work (1974), that was heavily influenced by Bateson’s levels of learning (Argyris and Schon, 1974, 1978, 1996) on single loop and double loop learning, a dichotomy of the learning process is more prominently expressed, that is present, but isn’t emphasized in Bateson’s conceptualization when it comes to levels of learning. It differentiates between learning that is incremental and transformational, that aims to be able to respond to profound change.

As defined by Argyris and Schon:

- **Single Loop Learning** occurs “whenever error is detected and corrected without questioning or altering the underlying values of the system” (Argyris and Schon, 1999, pp. 68)
- **Double Loop Learning** occurs “when mismatches are corrected by first examining and altering the governing variables and then the actions” (ibid).

The dichotomy that is present in the above-mentioned learning models also implies a hierarchy in the learning: double loop learning involves correcting the governing variables or paradigms. This learning, as Argyris and Schon call it deuterio learning, (1996) entails learning to carry out reflection on and the inquiry into the governing values and norms underlying organizational action. This reflective learning – learning how to learn - (Kolb, 1984) is the basis of action research (Reason and Torbert, 2001; Marshall, 2001).

Organizational Learning and Change

Scholars of organizational learning and organizational development have expanded from the initial emphases on individuals learning to aim to achieve first, second and third order change within the organizational context (Bartunek and Moch, 1994) . The literature seems to use single and double loop learning as a starting point and then turn the taxonomy from individual learning to organizational learning and then to organizational change.

Whereas the links are not explicitly made between these leaps, as a transfer mechanism, it seems that it implies a shared interpretative framing amongst the members of the given organization as collective relatedness, collectively shared assumptions and mental models that determine a particular response repertoire in regards to the organization’s functioning.

Following this line of thought, I conceptualize organizational learning, following Kim’s (1993) idea, as a metaphor derived from extensive research and understanding derived from individual learning. In this sense organizational learning is the way in which an organization creates and organizes knowledge relating to their functions and culture in service of successfully adapting to changing environments, to adjust to uncertain conditions and to increase efficiency (Dodgson, 1993). It also concerns the ability of an organization to gain insight and understanding of experience through experimentation, observation, analysis and willingness to examine both successes and failures (Bartunek and Moch, 1994).

In conclusion, whereas the learning remains essentially the same both on individual and organizational level, the learning process is fundamentally different, as it is not a mere magnification of individual learning, but a paradoxical situation between change and maintaining the status quo when it comes to altering collectively shared assumptions and mental models.

Triple Loop Learning and Third Order Change

Rooted in Bateson’s ideation of learning, a number of scholars have conceptualized a further type of organizational learning, prominently called triple loop learning (Issacs, 1993, Flood and Romm, 1996, Romme

Witteloostujin, 1999, Snell and Chak, 1998, Swieringa and Wierdsman, 1992, Yuthas, 2004). Although most of these authors attribute the origins of triple loop learning to Argyris and Schon (1974, 1978, 1996); reading their work, there is no mention or any notion of it. In Appendix 1, I give a detailed overview of the attribution from key sources that introduce the conceptualization of triple loop learning.

I wonder why there is no direct link from double loop to triple loop learning when it comes to conceptualizing. Again, looking at the work of Argyris and Schon and comparing it with Bateson, I could differentiate between three conceptualizations of triple loop learning.

Although Argyris and Schon don't talk directly about triple loop learning, based on their conceptualization of single and double loop learning, following Tosey's (2011) conceptualization, triple loop learning is either hierarchically higher, as it is 'beyond and superior to double loop learning or meta reflexive. In comparison, Bateson Level III learning is about changing epistemology.

In conclusion, I believe the key is in conceptualizing about framing itself, that is in line with Bateson's idea, similar to the logical levels connected to the levels of learning (1973) – the framing can't be looked at with the same set of eyes when inquiring inside of it. It is not a question of levels of efficiency or reflexivity; it is somehow stepping outside of the given framing and using a different one to see the one we have been in. See Appendix 2 for the comparisons.

My conceptualization of third order change

Whereas I acknowledge the progeny of Argyris and Schon's, as well as their scholarly followers long established stream of work in organizational learning and organizational development, when it comes to triple loop learning, I follow Bateson's invitation that exists in Learning III, namely that it can be "thought of as an entirely different system of grammar" (Bateson, 1973, pp. 272), "...something of the sort does, from time to time, occur in psychotherapy, religious conversation, and in other sequences in which profound reorganization of character", ... "being driven to level III by contraries generated at level II" (ibid, pp. 276).

I am deliberate using 'change' as a lens instead of learning. By doing so, I aim to bring attention to the transformative possibility that exist in learning, that goes beyond "the process whereby knowledge is created through the transformation of experience" (Kolb, 1984, pp. 37) to change the structuring structure in which meaning is created (Bartunek and Moch, 1994), enabling new framing, and therefore new knowing, being and meaning to emerge (Hawkins, 1991, 2004).

To summaries the key points for me in regards to third order change:

- It requires a tectonic shift: new episteme to appear that points to the ontic framing (for example 'the event', Badiou, 2005)
- The paradoxes, (contraries) that point to the new punctuation of the mainstream narrative are the gateway to the insight needed to third order change. These are perquisites and therefore doubleloop learning is essential
- It is beyond conscious and language, but enacted and manifest beyond knowing, reaches to realms of the being
- It profoundly transforms the constructed and coherent dominant narrative therefore it is experienced as existentially overwhelming

In the second part of my thesis, I give a detailed account of the emergence of my approach to third order change, based on the above described theoretical situatedness (within the context of intersubjectivity, otherness / radical otherness and framing), that has three main tenets when it comes to methodological approach: inquiring spirit, paradoxes and metaphors.

Methodology

In this part I aim to articulate my methodological choices, bringing to attention "how each of logic, values, and what counts as knowledge informed research" (McGregor and Murname, 2010, pp. 421).

Narrative Inquiry nested in Interpretative and Hermeneutic approach

My inquiry into otherness and framing, both conceptually and methodologically has been proven difficult. Whereas I looked in a particular direction, I needed to become capable of searching and seeing beyond.

In other words, whereas I was inquiring into otherness, I needed to find a school of thought, with adequate methodology that would also offer and contain ways in which the framing in which meaning is created can also be explored.

When I have engaged with the literature, it seemed, Level III learning, triple loop learning and third order change all exists as concepts, but that very little empirical data that test these concepts exists, and therefore I found very limited guidance on the methodology.

Following Bateson (1973) rather elusive commentary on Learning III, that as I mentioned previously, is considered the conceptual origins of third order change, he defined Learning III, as "corrective change in the system of sets of alternatives from which choice is made. This is a challenging notion; if Learning II is about punctuating experience differently, by implication learning III "might be thought of as an entirely different system of grammar" (pp. 272).

This different system of grammar, by some practitioners, both in the field of Organizational Learning and Organizational Design, such as Scharmer (2009), Bartunek and Moch (1994) and Markus and Zajonc (1989) is being interpreted aesthetically and spiritually. Whereas, based on my educational background and practice in psychoanalytic approaches, my choice for a different grammar is in the realms of intersubjectivity.

The philosophical notion of intersubjectivity (Husserl in Costello, 2015), a concept that argues the subjective involvement in each other, the way in which other's otherness is present to oneself, they fundamentally differ in conceptualising the organisation of meaning, as well the realms where drivers of meaning appear (Lyons-Ruth, in press).

This is, what I believe an inquiry is, when using a phenomenological lens, finding a process surfacing individual and collective meaning making models that are the basis of the shared meaning itself and the process of creating it.

However, assuming one can objectively give an account of this would be a modernist and positivist view. I believe that there is an inevitable participation and interpretation of any sense making process that carries the imprint of not only the observed phenomena at hand but the very culture of the inquirer.

Whereas intersubjectivity offered the ontological framing that was close to my personal and professional preferences, it had developed extensive practice more in the intrapsychic, dyadic and clinical settings (Ruti, 2012; Lacan, 2004; Bion, 2005) rather than systemic and organizational interventions.

Therefore I turned to interpretative anthropology, spearheaded by Geertz, and his metaphor of culture as text, a school of thought that approaches intersubjectivity –through the subjectivities, voices of the self and other, and placing "idiosyncratic personal experiences methodically subjected to sociological control constitute irreplaceable analytic resources, and that mobilizing one's social past through self-socio-analysis can and does produce epistemic as well as existential benefits"(Bourdieu 2003, pp. 281).

Geertz wrote in 'Deep play,' his description of the Balinese cock-fight, that, "The culture of a people is an ensemble of texts, themselves ensembles, which the anthropologist strains to read over the shoulders of those to whom they properly belong". (Geertz 1973, pp. 452). Moreover, he further commented on these 'texts': "what we call our data are really our own constructions of other people's constructions of what they and their compatriots are up to" (Geertz 1973, pp. 9).

Treating culture as a text is a liberating approach, as well an essential one for inquiring into framing.

Taking a piece of culture, that is any enacted narrative, freeing it from placing culture to the center stage, but rather approaching it as a focal text of any piece of the social world, gives the opportunity to be in touch with the “informal logic of actual life” (Geertz, 1973, pp. 17), using a meaning centered approach to understand not only what meaning was given, but the way in which that was possibly constructed.

Geertz’s approach emphasises the layers of interpretation or translation inherent to the practice of inquiry and always intended to tack back and forth between emic (insider) and etic (outsider) perspectives (Keesing 1987, pp. 166). Furthermore, ‘one crosses to and fro between one’s own standpoint and the standpoint of another dialogically, availing oneself of common images or tropes to compare one’s experiences with the experiences of the other. The result is a rough overlapping that uses the inexactitude of metaphor ... to open up conversation, to break an impasse, to close the distance between self and other’ (Jackson 2002, pp. 259).

Whereas I attend to the criticisms of Geertz’s work for failing to adequately distinguish the inquired cultural text from the interpretive text of the inquirer, in his pioneering approach of ‘Deep Hanging Out’ (1973) , I also believe this shortcoming is the uniqueness of this approach that it enables a novel meaning to emerge that exists in the interaction, the relationship and connection between the intersubjective experience of those involved, revealing the framing in which meaning is created.

Deep Hanging Out

For the above reasons, I chose Deep Hanging Out as an overarching methodology for my inquiry.

Deep Hanging Out is being immersed in a cultural, group or social experience on an informal level. In contrast to conducting short interviews with research participants or observing behaviour, Deep Hanging Out is a form of participatory observation which placed me, as the researcher, physically and/or virtually present in a group for extended periods of time or for long informal sessions. Observations gleaned from Deep Hanging Out may typically end up being the most poignant insights.

I was deliberate in choosing this methodology of non-specific research task planning while stressing sustained and direct social contact (Dwyer, 1982; Geertz, 1998; Clark, 2005, Bohm, 1996) .

In the Deep Hanging Out I, as the researcher, am the research tool.

Furthermore, it has made me consider, as an ongoing reflective cycle throughout my inquiry, the following:

- the way in which I defined the field of my inquiry. I moved from following an object to following people, as described above
- the way in which I was getting in, and getting on with my inquiry was a mix of customary combination of accident, networks intentions and design
- the constantly present questions, ever growing complexities of ethics and dilemmas about meaningful consent, anonymity, confidentiality, power and control
- finding ways of showing and representing what I have become able to see, creating faithful and frank representations; and developing a “model, like a helix that demonstrates how analyses and writing up has lead to more data collection and writing down” (O’Reilly, 2005, pp. 177)
- being in touch with the multiplicity of meaning, questioning where the social meaning reside, paying attention to the circular relationship between me, as their searcher, the research participants, and context

The Deep Hanging Out methodology has made me recognize how partial perspectives are – mine, those involved in my inquiry, theorists and practitioners – and somewhat always present striving to create coherence and completeness out of these narratives.

Yet, the transformative power of this methodology is that it gives space to noticing, scribing and give meaning to this gap, ellipses, and incoherencies written in transient examples, allowing multiple meaning to emerge rather than having those rendered into the ways of knowing of the inquirer (and the cultural meaning that person represents).

Research Methods

Having a preference and commitment, as described above to a particular methodology, I also had to let my unique methods to emerge, helping me to read culture as a text, especially when it came to finding my way through third order change. In this sense, there is a clear distinction in my chosen methods in the first cycle of my inquiry to the second.

First Cycle of inquiry – Extended epistemology: opening and abiding

The focus of the first cycle of my inquiry is inquiring in to my own narrative, and the framing in which there narratives emerged and got sustained as my 'stories', enhancing those " skills and methods that address the ability of the researcher to foster an inquiring approach to his or her own life, to act awaredly and choicefully, and to assess effects in the outside world while acting". (Reason and Torbert, 2001, pp. 34). I have been exploring my inner arc of attention (Marshall, 2001). I also examine my experience of engaging with others more deeply using presentational ways of knowing (Heron,1996), and the outer arc of inquiry (Marshall, 2001) to access new insights in my practice.

Denzin's writings (1989, 2000) on the legitimacy of the postmodern voice that claims the right to tell its own story supports the autoethnographic nature of my inquiry. Autoethnography is also known as "interpretive biography" (Denzin, 2000). The goal is often to make a distinction between "showing" and "telling"and"thus to disrupt the politics of traditional research relationships, traditional forms of representation, and traditional social science orientations to audiences" (Denzin, 2000, pp. 423).

The methods I mostly use in this phase can be described as "practices of opening and abiding", suspending (Heron, 1996) practices of unlearning (Arendt, 1977), allowing myself into the immersion of not-knowing. In action research presentational knowing can be understood within the extended epistemology framework offered by John Heron that posits reaching "beyond the confines of conventional intellectual positivism to embrace the pre-verbal, manifest and tacit knowing we might associate with artists, crafts people and our own guts and hearts and bodies" (Heron in Seeley & Thornhill, 2014, pp. 29). Methods, connected to presentational knowing have enabled me noticing that quality shifts the way I see what is in front of me and how I notice patterns amidst unfolding processes. It is my experience that this, presentational knowing subvert, transform, and bypass the Cartesian split between the body and mind as distinct processes of inquiry and as methods for sense making.

These methods have brought me, as the knower to knowledge for which propositional language (Heron, 1996, 1999) is often an insufficient vehicle of description. They "nest" a deeper abode where knowing comes not from certainty but depends on my, as a practitioner, dwelling in a paradox that requires me to be in a disposition of not-knowing relative to the phenomena of complexity and ambiguity. In the state of "not-knowing", my doings take on an altered quality. There is a sense of abiding, of suspending the rush to judgment and instead being present to the emergence of whatever shows up. Abiding is consistent with Seeley and Thornhill's framing of the steps of artful knowing (2014) in which "suspending" is an essential pause in the artful encounter, a space of holding back from the rush to make meaning, claim certainty, or even to presume to know anything at all, similar to Arendt's (1977) idea of unlearning, and Pierce's (1972) point on noticing and inquiring to indubitable truths. In that space, the mind is subordinated to uncertainty, ambiguity through paradoxes, and not-knowing becomes context for the emergence of new insight.

Being in touch with the experience this abiding has also surfaced, that is so poignantly written by Anais Nin in her poem, Risk; "and the day came when the risk to remain tight in a bud was more painful than the risk it took to blossom"(2011).This, growing negative capability (Bion, 1989), the struggle of each petal loosening its grip on the bud, releasing themselves from a tight cluster,was also a foundation for my agency to emerge – redefining my situatedness and the framing itself in which I was.

My practices, methods of Opening and Abiding

First Person Inquiry

- Autoethnography;
- Journaling;
- Yoga and swimming;
- Baking

Second Cycle of Inquiry – Third Order Change: Agency, the possibility of the impossible

Parallel to my agency unfolding as a result of my first inquiry cycles, and the energy that has been released in the process wouldn't allow me to go backwards, I also needed an inquiry and practice frame that would move beyond the first person and becomes a practice with and for others.

As mentioned before, locating adequate methodology, and therefore method for the inquiry of third order change wasn't possible. Looking back where I am now, I understand that such generalization is not possible, as the transformation happens within the intrasubjective as a possible outcome of an ethical choice in the intersubjective realms (Benjamin, 2004).

Therefore, third order change is ethical in the sense, that is of by being aware of the context that the particular framing creates (Pierce, 1972) and deciding to make choices about how to live one's life in more awareness of one's agency was an ethical way to live (Lacan, 2004). The specific choices one make do not determine whether the choice is ethical per se, but rather the manner in which one make those choices is the point at which one's moral fortitude is tested (Sartre, 2003).

My practices, methods of exploring third order change

- I continued my first person inquiry, using the methods as in first cycle
- In this cycle I noticed and practiced a particular method that I call "First person inquiry with others". It seemed doing second person inquiry, creating communities of inquiry with others in which those who are involved are willing to explore the possible incongruities between their espoused theories and theories in use (Heron, 1996, Heron and Reason, 1997, Reason and Torbert, 2001; Reason and Bradbury, 2013) was impossible. There wasn't much clarity about these practices in the beginning, I have tried and did a series of things that leveraged some of my insights from the first cycle of my inquiry
- Bringing these unstructured insights, through reflexivity build new inquiry methods and practice, I experimented with a third order change approach, that have the following tenets:
 - Inquiry Spirit (similar to Marshall's living life as an inquiry, 2001)
 - Metaphors
 - Paradoxes
- Deep Hanging Out – both as participant observation (FDWs in HK) and observant participation (banking)

Throughout the second part of my thesis I give a detailed account of the way in which these methods have emerged in my inquiry and in my practice, as well as an in-depth description of the approach – that I called 'The Trios Approach' as a possible way of igniting and facilitating third order change.

In the next section, Research Journey and Participants, I share the details of those people who participated in my inquiry and the rationale of choosing those individuals, as representatives of groups.

Overall method: Visual and story based narrative inquiry

I see this dissertation as weaving the story of a collective and interactive discovery of inquiry and practice, nested in the tradition of visual and story based narrative inquiry (Kim, 2016; Bruner, 2004; Connelly and Clandinin, 2006) it also honors the psychoanalytical lens of the intersubjectivity of the speaker and listener, placing the attention on the actual speaking and what was not said, always listening in relation to 'presence of an absence' the enactive representations and relational processes rooted in the radical otherness.

Therefore, from a methodological perspective, I experience my inquiry, a storied approach, as a dialogic journey, anthropology of experience in which I am sharing the narratives of others and writing (Richardson, 1997) my own story while “following the arabesque of interpersonal memories, actions, and conversation” (Turner, 1993, pp. 28) in order to create a “conversational relation with the notion the researcher develops, that he or she wishes to explore and understand” (Van Manen, 1990, pp. 97-98).

In addition to inquiring into culture as text, Reason & Hawkins (1988) insights on storytelling as a hermeneutic methodology guided me on how to frame, make choices about my methodology, and how to voice and form my thesis.

With this intention, my inquiry, within the discipline of Action Research is political (Gornick and Moran, 1971; Haraway, 1994; Reason, and Bradbury, 2013; Reynolds, 2014), because it intends to evoke a generative space where new practice can emerge in service of bringing to the attention a particular manifestation of the internal exclusion (Badiou, 2005), and facilitate the redistribution of practices to different order, as a liberating and emancipative action of second order change (Argyris and Schon, 1978, 1996).

Furthermore, the very heart of my inquiry is ethics, because it brings the “excluded part what is present but not represented in the situation” (Badiou, 2005).

Pastry Affair

With the below vignette of my baking practice, as a method, I would like to illustrate the way in which I would place my capacity and practice in the realms of emerged third order change.

My earliest memory of baking, from when I was 4 years old, is the scent of freshly baked challa, stuffed with dark plum jam my grandma used to make. I can recall the feeling of impatience in my limbs and stomach while waiting for it to cool down, so we could eat it. The warm, wet steam seeping from the cloth that she covered it with, so it would hold its softness, I remember holding pieces of it in both of my hands, and running out to play in the garden; feeling the burning heat of the stones on the soles of my feet, warmed by the summer sun; and watching my grandfather putting horseshoes onto those beautiful beasts.

I remember my grandma kneading the dough; mixing all the ingredients with the yeast, she used to grow on the windowsill of the ‘blind window’, in a huge bowl, holding it against her body, then leaving it to rest and doing it again. When I became older, I was granted the privilege of putting the jam onto the pieces of dough. I had to be very careful in taking the right amount from a spoon and then my grandma wrapping them up to small parcels and placing them onto a baking tray to rest before being baked in the good, electric oven, not the gas one she used for cooking, to make sure it is evenly baked.

I can't recall her visibly measuring out anything (apart from when she was making strudel) – she ‘knew’ – it was all in her fingers, arms, shoulders, body and heart. It was also hidden in the spoons and cups she always used when baking and for nothing else.

For decades I didn't bake. I found the activity itself ‘too domestic’, the process messy and restrictive. The cakes and their recipes were alien to me, measurements in pounds and ounces – and I didn't even have a scale; instead of cakes there was pudding and pies... I was lost, as I had learnt to bake in a different way, through my hands, through the guidance of my grandma; I don't think I have ever baked from a recipe before, definitely not puds...

Baking is precision, the carpentry to cookeries joinery, and I have always preferred activities that leave considerable room for error and improvisation. Baking is unforgiving, even the slightest mistake or negligence (like leaving the smallest amount of grease in the bowl will keep the egg whites from whipping properly and you can kiss your soufflé good-bye) can lead to disaster, or at least unpleasant outcomes.

Now, baking has become where I practice personal alchemy, my magic and joy. When baking I don't only have a visual image of something in my head that I will create, but I have the taste, the smell and

the feel of the cake or loaf of bread in my hands. It is a fully immersive activity, getting lost in the familiarity of the process and tactile experiences.

It is also the time it takes, from measuring, mixing and kneading, through proving and finally baking, that is so precious; I have to slow down because I cannot rush a loaf of bread, it is the visceral connection of my fingers and hands in the dough, it is the fact that I have to be absolutely precise and disciplined as I am generally neither; bread, and cakes for that matter, do not take kindly to slapdash experimentation with amounts of ingredients, or loose interpretation of recipes!

However, I have to confess, I prefer making cakes to bread... I love how the combination of ingredients coupled with the method take the whole practice to a completely different dimension compared to the practicalities of baking bread.

On the deepest level, it is about respecting and celebrating air, as this is what is, I believe, the secret ingredient of the tastiest breads, cakes, soufflés and pastries. When baking, we are using the most basic of ingredients - flour yeast, salt and water - so unprepossessing at the start; however, by labouring relentlessly, through mixing, kneading, beating, folding, we deliver the most flavoured air through our creations. 'Air' Bachelard (1994) writes, 'is the very substance of our freedom, the substance of superhuman joy'.

And what is this if not alchemy? What is this if not transcendence? - Magic through leavening the dough of everyday life.

Baking is the language of freedom, love, care and affection I learnt at my grandma's side and it is what I deeply treasure. It is like a code, a meta-language that I use to connect with others, and baking only makes sense if it is shared. I can't imagine baking a cake for myself...



Baking is part of my life, my private realms and inner voice. I bake for many reasons.

I bake 'symbolically' trying to make sense of experiences I encounter; I create imaginary recipes as metaphors of these experiences and at times I try to bake them.

I bake because it is a creative outlet, as well as a deep connection to my female lineage and practice that I believe has been silenced since working in the financial industry.

I bake because I love the all encompassing experience of the actual activity - teaching myself certain aspects of the craft, while enjoying the mastery that has grown in me since practicing in my grandma's kitchen.

I bake because it is deeply personal and subjective experience. I feel the other parts of my life run parallel to this craft. When I bake, it doesn't happen in the conceptual or in a vacuum - it is truly relational, with the ingredients, with those I bake for.

However, I notice that throughout my ADOC journey my baking has taken a new form, I bake and I write about baking as part of my work; baking has become a form of inquiry.

Initially, baking (and writing about it) has become an inquiry into the possibility and the movement between private and public realms. As Nigella Lawson posits, choosing to bake is actually, perhaps antithetically, a feminist act. There is something intrinsically misogynistic about decrying a tradition because it has always been female (2000).

It has also become a political act, bringing the ordinary, the personal that hasn't been traditionally accepted or present in the public sphere, (academic writing) to share what is impossible to understand without personal experience. Baking, at this point in my inquiry was a metaphor, a representation of an enactive representation, as an anchor to start with, appreciating what is being embodied through the personal.

Once I started writing about my baking, in this sense actively using it as an inquiry, my baking has become a way of showing what I know through my 'affair' with pastry about otherness.

Baking has a strong resemblance between my practice as an action researcher and as an Organisational Development practitioner, it requires trust – trusting that ingredients, that are practically useless on their own, when combined together, will turn into something completely different and new.

However, the real transformation that has taken place in my baking practice, using it as a form of inquiry into banking, came from truly paying attention to the relational aspect of baking. It was going beyond the 'who I am baking for' to the realms of 'who is the recipe for' and whether that recipe is appropriate from their perspective, or does it need to be rethought, rewritten in order to make it possible for those who would like to bake the cake. This has taken me from the practice of baking to the 'science of baking', uncovering and understanding the secret combination and interplay of ingredients and methodologies; essential to be able to change the fundamental structures of the cakes I bake.

This has transformed my practice from solely being a baker to a recipe writer.

Baking is part of my life, the public realms, my voice I want to be heard – for me and for others.

Through the process of my inquiry, my clandestine affair with the pastry has become a relationship.



In my inquiry, as well as in this thesis, I use fictional and real recipes, metaphors of baking, and reflective pieces on the relatedness these recipes elude to, for multiple purposes;

Firstly, I consider it as a form of political act, because it is a way of exploring the relationship and possible movement between private and public realms in order to intentionally hold an overall inquiry about the systemic genderedness of our world and within that my inquiry into banking.

Secondly, as a transformative action, I illustrate an ontic shift (third order change) in my in relation to my embodied situatedness through my practice, the way in which I explore my relationship to baking and through baking as a form of knowing.

The Rhizome of my Inquiry

As my inquiry has progressed, while I was treading the path of my first person inquiry and first person inquiry with others I started to notice that I kept returning to three loosely defined groups of individuals.

One of the groups was the Foreign Domestic Workers in Hong Kong, the other one comprised of various banking employees and the last one some of my OD colleagues, who work in banking and in other organisations.

Whereas these groups were unconnected on the surface, I became curious of the enactive representations and relational processes that link these groups to each other below the surface. I also inquired into their shared stem, and whether new practices could be developed in order to generate new knowledge and action, making visible the invisible.

When I shared this with a friend, her response was "It's like a rhizome. You know, bamboo shoots and ginger. Their roots are like a complex underground network, growing into new terrains unseen and their shoots only come to life when there are enough nutrients stored in the roots. The shoots are like unpredictable surprises, you never know where and when they pop up."

I really liked this metaphor!!!!

When I discovered that the rhizome metaphor is extensively used by the social activists in their inquiry and working (Deleuze and Guattari; 1987; Smith, 2010; Uzelman, 2005; Reynolds, 2014), a whole new world opened up for me; a new aspect of my identity and inquiry, that is of me, striving towards social justice.

The rhizome has helped me not only to become in touch with my belief that our paths towards something are just as interwoven, but also enabled me to shift my focus to my ethics and the political nature of my inquiry and practice.

When looking at this through a first person inquiry lens, I talk about compassion, courage and responsibility; in second person inquiry these have started to have a different tone; understanding my practices and societal discourses, relational ethics, solidarity approach and justice-doing. It makes me think what is the root and what are the stems in this case - what are the guiding intentions and the practices.

Therefore, from this perspective, I see my methodology, reflecting the 'rhizome nature', as an example of experimenting with interdisciplinary research that is of critical inquiry to embodied narrative or use of language and enactive representations of 'being-in-the-world'. I also believe, following the systemic inquiry approach, that "methodology evolves, inspired by a reflexive movement between emergent theory and practice" (Simon, 2014, pp. 268) and therefore is often treated as "an emergent and ethical activity" (Ellis, 2007, pp. 9).

However, on the other hand, the rhizome nature of my inquiry, more specifically the three groups I am going to give a detailed description of in the next section, and I use this term in the loosest possible way, posed a real methodological dilemma for me.

Whereas one of the environments, that of mainstream banking and as a practitioner group of Organizational Development professionals, my situatedness within these context and environments has been extremely familiar, the other one was unimaginably unfamiliar, represented by the Foreign Domestic Workers.

Therefore I chose the same qualitative research methodology - as described previously in detail - of Deep Hanging Out (Geertz, 1973, 1998). The way in which I experienced my immersion in banking was more of 'observant participation', whereas my fieldwork with the Foreign Domestic Workers could be described as 'participant observation'.

Research Journey and Participants

I approached my inquiry as a rhizome of inquiries, aiming to uncover and represent both the visible ecosystem of otherness in the context of banking and the underlying enactive relational representations and processes - what is being present but not represented in the situation - that could represent the roots of what is on the surface and what needs to remain underground.

As mentioned before, my chosen methodology was Deep Hanging Out (Geertz, 1973, 1998), with some other, related methods.

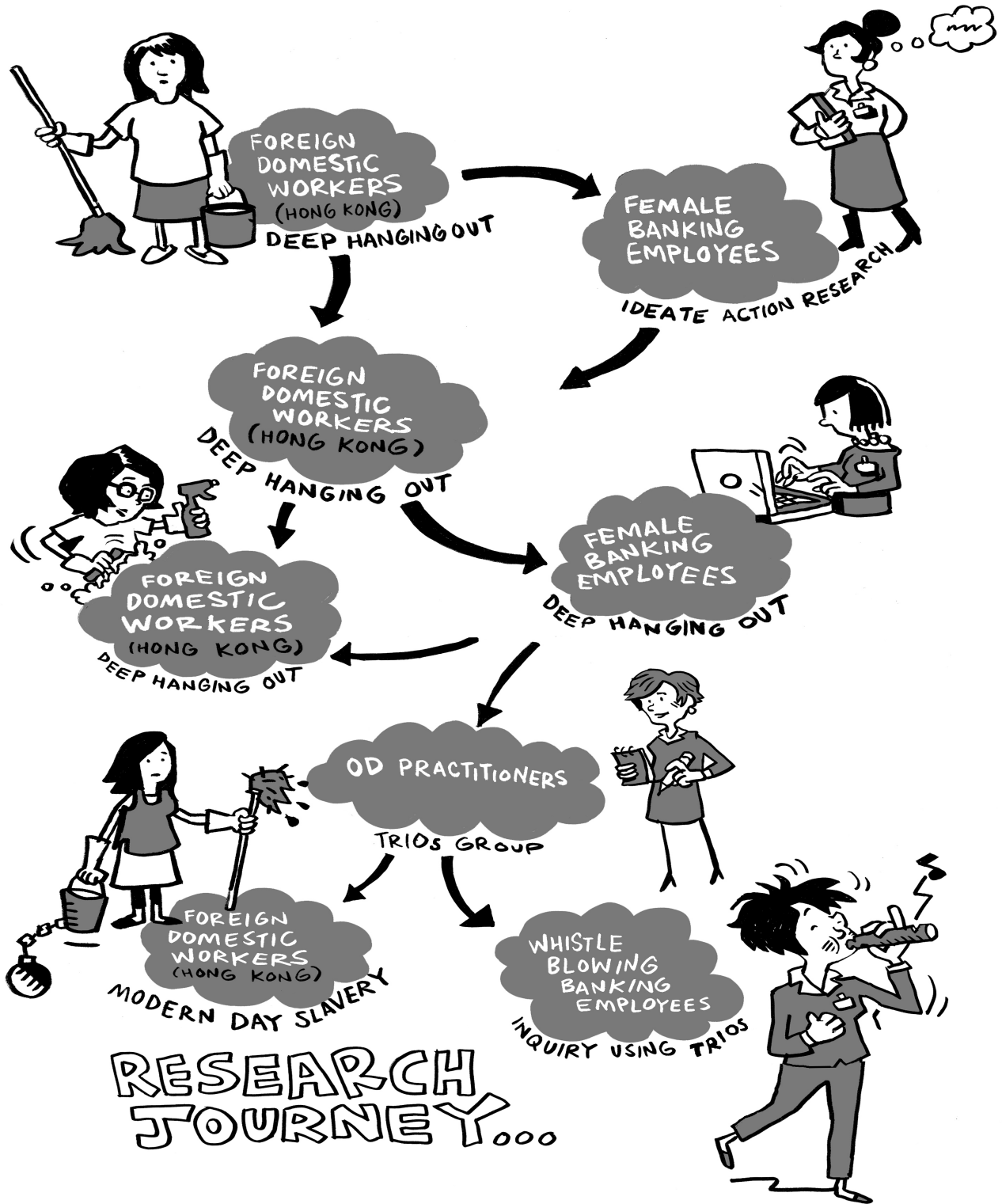
The following is a description of my engagement, field work and process with the groups who participated in my inquiry, forming the rhizome.

(1) Deep Hanging Out with Foreign Domestic Workers in Hong Kong

The fieldwork described in my thesis has taken place from January 2015 to December 2016. The fieldwork constituted over 20 Sundays between 3-6 hours per immersion. In addition to these Deep Hanging Out days, conversations were conducted with employees of the 'Mission for Migrant Workers'.

Please note that my observations and immersion with the Foreign Domestic Workers constituted engaging them either on Sundays, in their private time or when they lived in a shelter, after their employment ceased due to alleged domestic abuse. There was no possible access to engage them during their working hours.

My engagement with the Foreign Domestic Workers in HK is ongoing.



(2) Deep Hanging Out with Banking Employees

The fieldwork, mostly through open-ended interviews and immersion in Corporate Banking and Transaction Banking operations has taken place from March 2016 to December 2016.

Please note, initially I aimed to initiate an action inquiry project, but the work hasn't taken root as a group. Some of the group members have been made redundant and left the bank, whereas others wished to continue their inquiry on an individual basis.

Hence, the change in method from action inquiry to Deep Hanging Out.

I am currently engaged in an inquiry on whistle-blowing with those banking employees who participated in the Deep Hanging Out, using the 'Trios' approach.

(3) Action Inquiry with fellow OD practitioners through the 'Trios Approach'

The fieldwork of the Action Inquiry on the Trios approach has taken place from April 2016 to February 2017, containing 10 virtual one-hour long sessions. Two of those sessions were planning sessions, three sessions to experiment with the actual approach through practice; each practical session was followed by reflection sessions. Finally, two sessions on reflecting and summarising our insights, learning both as individuals and as a group of practitioners.

We are currently engaged, working with the Royal Society of Arts (RSA) and the International Society for the Psychoanalytic Study of Organizations (ISPSO) to design and deliver an inquiry session on 'Modern Day Slavery' using the Trios approach for the members of these societies; and have started an action inquiry group made up by employers to create a different financing structure.

Research Participants

<i>First Cycle of Inquiry – Abiding and Opening</i>			
<i>Inquiry Intent</i>	<i>Method</i>	<i>Participants</i>	<i>Timeline</i>
Nuanced exploration of memory, self-reflection and constructing life narratives	Autoethography	Myself and parents, former banking colleagues	Throughout my doctoral journey
Writing down as is, in order to build a reflexive practice through understanding the way in which my dominant narratives shift, finding ways to live from different values	Journaling	Myself	Throughout my doctoral journey
Building my capacity and awareness to remain in the present moment; experiencing extended epistemology	Yoga and swimming	Myself, yoga teacher	Throughout my doctoral journey
Express a way of being and acting – inquiry into otherness; practicing from extended epistemology (presentational knowing)	Baking	Myself and those I baked for	Throughout my doctoral journey
Explore visualization as metaphors to gain further and different insights to otherness – inquiry to what is being present but not represented	Visual Inquiry as a First person Inquiry with others	Visual Artist	Throughout my doctoral journey

<i>Second Cycle of Inquiry – Third Order Change: Agency, the possibility of the impossible</i>			
Inquiry Intent	Method	Participants	Timeline
Understanding the “what banking is for” in order to explore the constructed narratives held in and about banking; exploring indubitable truths.	First Person Inquiry with others	Banking colleagues (4)	September 2014 – February 2015
Inquiry on the possibility of broadening the banking proposition; Inquiry into incongruities between espoused theories and theories –in-use	First Person Inquiry with others	Investment Banker (1) and Corporate Bankers (3)	October 2014 – May 2015
		Business School Professors (5 people from 3 Business Schools)	October 2014 - August 2015
Understanding alternative banking models and practices, such as microfinance and Financial Inclusion	First Person Inquiry with others	Social Entrepreneurs (3)	January 2015 – December 2016
Inquiry into a particular financial service provided to low-income group – migrant workers - from banking as well as from the customers perspective – to enquiry into incongruities between espoused theories and theories –in-use, use of power	Second Person Inquiry	Domestic Helper Business – corporate bankers (6), Lawyers (2) and Transaction Banker (1)	December 2014 – June 2016and then August 2016 – December 2016
Follow up inquiry in order to understand Remittance Securitization, as the systemic power narrative between banks and governments	Second Person Inquiry	Transaction Banker (1)	August 2016 – December 2016
Inquiry to the inherently present ethical dilemmas of banking and shareholder capitalism – inquiry to the ontological frame	First person Inquiry with others	Action Researcher (John Heron)	March 2015 to August 2016
Immersion to the embodied narrative of the ‘excluded part’ of banking, namely low income migrant workers; inquiry into the narrative of their financial realities through their personal narratives. Inquiry into Servitude	Deep Hanging Out	Engagement with Foreign Domestic Workers, HK (12 in direct, ongoing relationship throughout the whole time;	January 2015 to December 2016, most Sundays in every month. The fieldwork constituted over 20 Sundays
Inquiry to the narratives of systemic, power structures of remittance economy and the exploitative practices of agencies	First person Inquiry with others	Mission for Foreign Workers, HK (3)	January 2015 to December 2016

Inquiry to the narratives and reality of the FDWs once their employment ceased - narratives on no capacity to absorb financial shock and lack of control of ones life	Deep Hanging Out	Bethune House Shelter, HK (12)	January 2015 to December 2016, some time of the Sundays of the Deep Hanging Out immersions were spent in the Shelter
Inquiry into servitude – the way in which financial institutions effect low income migrant groups	Deep Hanging Out	Banking Colleagues (4) drawn from initial inquiry	October 2014 – December 2016
Exploration of possible third order change approach that allows insight into ‘radical otherness’ enacted in a particular phenomena and enables a novel relatedness to emerge	Action Inquiry towards third person inquiry (The Trios Approach)	OD colleagues (3)	April 2016 to February 2017; 10 virtual one-hour long sessions
Inquiry with employers of migrant workers on possible financial constructions that take the short term and long term needs (security and choice) into account of the migrant workers, enacting a novel relatedness towards FDWs, demonstrating less exploitative practices	Third Person Inquiry	Royal Society of Arts, Singapore Chapter (8)	Started on August 2017

I believe the deep immersion, ‘observant participation’, alongside in depth personal conversations and researching into significant contexts of social and economic inclusion/exclusion has enabled me to (re)-construct a unique point of view of the Foreign Domestic Workers, that is a view ‘being in the world defined by economic terms’, one can gain from the various perspectives one can occupy within the social symbolic realms, including the enactive representations and relational processes.

To give account of my Deep Hanging Out, I use the mix of literary and visual-based inquiry, into embodied narrative, my intention, in the second part of my thesis is to create a ‘texture’ of co-existing and intertwined stories; evoking and holding a space for the lived experiences to gestate and grow, as well as to express the multi-layered context of my inquiry.

Storied Approach

Walter Benjamin’s (Milne, 1986, pp. 97) words “in the fields with which we are concerned, knowledge comes only in flashes. The text is the thunder rolling long afterward”.

Writing my thesis, becoming acutely aware of my role as a narrator, protagonist and editor, has been one of the most demanding (and rewarding) experiences of my life, because it has given me the opportunity to tell a story.

To tell a story is to find it, let it emerge, let it shine through, let it be insistent out of the myriads of stories that have been and become present.

This means to start paying critical attention to my embodied valency or sensitivity that makes me notice and get mobilized about a certain phenomena (that others might not seem to take seriously, or be interested in) appearing in others too. Through this, allowing my story to be the seed, an initial link to becoming part of a larger story that matters, because it is shared, it is beyond me, it is about the human condition.

To tell a story is to say 'this is important'.

This is in itself a political act, a moral judgment, because fundamentally, with my choice I am saying this is more important than that.

I feel the nature of making such judgment depends on my capacity, as an editor and a writer, of attending to the ordinary, really seeing it, with its particulars, peculiarities and those aspects that are fundamental and so impatiently overlooked in our culture – in other words, noticing the incompleteness of our experience of 'reality'.

To tell a story is an intense desire to participate in change for human flourishing (Marshall, 2001).

Despite recognizing my own limitations of my attending, understanding the overwhelming spread, simultaneity and multisidedness of everything, my courage to go beyond the beyond, I think the work is to bow my head before this experience and take this in.

Take this in the way in which that others would have the curiosity, compassion and courage to hear the story I chose to tell and decide not to turn their backs on what is happening in the world.

To tell a story is a service.

Most importantly, as a systemic inquirer, as being part of the system, "the only choice to make is what kind(s) of relationship(s) one chooses for the purposes of inquiry" (Cronen, 2000 in Simon et al, 2014, pp. 15), what system-in-view I present.

This is a judgement call, and inevitably leads to include and exclude, emphasise or disregard elements of the system. Allowing relationality to the foreground, also means a shift from knowledge to ethics, from method led to participant led inquiry and practice.

To tell a story is an ethical act.

The form and style of my Thesis

The interplay of Intention, Content and Form of my Thesis

My inquiry, learning from it and therefore my thesis itself is a manifestation of an ethical choice I have taken regards to, yet within the framing of, singular economic ideology.

Therefore, in this sense it is a metaphor as well as an account of my personal development journey, an offer of a personal interpretation of third order change, in which I also using form as content.

Representing the absence of dialogue

Initially, I framed the form of my thesis as a dialogue, because I found that this suited my need to reflect the inquiry and struggle to make ethical sense of the lived experiences that constituted my inquiry. This intention was not a whimsy, but an essential stance for the continual and informal democratic exploration of our wrestling with ethical puzzles.

The more my inquiry grew, the more I realized that the dialogue I wished to represent does not exist.

It could, if the dialogue was still constructed within the currently predominant power narrative that creates a split between the economic and the social realms.

I noticed that the concerns of wellbeing, questions of social justice, equality and human rights some groups of people, mainly of those who do not fit the economic narrative, namely the 'uneconomic' are represented and being advocated for by the third sector; and completely excluded from the formal banking narrative, categorizing them as 'unbankables'. In most cases this economic exclusion equates with social exclusion, extreme vulnerability, leading to bonded labour, as a form of modern day slavery.

Therefore, the form of my thesis has become part of my inquiry; intentionally creating a container, a structuring structure, that not only holds both the uneconomic and economic but also points at the impossibility, the radical otherness that the current, mainstream structure is unable to contain.

I aimed to explore experiences and narratives that are currently excluded from the mainstream financial world of banking, disrupting its coherent narrative and framing. By promoting 'counter-stories' I have been inquiring into what this 'incoherence' can bring.

Therefore my thesis is intentionally experimental, expressing my inquiry journey in new forms; using form as a vehicle to change, to shed light, onto the existing dynamics between not only what is said, but how it can be said.

During my inquiry, I have noticed that at times I have found it easier to talk about my inquiry and practice than to write about it. I wondered why?

For a while, a sentiment from Millett (1971 in Arendt, 1985, pp. 317) resonated with this experience so much: "those out of power must settle for talk, as they are permitted no other form of expression". Yet, at the same time, I also notice, there is power in this: power of intimacy in the spoken language and the potential for transformation.

Therefore I still chose dialogue as a form of political act in service of social change; exploring what it would be like if those who have power talked...talked with those who don't have power.

My purpose in my thesis is to share my inquiry, as a dialogic and reflexive process as much as possible, both as a practitioner and insider researcher (Coghlan and Brannick, 2010); to experiment using narrative and visual inquiry (Kim, 2016) as a form that is congruent with my inquiry into 'otherness' that appears in forms of enactive representations and relational processes.

Through several cycles of first person inquiry I link parallel processes with the social phenomena I am inquiring into, which enriches and clarifies my inquiry questions (Brew, 1988 in Marshall, 2001).

I use multi-genre writing (Romano, 2013), using 3-dimensional forms of presentation, in the form of baking, so that the form of my writing parallels the multiple lenses within my inquiry. I used baking as an inquiry to explore what the written text does not allow to come to life.

I also bring extracts from my journal, with the intention to invite the reader into my subjective realms that the experience evoked, and to extend these relational realms to the reader. Most often these extracts are private feelings and thoughts that point to some unspoken and unspeakable aspects of the situation. In my inquiry I aim to make explicit these private, sometimes unmentalised experiences that can't be held within publicly shared systemic structures.

Furthermore, as a form of inquiry, my intention is to combine different ways of knowing to enable new insights to emerge from allowing multiple voices to be present.

I also reached to my journals when I felt my writing had become too complex, when thoughts started to spiral out to generalities. Equally, when something I experienced didn't make sense, but was alluding to a gap in the established ways of being and knowing.

In this sense, they are punctuations, showing my learning, as well as my anchors to be able to give primacy to practice through experience.

I use the typeface *Bradley Hand Bold* to share these private reflections and journal entries throughout my thesis.

The Financier Times

I was curious to see what it would look and feel like if the stories of the 'unbankables', representing the world of the 'uneconomic' were part of the narrative of the financial world.

Therefore, the form I chose to present my inquiry is a series of issues of a 'fictional financial times'. Using this form, my intention is to amplify the voices of the Foreign Domestic Workers in Hong Kong, an 'unbankable segment' by bringing their experiences of economic and social exclusion and exploitation into the **socioeconomic** context as the effect and affect (indirect, emotional impact on one's being), of mainstream banking.

All these pieces follow a similar form, my intention being to give space to different voices (Shaw, 2002, 2005). Based on my narrative of lived experiences of the encounters with the Foreign Domestic Workers, as well as with bankers; the narratives of those Foreign Domestic Workers who wanted to share their stories as part of my research, the narratives of bankers; using photo essays to invite the reader into the emotional experience and context.

I intentionally don't use (or as little as possible) context, or names when it comes to sharing the views, experiences and opinions of the bankers. I want to remain in the reality they create, a dehumanized and dehumanizing system, in which people are not only 'present in their absence' but there is a 'presence of an absence'. Their voices are of the mainstream system.

I am intentional directly quoting the experiences, views, and visual representations of those people present, who represent a 'marginal discourse', unseen by the dominant narrative, a subgroup of the 'unbankables', namely the Foreign Domestic Workers.

The Financier Times Supplement

I use these supplements to share my reflections, the way in which they furthered my inquiry, informed my actions and shaped my practice as an OD practitioner.

These pieces encompass my reading on literature, and follow abductive reasoning, rather than deductive or inductive, because the abduction enables an ongoing movement between theory and empirical material (Peirce, 1972; Long, 2013). I "move[ing] between theory and practice (participant accounts), each informing the other" (Cunliffe, 2002, pp. 133). Importantly, the abductive reasoning suits this thesis as it permits my theoretical ideas to be developed alongside my deconstruction of the singular particularities of the conversations that are the empirical backbone of my inquiry (Long 2013).

The Financier Times Special Edition

These Special Editions represent my meta-inquiry into the structuring structures of knowledge and reality making.

Broad Outline of my Doctoral Thesis

To close the first part, I would like give a broad outline of the second part of my thesis, my intentions and some signposts for the style and form in which I aim to share my development journey of my inquiry and practice using multiple threads in the service of illuminating some aspects of the collectively existing lived experiences in the socio-economic realms.

In the coming parts of my thesis, I show and reflect on my experience that emerged in the process of, and as a result of, my inquiry, framing it as a participant in a learning process (Argyris, 1977; Heron, 1992; Boxer, 2013a, 2013b, 2013c). I suggest that through this personal development process temporary learning systems were created in which a particular situatedness, of being on the outer boundary of the formal banking system, through the inquiry process a space was co-created for seeing the contextuality, and the absurdity or paradox this context inherently holds, laid bare in organizational life.

My thesis also reflects that I wish to hold an appreciative stance (Kolb, 1984) towards lived experiences and lived knowledge, to understand the whole rather than a critical comprehension, in which "knowledge is metaphored as possessions or battlefields" (Richardson, 1997, pp. 184) aiming to find holes and gaps.

The second part of my thesis consists of three main parts.

The first two parts are portrayals of two main inquiry cycles, accounting for the epistemic and ontic cycles as a result of my learning (Bateson, 1973) and within the second one, an innovation of a change approach within third order change. The third part is an account of my learning and conclusion drawn from these cycles of inquiries.

All parts have an inner rhythm, shaped by using abductive reasoning (Long, 2013), and therefore various forms of action research inquiry cycles (Reason & Bradbury, 2013; Kolb, 1984; Kemmis and McTaggart, 2000) that evidence my inquiry and learning process.

Part I - 1st cycle of inquiry

On being involved in the midst of my own perplexity and Banking as a social phenomenon

The first inquiry cycle focuses on the inner arc of my first person inquiry (Marshall, 2001) and first person inquiry with others, exploring my situatedness and the 'theories-in-use' in mainstream banking when using the inquiry lens of banking as a social phenomenon.

As part of my inquiry of looking at structuring structures, I examined the relational epistemic and axiological framing in which my inquiry cycles have been embedded and stem from, that is of social constructivism (Bateson, 1973).

This, philosophical grounding and investigation, coupled with the sense making of the first cycle of inquiry led me to the second cycle of my inquiry.

Part II - 2nd cycle of inquiry

Banking as an ontological impasse: The enigma of the other

This cycle starts with examining and then re-examining systemic epistemic assumptions when inquiring into the phenomena at hand, followed by revisiting ontological structures and looking into consequences for my practice as an inquirer, as well as a practitioner in the field of organisational change.

This part of my inquiry is an account of a meta-reflection, a reflexive process on structuring structures, such as epistemological frames and their disciplinary power. This inquiry has led me to inquire into Action Research, as a structuring structure that enables looking at structured structures of particular phenomena and determines the methodology of change interventions.

I then return to the phenomena at hand to explore what is being present but not represented in the situation (Badiou, 2005) through focusing on the enactive relational processes (Benjamin, 1995) and unformulated experiences (Mitrani, 1995) with the intention of understanding the 'investment in what is going on' through holding the question of 'what is really going on' (Boxer, 2015a). This takes my inquiry from a logocentric and epistemic focus to the ontic, looking at the unconscious interplay of the intersubjective engagement.

I illustrate this by describing further cycles of first and second person inquiries into ontic assumptions, both personally manifest and systemically observable.

Explorations: Innovation of change approach for third order change

To act as a reflexive practitioner and inquirer, in this part of my thesis I give an account of my ongoing experimentation, as a second person inquiry, with fellow Organisational Development practitioners of a change approach that facilitates inquiring into possible ways of exposing particular 'theories-in-use' using initially a reflexive approach (Finlay and Gough, 2003), that can reveal the structuring structures of the of the reality making process that shape knowing and practice.

I approach third order change, the way in which one takes up a position that is different to their previously held position towards the system is a deeply personal choice. In this sense, how I frame my role and ethical responsibility, when inviting one to these realms of change, is to facilitate the seeing of this possibility, but then it is the person's responsibility and choice what to do with it.

Part III - Closing Insights, Conclusion, Questions unanswered

I, then draw conclusions by reflecting on my change journey, both on a personal level, as well as a practitioner. Based on this personal 'field walk' and the changes (and change attempts) I made with others, I also share some insights and learning furthering our understanding of the current system and how to change it, looking at it from third order change perspective. I complete my thesis with questions, areas that surfaced during these inquiries and require further exploration.

CHAPTER THREE - ON BEING INVOLVED IN THE MIDST OF MY OWN PERPLEXITY

This chapter is a depiction of an event (Badiou, 2005), of the initial sense making and further inquiry this transformative experience evoked in me.

Cohen's (1992) words, "Ring the bell that still can ring, Forget your perfect offering, There is a crack, a crack in everything, That's how the light gets in... that's how the light gets in...that's how the light gets in" resonate with my reflections that turn my experience to form a particular inquiry lens, to explore the way in which the otherness of the Foreign Domestic Workers was present to me (Husserl in Costello, 2015).

This chapter consists of two sections, in the form of two issues of *Financier Times* and their Supplements.

The Financier Times Issue One: Maids on the Pavement is, first, a portrayal of the experience I consider the inception of my inquiry into third order change (Bartunek and Moch, 1994). Second, the section **Playing snakes and ladders with Privilege**, is an account of the beginnings of my first person inquiry into my situatedness, and how that has been impacting the way in which I attended to reality, to 'what is going on'.

Financier Times Supplement Issue One consists of reflections from three different perspectives.

My Opening Foray: the Economic Narrative is an exploration of the dominant culture and its systemic biases to ways of knowing. I then connect my insights to the way in which I was holding my inquiry question at that point, in the section, **My inquiry in its Cartesian form: Being in my head**. I conclude this section, **On Change**, with locating my emerging inquiry lens of intersubjectivity (Ruti, 2012).

Then, I continue with two stems of explorations that take me to epistemic realms of the deeply personal and of the practices of mainstream banking.

And the Journey begins and **Time Capsule** are accounts of my first person inquiry. I share some crucible moments in my personal and socio-economic history; narratives I carry within me from my childhood. These stories are like the wooden stakes of Venice, completely submerged underwater – and therefore very resistant to change - onto which my ways of knowing and practice, as platforms are built.

To explore these stakes through my first person inquiry and first person inquiry with others have been a substantial undertaking, however in my thesis I hold this in mind, as an always present agency, in the sense of energy, valency and as an enabler for a second person inquiry.

The Financier Times Issue Two: I saw it on the Radio describes the beginnings of my first person inquiry with others on locating services and products for those beyond the edges, with the intention to understand how is this otherness, manifested in the 'have nots' being held in the bank's theories-in-use.

Financier Times Supplement Issue Two consists of reflections from with the intention of inquiring into the epistemic and ontic frames and exploring the conditions that have enabled me to relate to 'edges' I had not previously given much thought to, how my inquiring spirit started to take root.

The path of inquiring into 'superstructures' starts with, using a dialectic perspective with the piece of **Oh My God!!! Am I really a Marxist?**, continues all the way through my inquiry, on furthering, deepening and broadening my understanding of what banking means within the mainstream economic narrative, it's role and what it could represent as one of the main engines of global capitalism.

It is followed by reflective pieces on developing my practice of yoga **From Proxy to Presence** and through swimming **The Miracle Mile** that are an account of my journey and how I started to create capacity to attend to the grounding relations between the forms of knowing and their relationships, in other words developing critical subjectivity (Heron and Reason, 1997) through extended epistemology (Heron, 1992, 1996).

Maid on the pavement



In 2016, I moved with my family to Singapore to work for a bank that seemed to be reasonably financially stable and seemed to conduct its business in a way that was more able to nurture value creation for a broader stakeholder group than only its shareholders. I believed in their brand promise that they are 'here for good'. I was fleeing the banking system in the UK and its brutal practices and fragmentation of thought that existed in a vacuum devoid of the capacity for learning or enlightenment. I write more about these work experiences in the chapter 'Silenced by shame, gagged by papers' and 'Dream turning to a nightmare.' I did not arrive in Singapore in search of a social cause, but rather a simple need to be part of a business that had a modicum of social purpose, beyond tag-lines and corporate social responsibility.

Our transition to this new cultural environment was hugely demanding. It felt like we lived in constant perplexity and strangeness for months, when nothing made sense.

It seemed the fierce competitive and acquisitive spirit of capitalism possessed everyone.

When things started to make sense, I wished they wouldn't.

Reality was unbearably dissonant.

I generally avoid going to Orchard Road, especially on Sundays when, Lucky Plaza becomes 'Maid Central' and Orchard Road turns into Manila³, when the area is packed with maids on their discretionary day off, gathering with friends for roadside picnics, taking pictures of each other in front of five to six story high flagship stores of every imaginable brand. They sit on the pavement or the steps of an opulent department store eating plain rice with their fingers out of plastic containers. Expensive cars whiz by as the nearby restaurants fill up with casual diners. I find the whole experience too overwhelming. The have and have-nots are just far too nakedly expressed, far too evident, amplified in each others existence; those who have turned a blind eye to those who have-not.

³ www.singaporeexpects.com

I recall the complete puzzlement of our estate agent to my response - when showing us our flat; and in that the maid's room - when I expressed that the space is unfit for anyone to live in, it is no bigger than my pantry back at home. She was puzzled, because it was considered a big room and she was puzzled that I was concerned. I couldn't understand why she didn't see what I could see.

She, along with many other local and expatriate colleagues were readily offering advice on the best way of finding a reliable maid, who 'doesn't have fun during her days off, works long hours whenever and until all chores are done, does know that she needs to wear a bra, does know how not to be seen, doesn't eat much....'; and what best practice we need to adhere to as employers to make sure 'they don't use the house phone, they don't have their mobile phones on while working, don't have friends, they don't call home, they don't eat the same food as us.....'⁴.

Holding onto my feeling of dislocation and displacement became an essential way of surviving the immense emotional discomfort 'seeing' has evoked. The feeling of 'being someone from abroad' initially served as a helpful gauge to create a distance when looking into this rupture as an ongoing unfolding, for seeing how 'they' construct the world. It was an invisible protective cloak, not to be in touch with how I have been complicit in creating this very reality, that I am 'part of them'.

This illusion was shattered when I eventually went downtown on a Sunday morning passing a group of women - most likely maids - eating plain rice with their fingers out of plastic containers, sitting on the pavement talking and laughing, I felt rage.

My initial anger and aggression was against these women and I was catching myself saying "Why the F*** do you sit in the middle of the road; this is not what we do. You are bothering me."

Despite the fact they were all 'dolled up', they looked cheap. They were loud; they were on display and didn't seem to be bothered about it.

Very quickly my rage turned to shame, catching myself blaming these women, whereas actually we (and I am part of it) are creating a system in which some people, who despite working hard, can't afford to have a coffee or lunch in a café.

With this, I quickly passed them by avoiding looking at them any longer.

As my rage and guilt subdued a new perspective emerged; what I have been observing is part of the many forms of humanity's suffering. It was disquieting. I was both happy in having money to enjoy my Sunday and a home, and angry that my day's tranquility was disturbed.

And this was privilege in its purest form; I had the choice of turning a blind eye.

However, I couldn't. This experience stayed with me for months, touched me at my core. Seeing the maids sitting on the pavement felt completely out of place, not on a rational level, but in my guts.

I couldn't stop asking myself. What am I seeing? What is going on?



What am I really seeing when I am noticing that I am turning a blind eye? What is really going on?

I am preoccupied with the maids... there is something insistent in this experience... something that is concealed, yet claims to be seen and given voice to...

I can't find the words to describe the feeling of this preoccupation, as it has so many facets; unease, concern, curiosity and care; forces that make me stay with and keep returning to the experiences that unfold in these realms.

I am perplexed by myself, I don't really have a good rationale why I am writing about them.

... they don't fit, they don't fit in the way they should
... they sit on the pavement...

However, they do...

Without the maids, I am not stuck; I am not perplexed; I am not confused; I am not shocked.

⁴ <http://maid-employer.blogspot.com/>



The encounters with the maids are like a gateway, an edge to an intrusive reality that I now allow to shake and confuse me.

My preoccupation is rich.

I allow myself to stay with its stillness until my comfortable certainties are unsettled and a plethora of realities start emerging, taking shape until I feel like being in a whirlpool, too much to take in, too much to make sense of all these differences.

Yet, slowly, uncomfortably and distressingly, as certainty ceases, I feel I am thinking anew, giving up traditional ideas and using their inverse as my support, reframing what 'real' is constructed of.

So many times I want this to stop – and yet, I also want to be able to notice when I want it to stop. At the same time, I want my perplexity to ease and to never stop.

Although initially it was a painfully shameful shared experience – not questioning the status quo – one, because it suited me to turn the proverbial blind eye, the other because a voice raised in query, is a one way ticket to a different future.

Having stayed with the experience, by experiencing it, something was shared between the maids and me,

of seeing something that I previously have not been able to see, that was excluded that, in this case, is to be in touch with the dislocation and disconnection was something unimaginable. It shattered, and at the same time, opened up something for me.

It seemed the veneer of the acceptable face of capitalism, I was used to, wasn't necessary being maintained. It seemed everything was in full display, nothing was concealed about the guts of the economic-social system, the soulless exploitation of those less fortunate. This exploitation was not only part of their everyday lives, but actually one of the benefits Singapore could offer. Plush, cushioned lives built on the throw away existence of maids living in 1.2m x 1.2m rooms with no windows or hot water, no agreement on the minimum wage no statutory right to a rest day⁵ or a mobile phone to maintain contact with their families, construction workers being locked up at night in their accommodation and transported to and from the building sites of luxurious condominiums.

This very way of existence was unapologetic. It felt like there was an underlying entitlement to be unapologetic in the way in which certain issues, as a direct and indirect effect of the way the system operates, are being ignored on a systemic level. It seemed that what I saw was the collectively accepted reality.

⁵ From March 2012 the legal right to a rest day, or payment in lieu, was granted to FDW signing new contracts from 1st Jan 2013, however, FDW are not covered by the Singapore Employment Act, as it is not considered practical to regulate specific aspects of domestic work, such as hours of work and work on public holidays. www.mom.gov.sg

Therefore, I engaged in a further inquiry (Appendix 3) about my emotionally fueled response. This inquiry helped me to notice my, rather contradictory, internal narrative and relatedness towards and within the system of exploitation and economic privilege. The very thought of losing my position (proxy for economic privilege) or even being associated with those people who are marginalised because of their economic status, seemed impossible and filled me with fear and rage.

My reaction shocked me; it was such an unexpected and visceral response, an embodied aversion, a somewhat symbolic violence against those who don't fit certain presumptions and narratives. Whereas on a rational level, I thought I had been holding an inclusive and caring mindset and practicing from a certain social critique.

My situatedness – Playing Snakes and Ladders with Privilege

I could describe myself in multiple ways, however I chose three hallmarks within my 'being' that have been fundamentally questioned, reshaped and newly aligned through, and as a result of, my inquiry process; and equally these attributes were seminal in determining my inquiry.

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There is an edge and duality in me choosing these middle-order categories.

I am aware that the social analysis these hallmarks can offer will "always belong to an existing order of knowledge, and because they focus on the substantive" (Badiou, 2005, pp. 237). However, while understanding these limitations, I approach exploring the nature of the systemic constructedness of these hallmarks as essential stepping stones for change, but instead of following the argument of social constructivists (Derrida, 2001; Foucault, 2002a), that is "things could be constructed differently, therefore there is no reason to accept oppressive social structure" (Badiou, 2005, pp. 391), I follow a more ontologically rooted approach.

Following the argument of Badiou (ibid), I aim not to study what exists within situations, but to study "what are taken to be laws which govern whatever elements end up appearing in a situation". This implies that "being is not all there, but things also exist or appear to varying degrees" (Peirce, 1972, pp. 173).

These attributes strongly resonated and got amplified in my second person inquiry; and through the process got somewhat more differentiated, tending towards understanding 'otherness', rather than having the locus of inquiry on my personal experiences, slowly opening up my inquiry to the realms of looking at how systemic oppression works and the relationship of those within that, towards their privilege.

I approach privilege, defined by Peggy McIntosh (1988), as benefits one receives via systems of oppression and puts them to advantage both on a personal and systemic level, opposed to more traditional approaches, when privilege is thought of putting others at a disadvantage.

The reason I chose this lens is because:

1) I am a white woman, who works in the financial industry

I believe my role in this work is made possible because of my privilege and it has taken this inquiry for me to notice and acknowledge this. Once I was able to accept it, I became able to realize the flip-side; that without people like me – who try to find and fight for paths to social change within the business world, not as part of academia or non-profit - it continues to be a fight about the other, not about us.

2) I lived in a communist country. I have been an immigrant, now a naturalized citizen of Great Britain, and working as a migrant in Singapore.

I grew up and had my formative education in Hungary, experiencing the seismic difference between the world of communism and market capitalism; and the 'no man's land' that exists between the two, the experience of falling out and not falling in place of the normative, yet hugely differing assumptions and associated values, practices of these socio-economic models. Having grown up being a member of a highly regarded and privileged group of 'intelligencia', yet not the 'inner group' of party apparatchiks; in a system in which wealth was not only not desired, but punishable. Then as a grown up, I chose to live in societies in which the economic narrative was prominent; having spent most of my working life in the UK, and for a few years now, living and working in Singapore.

This quality makes me more sensitive and sensitized to vulnerability, dependency and otherness inherent within any system, as well as the constitutive feature of human agency;

- of how systems of oppression work and the immense coercive pressure to collude with them
- of the intricate patterns of unacknowledged privilege, creating colossal, yet unseen dimensions of the social system
- of an experience of cultural (economic and societal) collapse. The way in which systems and people react when an entire way of life and 'reality' collapses in such a way that the previous way of life becomes impossible and retroactively unintelligible, and having to face a complete loss of meaning meaning (Lear, 2006)
- of the societal level patterns of permitted dependencies and vulnerabilities that create conceptual and economic segregation between groups defined by their level of vulnerability determined by structural inequalities. Experiencing being 'in', when embodied dependencies are met without question, and treated as naturalized and normalized dependencies, as well as being 'out' when needs fall outside the normative limit, as these become non-permitted dependencies.

I adopted a way of coping. But maybe in my bones I always knew these were not working. What I tried to leave behind me, travelled with me, and was amplified over the decades. My inquiry has helped me to untangle the emotional, physical knots created by those experiences in my childhood. Only as I went toward what I wanted to escape from did I find relief. These discrepancies that crept up on me seem highly relevant to the shared traumas of today.

On reflection, I notice that having lived through these experiences also opened up possibilities for me and built my curiosity and capacity to inquire, make sense and embody a particular pattern of responses to ontological frames, a certain unexamined sense of what constitutes reality, life well lived, what makes sense; and question the possible unintelligibility of any given frame.

I realize now that this is a rare gift. Most often, these frames remain unexamined, taken for granted, not only to maintain the dominant power structures, but also to avoid or minimize the existential dread that would result from questioning the collectively created social-symbolic order.

3) I am a psychoanalytically orientated and trained organizational psychologist, who has spent most of my adult life studying, working in and writing about human systems in considerable disarray.

What drew me to psychology, was the curiosity of how, we as human beings make sense; to be precise, how we make sense in the sense of common sense, the very process that creates itself, resulting in both epistemic and ontic construction and description of reality.

But what really deeply piqued my imagination, and has taken me into the realms of the psychoanalytic school of thought, are the absurdities and idiosyncrasies of the individual and collective sense making processes - noticing and understanding why certain thoughts, feelings, experiences, despite being 'obviously present' are inaccessible in the given frames of knowing and reality. It seemed the structuring structures of this way of knowing, seemed not to create a truer or better way of knowing. I experienced it as having more capacity for thinking and making sense of 'theories-in-use' that emerged within the realms of intersubjectivity.

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My situatedness in the deepest sense, keeps me captive.

It contributes to fueling my fascination, at times it feels that it could never be satisfied, the intense desire to understand and a silent underlying outrage towards the status quo in regards to certain experiences and practices in the financial sector. My situatedness has not only shaped my inquiry, but equally, my role as a practitioner-researcher.

In other words, there is an inevitable relation between me, as a researcher and the field of inquiry, that is a critical insight and stance that Action Research occupies as an approach to social research (Heron & Reason, 2001); the impact and influence of situatedness as a researcher brought to my attention in the practice, validity and ethical considerations of insider Action Research (Coghlan and Brannick, 2010).

I have found the knot of closeness and distance in Action Research, that is being closely connected to the very phenomenon of my inquiry and paying increased attention to my role as a researcher-practitioner (Reason & Torbert, 2001) the most helpful, yet challenging concept and practice, in my inquiry process.

The hallmarks of situatedness suddenly make sense and link to my way of being and practice. I have become aware that these reside in personal experiences and long lived ways of being. The awareness of it, and the possibility for learning is best illustrated by the two sermons delivered by Father Paneloux in 'The Plague' (Camus, 2002). In his first sermon, he is calm, detached saying "calamity has come upon you, my brethren" (ibid, pp. 94); implying that the plague is someone else's problem, not our own. He is perceived as someone who turns to grand ideas rather than dealing with concrete reality. After witnessing the agonizing death of a child, Father Paneloux delivers a fundamentally different sermon, that is more personal, less intentional "we must believe everything, or deny everything" (ibid, pp. 224); he is one of the indicated and guilt becomes shared and corporate, so does the struggle.

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FINANCIER TIMES SUPPLEMENT

ISSUE ONE

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ON CHANGE



CONFISERIE ET RESTAURANT
AU BOIS DE VILLE
BUDAPEST.

Opening Foray: The Economic Narrative

As F. S. Michaels (2011, pp. 67) observes, “When you’re inside a master story at a particular time in history, you tend to accept its definition of reality. You unconsciously believe and act on certain things, and disbelieve and fail to act on other things.... Over time, the monoculture evolves into a nearly invisible foundation that structures and shapes our lives, giving us our sense of how the world works.”

The master story of the economic dominates in capitalism (Marx, 1990).

I experience living in a world dominated by a particular way of seeing, in which neoliberal and pro-capitalist views are taken for granted by most of the population. This phenomenon, referred as ideology, as ideas of social structure (Althusser, 2008) in political theories, in Michaels' terms monoculture.

Once a set of narratives, in this present case, the economic, becomes overly present, they become monocultures, in which diversity of thought becomes deeply constrained, and the mainstream narrative is the only way through which people make sense of the world and operate within it (Bauman, 2007; Arendt, 1985).

As Schumacher (2011) poignantly confronted us decades ago, in the world of the economic narrative, everything is up for sale – arms, drugs, internal organs, love, sex, and children. In this worldview, and constructed reality, everything is a commodity and as long as a buyer and a seller exist, these commodities can trade, because it is economical.

However, as soon as something becomes uneconomic, generally speaking, we don't do it (Schumacher, 2011). As he observed, in the world of the economic narrative, social and sustainability issues do not make economic sense because most often those can't be used for the accumulation of wealth.

With the example of the maids, the economic rationale is that there is a well established boundary, for banking institutions, providing services to such groups of people is off-limits - it is made uneconomical through regulation. However, deposit taking institutions, within certain limits provide financial services because it delivers a certain amount of profit.

This sliding scale of economic also points to the power dynamics of social exclusion. Where there is no profit there is no interest. What is outside the master story doesn't make any sense, in this case, the uneconomic, do not seem to feature. They have no wealth or information and therefore are worthless.

Yet, they are valuable enough to be trafficked. They have become goods to be traded rather than consumers.

Along with the mainstream monoculture there are other sides which, in this case, are symbolised by the maids.

Paying attention or noticing the mainstream narrative and those aspects that cannot be held within it points to its epistemology, by describing what is not part of the mainstream.

“ *The master story of the economic dominates in capitalism* ”

I am inquiring into the mainstream narrative and how it determines the construction of the available reality. Furthermore these underlying assumptions that create and uphold that ontology (as a structuring structure) need to be explored. Looking at both sides is a post-modern approach, but it still sits within the ontic assumptions of the consciously knowable. Although it recognises the subjectivity, the anchor is still with the duality of objective and subjective, and remains within that framing.

Inquiring into these cracks forms a distinct lens of inquiry into otherness. It points to noticing the idiosyncrasies, the cracks that every physical, social and psychic construction inherently carries in itself, inquiring the “unexamined prejudices that keep us from thinking” (Arendt, 1977 pp.173) and working forensically (Boxer, 2015a) with those experiences that reveal a sense of gap (something missing) something that has been ignored, not being part of a collectively constructed reality (Lacan, 2004, Badiou, 2005) and accepted ways of knowing. This situation is not a solution of perfection. The thing is imperfect, full of not knowns.

Letting go the idea of the known has enabled me to become open to the possibility of unlearning the known while noticing the stagnation 'knowing' creates, in the sense of turning a blind eye to those experiences that don't fit the 'already known territory', abolishing 'otherness' (Heffernan, 2012). This inquiry therefore is a way of understanding the way in which individuals, as well as systems embody their situatedness, in which there always remains a radically other, or excluded (Lacan, 2004, Peirce, 1972, Derrida, 2001).

Inquiring to the otherness of the other starts turning known into unknown and in itself challenges thought-lessness, - in the sense of the loss of a common human world (Arendt, 1985) - as a prominent characteristic of patriarchy and modern life (Foucault, 2002a).

My preoccupation has offered me a space to start being involved, realizing that the present is no excuse for an abdication of my own personal responsibilities towards myself and my work; to think what we are doing – to think what and how I am complicit in all of these experiences. It brings the ethical dimension of once noticing, unlearning and deciding what to do, how to be in relation to these experiences and more broadly, to the reality these experiences illuminate.

Lastly my preoccupation has been an invitation to political action. If the inquiry goes beyond the studying of what exists within a given situation, and it aims to inquire into what are taken to be laws, social norms and assumptions which govern whatever elements end up appearing in the situation and exclude others.

I am deeply grateful to the maids, they gave me the possibility of giving up the known to re-conceive a new way of seeing the collectively constructed reality (Bateson, 1973) and step into living life as an inquiry (Marshall, 2001).

My Inquiry in its Cartesian form: Being in my head

Inquiring into the social domain of the theories-in-use using the experience with the maids, as an event (Badiou, 2005) representing the system's embodied situatedness, I came across the idea of habitus or embodied dispositions that are created through symbolic violence (Bourdieu 1984). These give rise to fields or socially stratified spaces (ibid), norms and conventions. Human beings incorporate or inscribe these ways of behaving into their bodies and actions.

According to Bourdieu, our dispositions or habitus are spontaneously attuned and perceived as part of the natural order of things that guide thinking and behaviour. In other words, "the way society becomes deposited in persons in the form of lasting dispositions, or trained capacities and structured propensities to think, feel and act in determinant ways, which then guide them" (Wacquant 2005, pp. 316 in Navarro 2006, pp. 16).

Whereas Foucault sees power as 'ubiquitous' and beyond agency or structure (2002a), Bourdieu sees power as culturally and symbolically created through a social, rather than individual process, leading to patterns that are enduring and transferable from one context to another, but that also shift in relation to specific contexts and over time (Navarro 2006). Habitus is neither a result of free will, nor determined by structures, but created by a kind of interplay between the two over time, dispositions that are both shaped by past events and structures, and

that shape current practices and structures and also, importantly, that condition our very perceptions of these (Bourdieu 1984). In this sense habitus is created and reproduced unconsciously, "without any deliberate pursuit of coherence...without any conscious concentration" (ibid, pp. 170).

Foucault (2002a) power-knowledge argument has become alive, how these entities are intertwined; power being the function of knowledge and knowledge being a form of exercising power.

In the case of capitalism, economic wealth is a form of power and people are incited to generate as much wealth as they can (produce knowledge). Through the process of wealth accumulation, economic status is established and identity is formed (knowledge) and that can be monitored and controlled (power). Furthermore, noticing what is implicit in this argument, that exclusion, marginalization and privilege is the condition and function that forms the knowledge discourse and in this particular case, is directly connected to economic status and wealth.

Although Foucault focuses on the systemic limitations and the controls power/knowledge creates, in the background, there is an invitation to 'unlearn' (Arendt, 1985), to act and think about ourselves beyond these authorizing structures; to question the 'real' and reconstruct it (Gergen, 2009b) by paying attention and inquiring into to what is being excluded.

My attention has been drawn, noticing the systemic situatedness of the maids, to those groups that have been historically excluded; the mad (Foucault, 2006), the deviants (Foucault, 1991), the young, the old, the infirm; and in this very case, the working class people (Marx, 1990) and the women (Gornick and Moran, 1971); to be precise female migrant workers.

**“ My attention has
been drawn...
...to those groups
who have been
historically excluded ”**

I was compelled to notice the very conversation these groups are excluded from, "as civilized human beings, we are the inheritors, neither of an inquiry about ourselves and the world, nor of an accumulating body of information, but of a conversation, begun in the primeval forests and extended and made more articulate in the course of centuries." (Oakeshott, 1962, pp. 199).

"It is a conversation that goes on both in public and within each of us, the skill and partnership of this conversation in which we learn to recognize the voices, to distinguish the proper occasions of utterance and in which we acquire the intellectual and moral habits appropriate to conversation. And it is this conversation which, in the end, gives place and character to every human activity and utterance" (ibid, pp. 204).

It has made me think that these marginalized voices are not accidental, by being a marginal discourse, the main discourse is allowed to be ever more in place (Habermas, 1981), to be controlled by the 'power elite' (Mills, 1956; Poole, 2015).

There was, therefore, inevitably an edge in my first encounter with the maids, inviting an inquiry to emerge:

- What are the presumptions, 'a way of life, a certain value implied' in this particular collective construction of knowledge (Gergen, 2009b) and authorization structure, that are manifest in mainstream banking as a representative institution of the system?

- Closer to the bone, what are the presumptions I hold and where do those locate me in the system of 'power-knowledge'? (Foucault, 2002a)

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I have to admit that ever since I joined ADOC I couldn't really grasp the concept and practice of 'inquiry'. It has always sounded like a magic world that everyone in the group had understood but me. For me it just sounded alien, a word without real meaning, an abstraction, 'a map that doesn't mark a territory'; therefore an idea and practice, that doesn't have its roots in my own experiential knowing.

When I experience such a 'disembodied piece of language' I translate the words back to my mother tongue, to feel them, to understand it in my guts. Yet, I notice I haven't done it for such a long period of time, and when I eventually did it, I had this whole 'Eureka' moment - it all made sense - that the whole point is TO DO IT WITH OTHERS. More importantly the lightness, emergent nature of the process has also revealed itself; as a more painful, yet equally important insight; what it means to me living my life in another language.

While I kept thinking about MY research question 'with the aim to find the answer to it' holding my intention 'to reveal the truth about this phenomena'. When envisioning the future, I saw myself having a book on 'how to transform the financial sector'.

Although the question seemed impossibly big, I thought I would be able to capture and report back on failed and successful attempts that would enable me to derive a certain set of conclusions and advice.

As I have become more and more immersed in the process, I have experienced myself as a shape-shifter, depending who I was talking to or what book I was reading, my question changed slightly or radically. Yet, most of the time I was thinking about my constantly forming question; and although I was reflecting on my own practices, I still held it outside of myself - something I have control over and can hold at bay.

Reflecting on these experiences from the beginning of my doctorate journey and rereading my Transfer Paper, I have felt that I have been caught up in some 'Cartesian anxiety', living as if constantly striving for espoused tidiness, abstraction and the desire to find the Truth, having answers, bringing things to conclusion and order; as if I was under the assumption that I could discover something new without denoting my habitual ways of knowing and making sense of my practice in a particular context; as if it was all abstract, objective and independent from me.

On reflection I notice something I haven't noticed before, the relationality that has been such a critically prominent part in shaping my inquiry. I also notice that, whereas I do experience a strong ownership over my question, there is also a strong co-authorship with others, who through this process have been contributing (with their lens, curiosity and experiences) to reshape 'my' inquiry to bring to life a collectively held, shared inquiry.

“ - that the whole point is TO DO IT WITH OTHERS ”

In addition, I approached my doctorate as an individualist, that was rooted in my deeply held cultural assumption about achievement – my achievement – in general terms, as well as an expectation in relation to a doctorate, the individualistic and pragmatic nature of what and how I need to accomplish this.



Inquiring into my experience of a ‘disembodied piece of language’ and my sense making process afterwards; as well as being in touch with the feeling of staleness in my writing, has given me access to an opening, a lived experience of social knowledge that is a situated and personal way of knowing (Bateson, 1973, Haraway, 2003).

Recognising that “systemic social constructivism views language as a relational language system by which we constitute our reality and create meaning” (Simon et al, 2014, pp. 196), and therefore language is the ontology through which the social world is created.

Following this line of thought, I have become curious about what social world we create and what happens to our capacity for uncovering deeper patterns that facilitate co-creation of shared meaning when we, as a practitioner/inquirer (in Bateson’s term, ‘the knower’) and the community of knowers (Bateson, 1973) are not fully engaged with all elements of their communicative actions, but are focussed on those aspects of it dominated by the systems world (Habermas, 1981) such as rationality, abstraction and formalised narratives.

Furthermore, Bateson postulates (1979) that a part of the system cannot understand the whole of the system of which it is a part. From this perspective, knowledge gained in this way, is very limited in its relevance to facilitate understanding the human condition.

This made me think of my practice, and its implications. If, being part of the system, knowing the way in which the system knows, holds an inherent impossibility to know and be otherwise, and therefore change, what do I need to do to see the system in a different way, that better sheds light on the human condition; to otherness?

How would I take up a different position within and in relation to this system?



This inquiry process has become an invitation to reflexivity; a ‘close to the bone’ question, to unlearn and explore ‘how I know what I know and how I have come to know it’; in other words “to relate critically to the habits and patterns of our thoughts and to free ourselves from their potential tyranny” (Simon et al, 2014, pp. 186), an exploration of and within my ontic realms.

On Change

My first encounter with the maids didn’t go beyond registering some aspects of the embodied situatedness of a deeper manifestation of a symbolic universe coming together in the node of economic and social exclusion.

On reflection, I notice that even this registering, although I didn’t have fully formed thoughts and was far from an understanding of the complexity of the actual situation, is such a powerful and itself, transformative act.

I believe this registering has been evoked by a unique event, (Badiou, 2005) in Lacan’s terms extimacy⁶ (2004), an overlap, a socio-spatial dimension, that is created between a part of the most intimate sphere of my being and the maids sitting on the pavement. I experienced my innate subjectivity in another person, without losing the intensity of my feelings.

Furthermore, as a researcher, I have had experienced tensions about what and how to represent this experience, what to write up and include in the main body of my thesis.

Beyond this, reflecting on my inquiry also started to reveal some ‘assumptive frames’ that I have been using to construct the way in which I tell my stories, a gap, inherent short-comings between what I would like to happen and what actually happens.

This experience has exposed some of my ‘theories-in-use’ (Argyris, 2000) that were somewhat different to my espoused theories, as well as giving an opening to inquire and deconstruct my authority as a researcher.

Furthermore, having shared this experience, through a conversation another possible view of this situation has become available to me. That is, how the maids have claimed space, through taking their authority, in the system.

⁶ Extimacy; expressed in the opposition between inside and outside, between container and contained

They are part of it, in a particular way (not in a neat or orderly way) creating an ecosystem, while constructing their own community. Eventually, this experience awakened my social sense (Bordieu, 1984) however, I was still thinking about the maids, not ready to be with them.

◆◆◆

By seeing this, I didn't know how to be indifferent any more.

I didn't know how to walk on with my eyes closed any more.

With time, my noticing has become deeper, I knew nothing should constrain the freedom of this experience, my mind was reeling and scavenging for the speckles of thoughts and feelings, imprints of fragments.

Yet, I actually didn't know what to do.

I didn't know how else to be. I didn't know otherwise...

I needed comfort..... I needed frames that offered space to be with this discomfort.

I needed to turn my feelings to thoughts without losing the connection between them.

“ By seeing this I don't know how to be indifferent any more ”

I turned to reading, aiming to help me process, make sense of these experiences using these meta-reflexive frames that critically examine collectively created reality and knowledge making processes, placing my experience into a wider social context.

On reflection I noticed, there was a paradox in my actions; whereas my intentions were to reveal 'theories-in-use', I reverted to established knowledge articulated mostly as espoused theory.

Yet it was immensely soothing.

It was soothing, because I could create some distance from the emotional discomfort the event has evoked in me.

“ I don't know how to walk on with my eyes closed any more ”

The maids and my experiences turned to abstract categories of paradigmatic mode of thinking (Bruner, 1986 in Kim, 2016), to numbers, reported stories, generalizations and dispositions, somewhat context-free understanding that has evoked certain externalisation on my part; catastrophising their situations, protecting me from being involved.

Noticing and acknowledging my response, my inquiry has branched out into two intertwined cycles of inquiry about epistemic frames, as structuring structures and a third one on reflecting and learning how to inquire about the inquiry itself; providing the necessary reflexivity uncovering the partiality and subjectivity of any understanding, as well as the mutual meaning involved in the relationship, the dynamics emerging in the 'self-in-relation-to-others' (Benjamin, 2004, Hollway, 2001) and the emotional investment (Lacan, 2004) that sustains these dynamics. This, layered inquiry lens and approach is in service of facilitating third order change (Bartunek and Moch, 1994; Bateson 1973).

In my first person inquiry (Reason & Bradbury, 2013), I aim to understand the ways in which I am a structuring structure and secondly, how ideas with which we think (Schumacher, 2011) determine not only what is accepted knowledge but the collectively shared view of what reality is, while being in touch with and able to discover more of my own embodied situatedness as well as the system's embodied situatedness.

Using intersubjective reflectivity and social critique (Finlay and Gough, 2003) as reflexive lenses, I seek to provide voice to the unheard, representing otherness in the system; and how as a researcher, despite being part of the institutional system, I identified with people who were subject to the power of others in order to highlight some coercive and exploitative institutional practices.



And the Journey begins

In the following section my intention is to share some memories from my childhood, some experiences that have been such gifts to my inquiry, as they connected me to a part of myself, that I long ago forgot existed; becoming more open, seeing my own part in the situation and starting me on a journey of a twin struggle, to know not only why I am speaking, but to explore 'who is speaking', my embodied situatedness. Kapusinsky's (2008, pp. 79) words come to my mind. "A journey, after all, neither begins in the instant we set out, nor ends when we have reached our doorstep once again. It starts much earlier and is really never over, because the film of memory continues running on inside of us long after we have come to a physical stand still. Indeed, there exists something like a contagion of travel, and the disease is essentially incurable."

So, when and how did my journey really get started?

A journey that is felt to be one of the most significant I have undertaken. A journey, during which I discovered in the crevices of my spirit that I had been searching, for a very long time, a way to live a life that feels right in this world and for reasons I never fully understood. In my case, a primal dilemma had me captive since childhood and it was hard to grasp why and how it had been shaping my essence.

This section is my Time Capsule⁷ an account of finding compassion and courage to enquire into my personal stories, to be in touch with the roots of my situatedness, and connect my narrative to the one of the ecosystem, that connects me to the experience of seeing the maids.

I feel in this part, what we embark on, is a deeply personal account, investigating some crucible moments, part of myself that I have been familiar with, but also investigating some of the blind spots, part-experiences, emotions, and insights that got overshadowed and faded into the background, yet I have been carrying these stories, bringing these aspects to the forefront to gain new insights.

Most of this piece of writing is not only my story, but of my whole family; my parents, grandparents and my late brother. I am acutely aware of the impact of opening wide a door to our most intimate spheres. Inviting my parents into the process, as co-inquirers and being mindful about the relational, and ethical concerns (Ellis, 2007) has also been invaluable to my inquiry, through developing a new dimension to our relationship.

I approach this first person inquiry as a form of auto-ethnographic inquiry, as my intention is to describe and analyze particular personal experiences in order to understand the cultural experience (Ellis, 2004).

I chose this approach because it not only accommodates, but acknowledges and celebrates subjectivity and emotionality, pointing to the roots of those 'epiphanies' (Denzin, 1989) that shape the experience of being part of a culture (reality) and possessing a particular cultural identity. Letting memories, conversations and shared sense making of those experiences emerge, also helped me to be in touch with my own influence on my research, working with it and using it as an inquiry to understand my deeply held assumptions about the 'knot of economic and social otherness', to find my voice as a participant observer (Maso, 2001), and enable narrative reframing.

In addition to help facilitating a novel understanding of the cultural aspect for myself, my intention is to invite others to experience the experience, as well as to illuminate an unfamiliar cultural process for those outside of the given culture (Ellis, 2007).

The basis of this part of my inquiry is interactive interviews (Ellis et al, 1997), supplemented by visual artifacts, such as my own notes, photos and memoirs of those who participated in this inquiry.

⁷ My grandma's tin box in which she used to keep her recipes.





CAPSULE
LAND & BAKED DOLLARS



It's 1982 in Hungary. I am ten years old. It's an ordinary Saturday morning; grandma and I are going to the market to do some of the weekly shopping. Mami⁸ doesn't like using the subway, so we navigate ourselves through the platforms full of people in Keleti Palyaudvar⁹ and cut across the bus station, with the 'Orczy statue' she likes and remembers it being erected in the heart of Varosliget¹⁰... but those were different times.

On our way to the market, Mami and I make a small detour; we go into 'our' local pawnshop. It is not the day to receive the jewelry back, but to leave it behind. I hold the baskets while she takes out the family jewelry from her handbag, tightly tied into one of her delicately embroidered handkerchiefs. Mami places the jewelry on the glass surface of the desk. One of my favorite rings is amongst them, the one I would love to wear, a swirl with diamonds...great grandma's ring... I don't dare to look as it disappears in the hands of the shop assistant, so instead I look at the neatly stacked rows of white envelopes with numbers that contains similar items to ours. I hear Mami negotiating the price, she knows the shop assistant well, she is the one, who 'has a heart'. Once the exchange is complete, Mami gets a ticket that is part of the envelope our beloved jewelry is shoveled into; she puts it into her handbag. We don't look back, but she holds my hand and we go to the market and carry on with our lives. The transaction is completed without any emotions, or so I think.

I don't remember her receiving the money for the jewelry... I only remember that there would be periods of time, a month or so, when necks, fingers and ears would be bare. The rings and necklaces would return but only for a visit. Eventually we would again walk the path to the pawnshop. The only constant was the wedding rings on the hands of my mother and grandmother.

In time, some of that jewelry was sold, some was stolen, and some I inherited. What was important, at least in my family, was that we never lost anything to the pawnshop. We could always pay our debts. There was far too much of a price to pay if we didn't.

8. Endearment term for Grandmother (in Hungarian)

9. 'East Railway Station' (in Hungarian)

10. 'City Park' (in Hungarian)

My grandmother and mother pawning the family jewelry was necessary in order to have the money that we needed to build a house, the house my father dreamed of having. We never talked about these visits that were carried out only by women in the family. What was the weight of that piece of paper we carried on a monthly basis? Was my grandmother ever afraid that she would not have her mother's wedding ring back? Was that house that important? Was its importance, despite all adversity, to satisfy a very basic human need? Do men dream and women make it happen?

Looking back I see the intertwined vulnerability and strength, the ability to get things done out of sight, on the margins.

In the days of communism pawnshops¹¹ were part of the banking system in Hungary. It was extremely difficult to get loans. Credit wasn't part of the communist ideal, why would you want to have more money if ownership of anything isn't a desired and accepted part of the culture? Yet, my father had this dream of owning (not just having) a house, to build a home for the entire family. But he lacked the financial means to do it as well as the cultural milieu that supported ownership. This deep yearning - to own and even to even want to own - made my father and our entire family vulnerable, as nobody was supposed to be doing this, placing us somewhat on the edge of the system; whereas we could have been, due to his position as the chairman of the Hungarian Railways, in the very heart of the privileged group.

11. Of course it wasn't called a pawnshop; it was "Bizományi Aruház Vállalat" (Commission Stores Corporation). Apparently the longest standing firm in the history of Hungary and was established by Queen Maria Terezia in the early 1880.



This house has become The Land. We never called it the house, that has always been absent, what we had was The Land – somehow the 'nesting and homemaking' got lost in the aspiring ownership.

I never liked The Land. I actually despised it with silent rage and hatred when I was a child, as we had to go every single weekend and work relentlessly.

There was always something to do; pick out tons of stones from the ground to make the soil more fertile; to dig out a trench to lay down the water pipes, dig out huge holes for the trees. My dad did the digging; we had to do the stone picking, and the weeding and carrying the cuttings or the stones. Then the actual building: my brother carrying bricks and mixing things while I had to pile up the bricks for the bricklayers, to make all the work efficient.

For a while I thought this was 'normal' and that this was the life others live too. I felt bad that I was longing for sleep-in Saturdays and pajama Sundays, family holidays when we could go somewhere, talk and play or just do nothing. I thought everybody worked; worked all the time and they, like us, did everything by the book, perfect, no cutting corners. Everyone in the family wore exhaustion as a badge of honour; agitation and tiredness were always present lingering tones. Looking back, I actually don't have memories of my parents not working, or us as children not working.

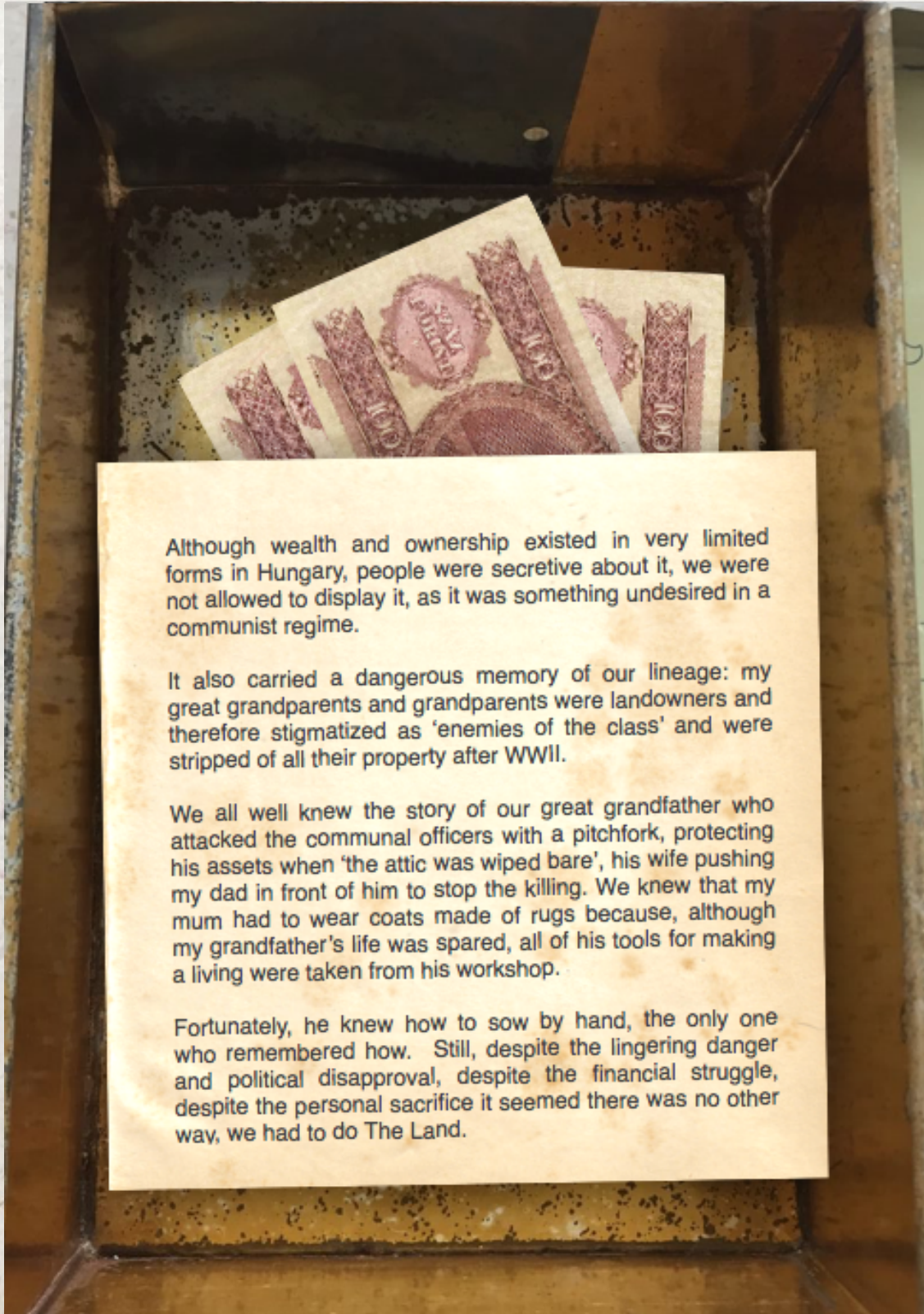


And of course, it was impossible to not want this, this was our family and I wanted to be a good girl, doing what needed to be done to build that damn house on The Land.

When I became a teenager, I hated The Land even more as I came to realize that my friends didn't have to do any of this. Families with similar economic and social status had a much richer time by engaging with what was available to do and be had, at that time in Hungary.

Don't get me wrong, it wasn't much, but still there was much beyond The Land – there was Lake Balaton where everyone went in the summer while I only had The Land; there were restaurants, where we never went; there was skiing and gatherings... of course, no one was invited to The Land. This, I believe, was for two reasons. My parents didn't really have friends, as their time was eaten up by working on The Land and also, The Land was somewhat a secret. We shouldn't show to others, as it implied wealth.





Although wealth and ownership existed in very limited forms in Hungary, people were secretive about it, we were not allowed to display it, as it was something undesired in a communist regime.

It also carried a dangerous memory of our lineage: my great grandparents and grandparents were landowners and therefore stigmatized as 'enemies of the class' and were stripped of all their property after WWII.

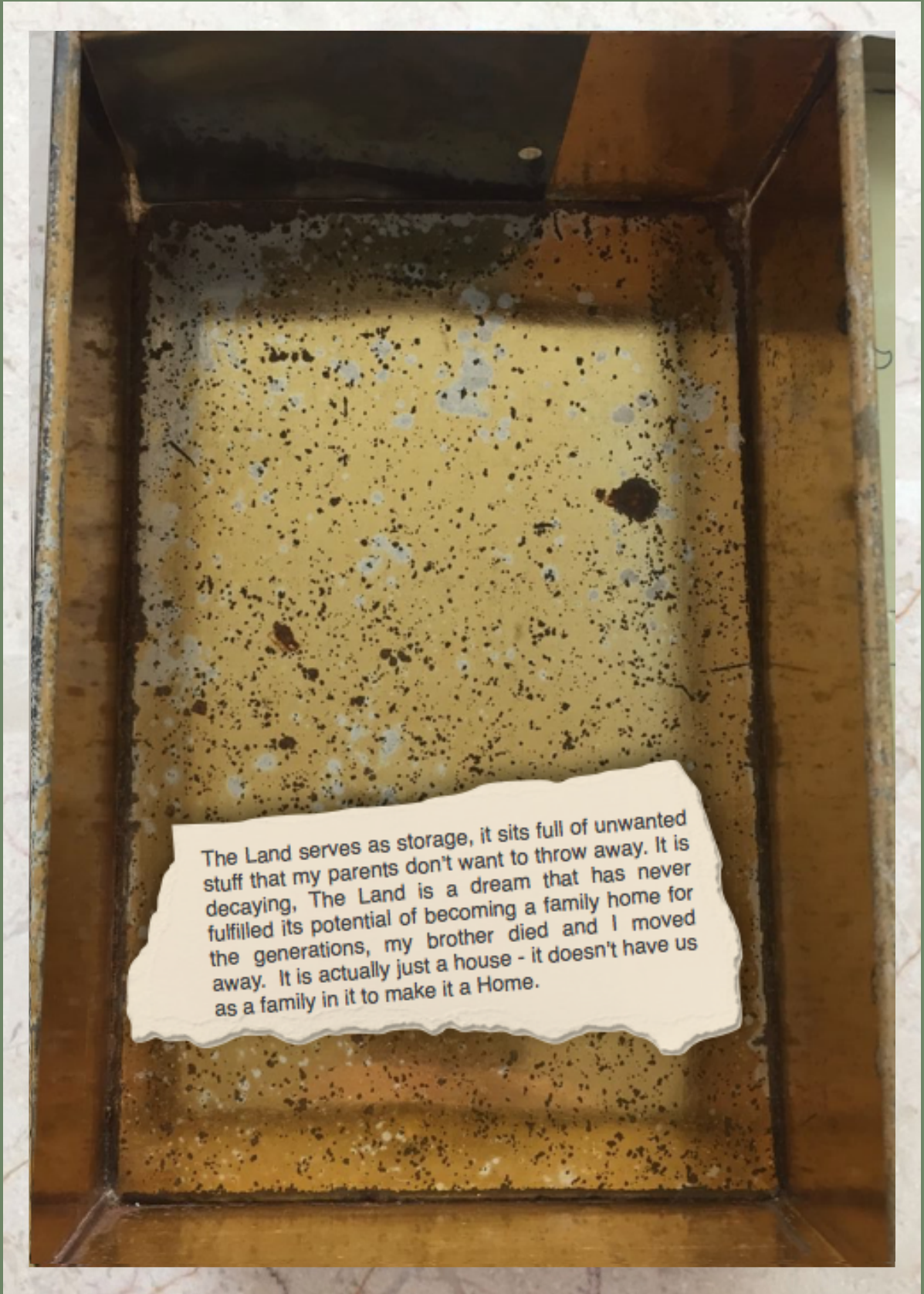
We all well knew the story of our great grandfather who attacked the communal officers with a pitchfork, protecting his assets when 'the attic was wiped bare', his wife pushing my dad in front of him to stop the killing. We knew that my mum had to wear coats made of rugs because, although my grandfather's life was spared, all of his tools for making a living were taken from his workshop.

Fortunately, he knew how to sow by hand, the only one who remembered how. Still, despite the lingering danger and political disapproval, despite the financial struggle, despite the personal sacrifice it seemed there was no other way, we had to do The Land.

The Land swallowed all the money earned by my parents. My mum bought everything we needed until we left home after university; we weren't involved in choosing clothes or deciding what we ate. The only thing that we were always allowed to buy, no questions asked, were books, theatre and cinema tickets. The choices my dad made were perplexing and upsetting - yet always indubitable. The choices my mum made were ordinary and reparative - never questioned, never noticed.







Normally I don't talk about The Land with my parents; it is far too painful and always ends up in arguments. Painful, as it should have been the inheritance of my brother. Painful because that hasn't happened, painful because after my brother's death, my parents gave it to me and although it is my property now, I don't go to The Land. I feel an immense guilt though, as my parents are trying to maintain it. I think we should just sell it.



As part of my inquiry, I called my Mum and Dad to talk about The Land, because I wanted to understand the pawning. I wanted to understand the reason we needed to do something 'unbankable people' do, even though they don't have enough to live on and despite not being seen by the banking system as worthy of being in a relationship with them.

Below is my recollection, using vernacular notes, translated from Hungarian, that I took during the telephone call of this conversation.

Just to note, in the late 70s early 80s, the average salary (teacher) would be HUF¹²1500-2500/month. My father earned HUF5700/month and my mother HUF3200/month.

12. Hungarian Forints



Me: Would you tell me about The Land?

Dad: Why? You have never been interested...

Me: Well, the other day I was thinking of pawnshops as part of my research – how people who are on the edges of the banking system or outside of it get money. I am looking into that now. They use both formal and informal financial services, including pawnshops. And I remember going to such places with grandma... We have never really talked about how you got the money for The Land and really why you wanted to build it....

Dad: We had to... We sold the flat we had in Szeged that we had bought on a special mortgage that bind us into needing to build a house if we sold the flat within 5 years. I got a job in Budapest just 4 years after we had bought the flat, so we thought we would be better off if we did. We bought the land in 1981 for the same amount of money that we sold the flat for and then we went to the bank to get a loan to build a house. 300k as a loan, 100k we had, 100k from your mum's work as an interest free loan and 100k for our work – this was how we put together the 600k we needed to build the house. We were told to start and then when our money runs out come back and we get the bank loan. So we started.

Me: Did we really have 100k? That sounds a lot of money. Where did that come from?

Dad: We had it.

Mum: We never had it, why do you say such thing? We had to put it together bit by bit. We never had that much money.

Dad: We did.

Mum: No!!!! Look, I have the books. We had to put it together. It has taken us three years to get the land ready to build a house, look, here in 1983 we have built the wooden shed and then in the autumn of 1983 we had bought the old house to get the bricks for the foundations. And by then we had the plans and the permission to build the house... In 1984 we had the plans amended and that year we spent 166,496 Ft and we finished paying the stamp duty. In 1985 we had all the concrete... 125,100Ft that year! In 1986 we spent 267,419Ft and still no bank loan, we paid all this from personal loans!

Me: I am astonished that these 'private account' books still exist.
I am astonished hearing the amount that was swallowed by The Land.
I am astonished that I wasn't aware of any of this.

How much did you earned then?

Dad: I think I earned about 6K per month and your mum 3-4K.

Me: So how...?

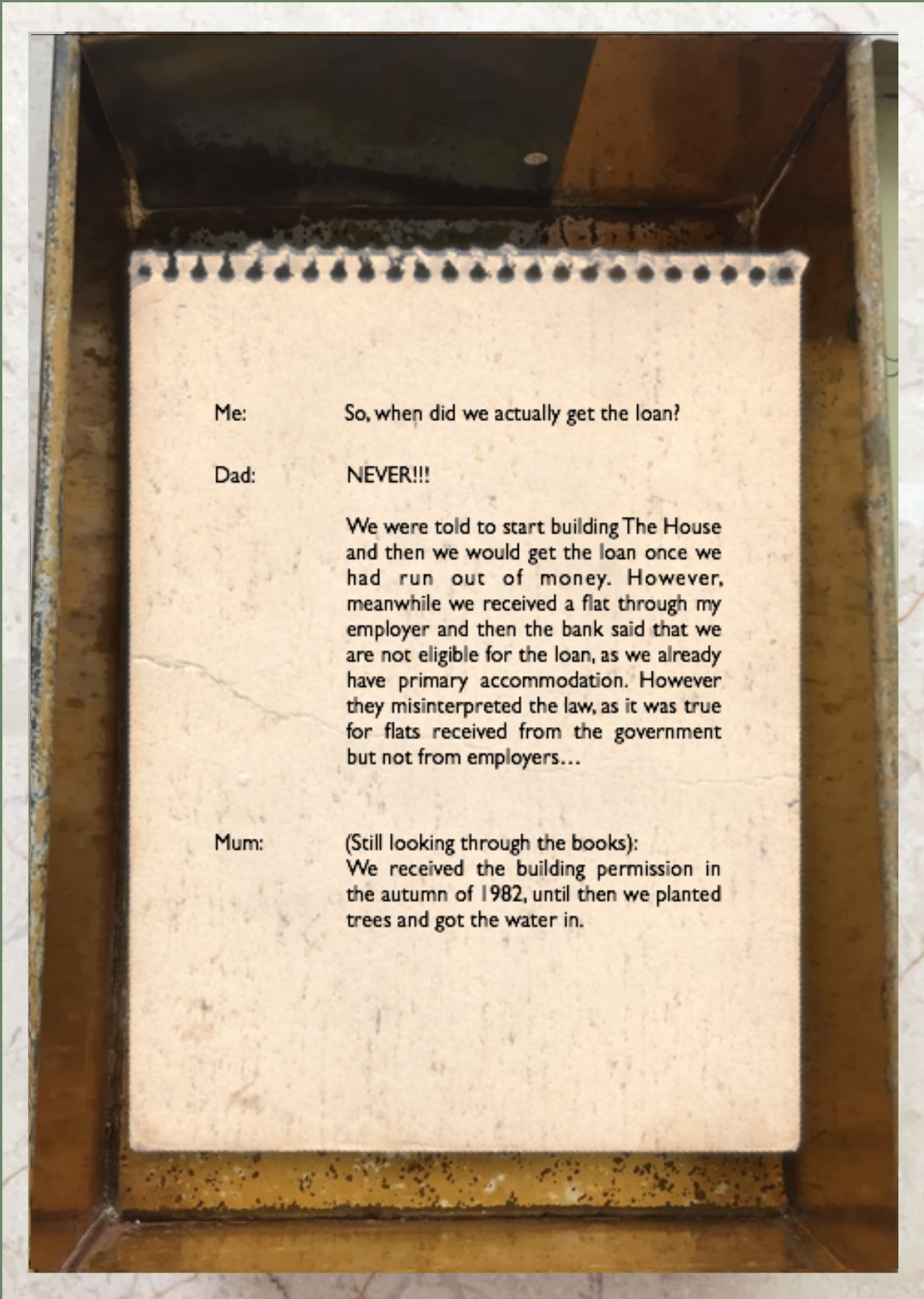
Mum: We need to save... save hard... bloody hard....
Look, in 1987, we spent 206,024Ft
In 1988, 264,000Ft, we worked so bloody hard.
In 1989, 209,190Ft.
In 1990 I stopped writing all this down. It was just
relentless and all changed as the prices tripled and
quintupled in days.

My Mum sounds feisty and proud and at the same
time defeated as she reads out all these numbers.
My Dad looks astonished. I wonder whether he
actually has put all this together... or all the 'we
put it together' was done by my mum and
grandma...

I am totally intrigued.... I want to hear more, I
want to know something I wasn't allowed to know
through numbers, only the way in which we lived,
we worked, we were, as a family...

I am calculating the amounts in my head... This is
just impossible... what my dad earned just wasn't
enough....What did we live on???

The Land swallowed everything...



Me: So, when did we actually get the loan?

Dad: NEVER!!!

We were told to start building The House and then we would get the loan once we had run out of money. However, meanwhile we received a flat through my employer and then the bank said that we are not eligible for the loan, as we already have primary accommodation. However they misinterpreted the law, as it was true for flats received from the government but not from employers...

Mum: (Still looking through the books):
We received the building permission in the autumn of 1982, until then we planted trees and got the water in.

Dad: ... and then they didn't want to give us the interest free loan your mother got from her employer; although the bank only had an intermediary role. Of course this was completely against all of our rights and it was unruly. The bank wanted us to contract with them prior to receiving the loan from the other place.

I even wrote a letter to the Finance Minister and I met one of the senior advisors about this. Afterwards he apologized, although he didn't amend the letter in which he agrees with the Bank, he called the bank and personally asked them to give us 300K loan.

When we got to the bank, the money, all of it, all 300K, was on the table, all of it in cash. It was a big pile as at that time the largest nomination was 100K. They told us that, "they can say anything in the Finance ministry, but you won't get a loan... only your 14 year old son, but if he receives this loan, then he can never apply for any further loans"

We went around the block several times thinking of the implications, but then thought we need the money, so decided to say yes.

They told us that this is not a loan with special interest rate for building, but a personal loan where the total amount needed to be paid back, with interest, is 500K.

We, again, went around the block several times thinking of the implications, but then thought we need the money, so decided to say yes.

They then told us that as the land was owned by us, we would need to gift it to our son. The cost of this transaction was 200K.

We didn't go around the block this time, but said no and asked the bank to return the interest free loan to mum's employer.

Finally we received a loan through mum's school friend who worked in the same bank as a client manager. She called her friend, so we got a personal loan that usually was 10K annually, but "friends and family" could get 50K and we needed to pay back 60K.

It has taken us 15 years to build The Land instead of 5 years.

Me: Still, the economics don't work...

Mum: And grandma has taken personal loans every time she could, but she only got 5000Ft and she had a stall in the market too. The Land actually cost 2MFt instead of 600K

We laugh about some of the family stories about the stall. It was fun and we all had our shared, although a bit surreal memories about it that makes us feel warm and happy. We just need to say certain words, like 'walnut', 'jumpers' or 'half a pig' and we all roll about laughing. I totally love that grandma had that stall. That made us a family...

Me And what was the reason that the bank hasn't given you the loan? Do you know?

Dad: Sure, I do. They wanted us to take all 500K from them not 300K. This is what they wanted.

Me: Maybe it would have been easier on all of us...

Dad I remember you always rebelling against The Land, asking why we need this and I told you that because we only have what we work for, we wont inherit from anyone... Now no one wants it; no one wants to buy it, it is worth nothing.

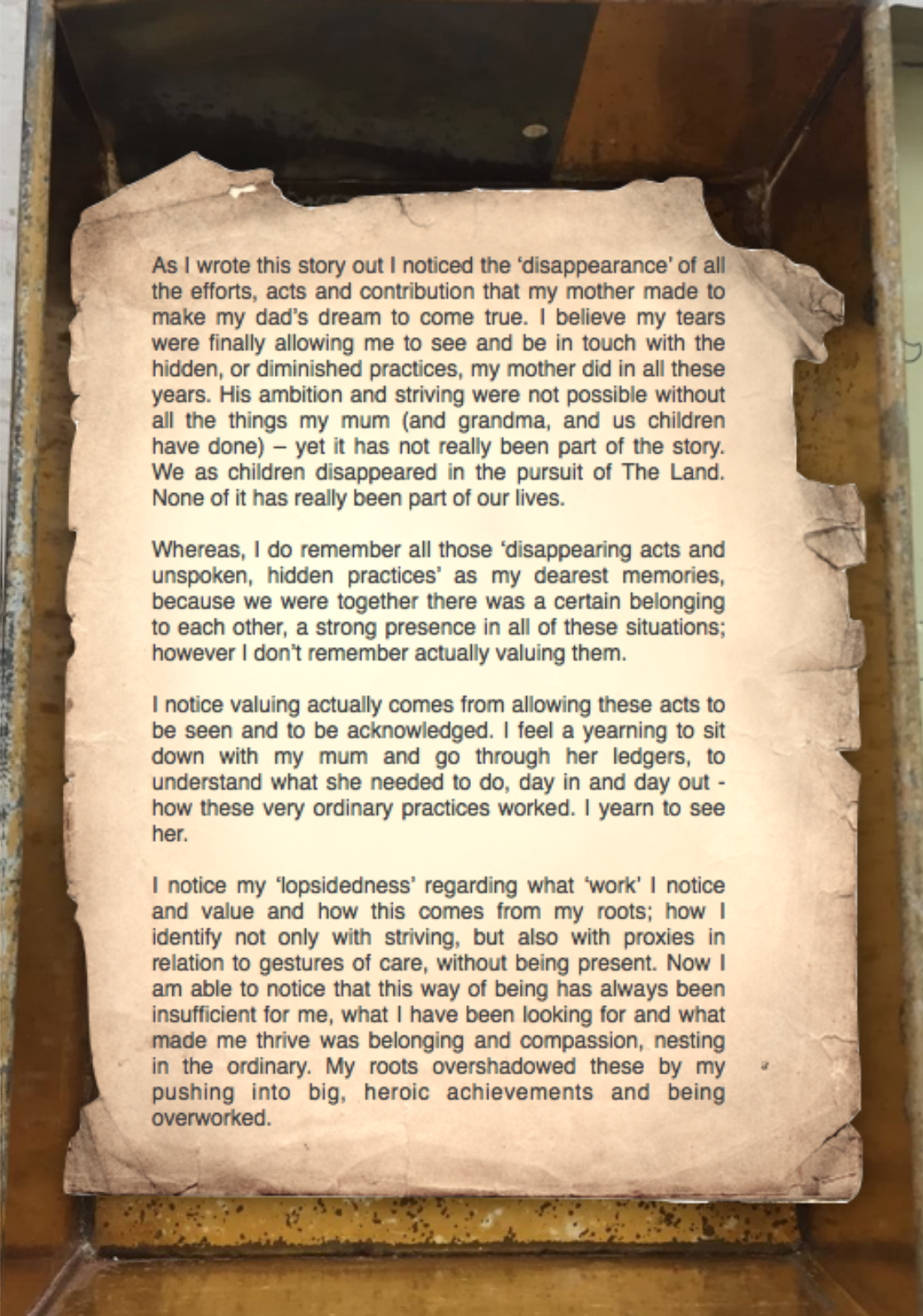
Me: Well, no one buys anything now; it's not The Land, its Hungary.

Mum and Dad promise that they will write all this down and send it to me, I ask Mum to send me copies of her ledger. Somehow the artifacts make these memories lighter.

My first reaction is becoming quiet and tearful after talking to my parents. I never knew any of this. Some aspects of this struggle were accessible to us as children, but so many were hidden. It feels like this is the first time I really saw them from behind the façade of The Land and my childhood story suddenly has new meaning.

For as long as I can remember, my engagement and interest in using financial services has always been extremely guarded and limited. I am reluctant to acknowledge it, but I have been earning a lot of money. Despite being 'eligible' for private banking and wealth management services, I have been very reluctant to take up the offer. Now, I am not surprised at all about my unwillingness to engage with wealth management services, preferring to keep most of my wealth in jewelry.





As I wrote this story out I noticed the 'disappearance' of all the efforts, acts and contribution that my mother made to make my dad's dream to come true. I believe my tears were finally allowing me to see and be in touch with the hidden, or diminished practices, my mother did in all these years. His ambition and striving were not possible without all the things my mum (and grandma, and us children have done) – yet it has not really been part of the story. We as children disappeared in the pursuit of The Land. None of it has really been part of our lives.

Whereas, I do remember all those 'disappearing acts and unspoken, hidden practices' as my dearest memories, because we were together there was a certain belonging to each other, a strong presence in all of these situations; however I don't remember actually valuing them.

I notice valuing actually comes from allowing these acts to be seen and to be acknowledged. I feel a yearning to sit down with my mum and go through her ledgers, to understand what she needed to do, day in and day out - how these very ordinary practices worked. I yearn to see her.

I notice my 'lopsidedness' regarding what 'work' I notice and value and how this comes from my roots; how I identify not only with striving, but also with proxies in relation to gestures of care, without being present. Now I am able to notice that this way of being has always been insufficient for me, what I have been looking for and what made me thrive was belonging and compassion, nesting in the ordinary. My roots overshadowed these by my pushing into big, heroic achievements and being overworked.

The simplicity, the unpretentiousness and the ordinariness of this note - both in its form and content - makes it so human, beautiful and relevant.

Receiving my mum's note invites me to look at my notes (the supposedly systemic and rigorous journaling) that I have put everywhere; on post it notes, papers, back of books I am reading, on the edges of torn out articles from papers I find interesting, on postcards, envelopes or receipts - all stuck into my journal. My notes are mixed with to do lists both from work and for my family, things I mustn't forget, mini-notes from my son asking for something. One could say it's messy; I see it as the ecosystem of my life, being a mum, a wife, a daughter; working, doing a doctorate, finding some time for myself just to be and live - all intertwined, forming and reforming each other, forming and reforming me, through practicing the womanly art of being.







I am fourteen. My grandma, as a reward for my great exam marks on finishing primary school education is going to take me to The West; to Vienna!!!!

It is 1986, the Iron Curtain, just as the Berlin Wall, is standing strong and unquestioned. Although the wall is only few bricks thick, it creates an immense unbridgeable divide between economies, societies people and possibilities.

There is Us and there is Them.

No matter that the border is only a few hundred kilometers away, The West is like another Universe. It is beyond everything we know; it's a myth, most of the time forbidden and of course, hugely seductive.

I am excited beyond belief; WE ARE TRAVELLING TO THE WEST!!!!!! I am not allowed to show my happiness, no one should know about our trip.



HUNGARY, 1986:

MY GRANDMA IS TAKING
ME TO THE WEST:
TO VIENNA!

There are so many should and should not's that exists in my family to ensure we are safe from 'being seen, being different' from how we should be, living in the midst of a communist regime. Most of these are unspoken rules, and most of them relate to wealth and opportunity. They are actual mirror images of the restrictions that exist in the system at large.

Rules of Travel:

- Whereas travelling to other countries in the Eastern Block is unrestricted, a Hungarian citizen can only travel to other countries once in every three years, after obtaining appropriate visa
(Subtext: visas can only be obtained if no family members of the person travelling defected or immigrated to the West)
- Although not directly stated, however it is not permitted for the whole family to travel together on the same trip outside the Eastern Block
(Subtext: to reduce the risk of defecting to the West)
- Financial allowance for travel: \$100 above 14 years of age. No allowance for children
(Subtext: to make it impossible to exist in the West for any length of time, to diminish the possibility for economic relevance)



This is my first trip to The West and I will only be allowed to go again in 3 years time. Mum and I go to the bank to get our allowance of funds. The bank clerk meticulously stamps and logs the amount into a pink booklet. After visiting the bank, we visit "Our Arab" in the nearby railway station to exchange some more money...another system that exists outside the formal banking offer...

WE COLLECT OUR
ALLOWANCE OF FUNDS
FROM THE BANK...



...THEN VISIT 'OUR ARAB'...





I help grandma bake 'sajtos pogacs'. These will not only keep our hunger at bay, as we can't really afford to buy food in The West - a basic necessity becomes not only exuberance, but a brutal form of exclusion - they will serve as carriers for our dollars. Just before baking, she hides the dollars in the wet dough to make sure the immigration officers at the border don't find them. There is a bit of a thrill in this smuggling money to The West... Luckily the immigration officers don't find it, but sadly neither do we, although we eat the whole tray of scones...they have miraculously disappeared.

I HELP GRANDMA
BAKE SCONES...



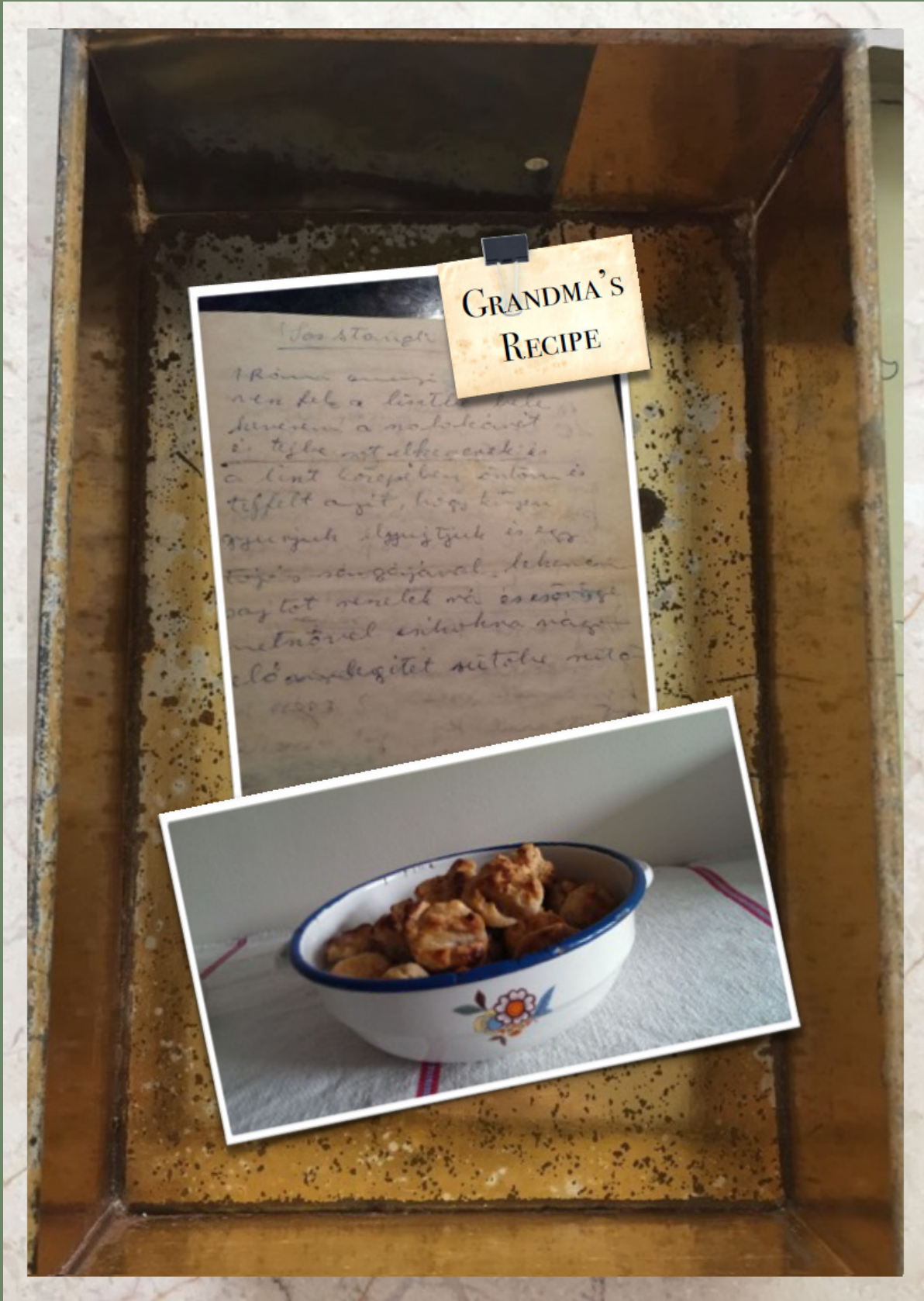
SHE HIDES THE DOLLARS
IN THE WET DOUGH...

LUCKILY THE IMMIGRATION OFFICERS
AT BORDER CONTROL DON'T FIND THEM,
BUT SADLY NEITHER DO WE.



THE WEST IS LIKE A TECHNICOLOR EXPLOSION.

I SPEND THE WHOLE AFTERNOON IN A TINY TINY
DELI ON MARIA HILFER STRASSE.

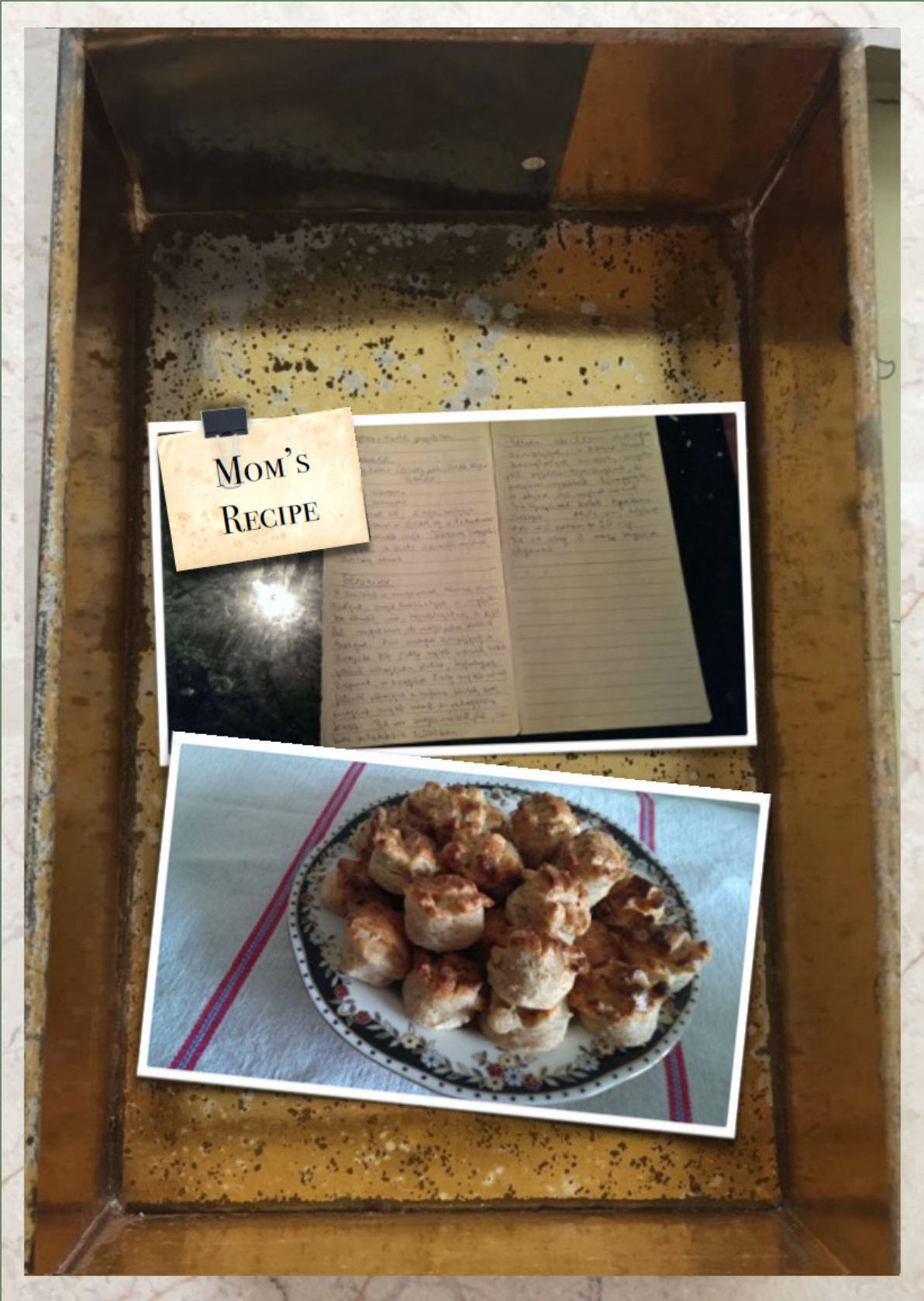


GRANDMA'S
RECIPE

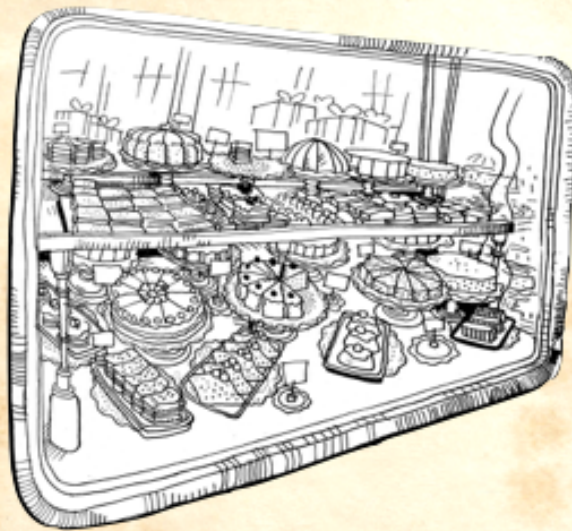
Hos társaság

1. Réteg a meg
vén fel a lütle bele
kivétel a másként
is tölthető lehetnek is
a lütle közepében ontán is
teffelt a git, hogy kóssa
gyógyul elgyógyul is egy
törső sárgájával. Lehen
paztát virelet má eszörög
metnővel enyhén má
előmunkáztat mitake nico
0203





The West is like a Technicolor explosion, whereas Hungary is subdued in black and white. I spend a whole afternoon in a teeny-tiny deli next to our hotel on Maria Hilfer Strasse, looking at the various products from every possible angle; stroking them – these previously unseen things that are mesmerisingly colourful, desirable yet completely inaccessible, I don't have money to buy any of the things that I can see and touch.



LOOKING AT THE VARIOUS PRODUCTS FROM EVERY POSSIBLE ANGLE.



I have no idea what the shop assistants make of me... maybe they are used to the Hungarians... as long as they don't steal, its ok to hang around.

I HAVE NO IDEA WHAT THE SHOP ASSISTANTS MAKE OF ME



Eventually I buy bananas, lots of them, because we can't buy them at home, they are considered products of The West and therefore banned.

For dinner, Mami and I stay in the hotel room where we sit on our beds and eat scones with bananas for dinner, still looking for the baked dollars.

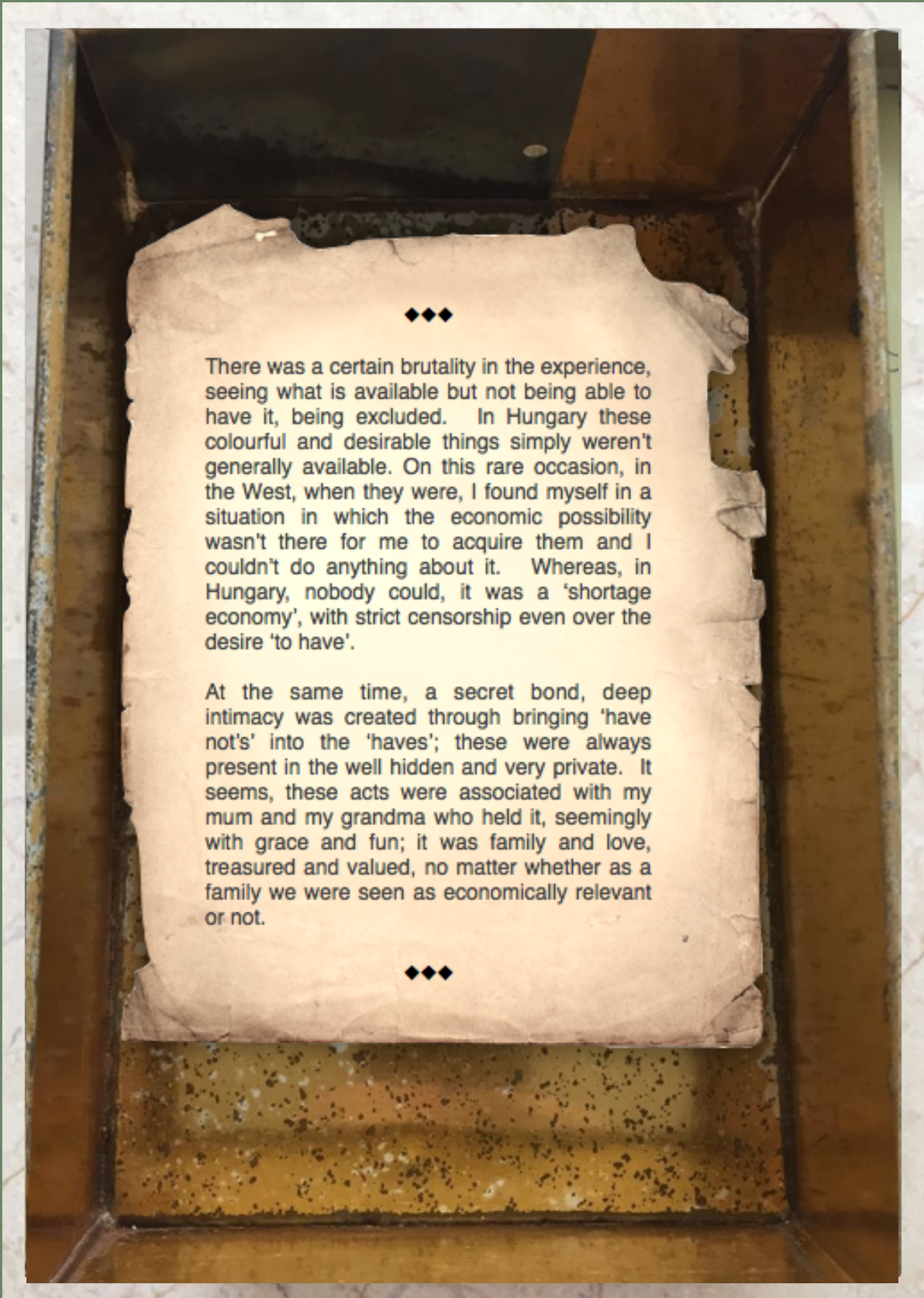


EVENTUALLY I BUY BANANAS.
LOTS OF THEM.



WE SIT ON OUR BEDS AND EAT
SCONES AND BANANAS FOR DINNER,
STILL LOOKING FOR THE BAKED DOLLARS





There was a certain brutality in the experience, seeing what is available but not being able to have it, being excluded. In Hungary these colourful and desirable things simply weren't generally available. On this rare occasion, in the West, when they were, I found myself in a situation in which the economic possibility wasn't there for me to acquire them and I couldn't do anything about it. Whereas, in Hungary, nobody could, it was a 'shortage economy', with strict censorship even over the desire 'to have'.

At the same time, a secret bond, deep intimacy was created through bringing 'have not's' into the 'haves'; these were always present in the well hidden and very private. It seems, these acts were associated with my mum and my grandma who held it, seemingly with grace and fun; it was family and love, treasured and valued, no matter whether as a family we were seen as economically relevant or not.







————— This Page Intentionally Blank —————

I saw it on the radio



Looking back at the past decade working in mainstream banking I feel like I have been immersed in an intricate array of interconnected events while having to choose from a plethora of competing and ambiguous choices. I wonder whether a similar observation is a collectively shared experience by those who work in the financial industry.

A perpetual sense of confusion, bewilderment and struggle to make sense and work within, on one hand one of the most financially lucrative industries and on the other hand a deeply dehumanizing and dehumanized context that has become constantly present in my life. Not only that, but what has also emerged is a need to fight the internal desire to have the answer, or to make stark choices that would liberate me from the unease of these complexities and paradoxes and to build capacity that enables me to embrace this complexity, enabling me to think and act from within while holding these dilemmas. In other words, experiencing the difference between theories-in-use and espoused theories; and instead of reverting to the espoused, aim to understand, act and change from the actual practices.

A cycle of inquiry has emerged from following the tumult of my internal conflict between the comfort zone of my hard earned economic privilege and a sense of feeling that something is deeply lacking.

I felt I saw something on the radio that was invisible to others in the bank and it made me feel alone.

Not only that, but I felt I should have only heard what is being broadcast, and definitely not seen that there is something beyond; a different realm of registering experiences does exist.

I felt even more alone.

Yet, I had a deep conviction that I was seeing tussling ideas and practices that are not only unsolved and have been unresolved for a long time but that, they have been haunting me with an urgency that I could no longer evade or deny.

I needed to step over the edge.

The edge that was revealed in the way in which the maids have taken their space - in this case in a literal sense - is symbolic of the ecosystem of shareholder capitalism. It has illuminated the mainstream narrative and at the same time what and which forms can exist outside of these regimes of truth (Foucault, 2002a, 2002b).

In other words, in this experience, what became apparent was the extent of what was being ignored and excluded in a capitalist society; more painfully I also experienced my own partaking and internalized narrative of equating social order and worth, with economic wealth - mine, just as others.

“ I felt I saw something on the radio that was invisible to others ”

There was another layer of inquiry, the very act of stepping over the threshold of aiming to understand the structuring structures I have been party to.

◆◆◆

On the following page is an account of my first person inquiry with others. It is a descriptive writing of the process during which I have tried to locate various forms or ‘edges’, where there was some appearance of ‘otherness’ - that does not entirely fall under the economic narrative.

Dead ends within

'... Do you know anyone who does microfinance?' - I ask a colleague, and another one and another one... 'No, we lend to microfinance organisations, but don't do 'village banking' ourselves'... I eventually learn after much inquiry this is because that is our business strategy.

'...Do you know anyone who has been different or offers services that really take customer needs into account?' - I keep asking again and again... a colleague, and another one and another one...

'...Are you aware of any practices we have that hold people 'at heart' beyond our usual services?' - I ask leaders who are participants on leadership programs I run, using a familiar phrase from the Bank's brand promise.

...I meet JF Menzoni, who used to consult to our executive management team on organisational change and culture. He approaches the dilemma of 'high integrity and high performance' (2012). We share our observations and talk about self-illusion, the different behaviours we observe depending on the closeness to the customers and ethical blindness, the risk associated with being in touch with the ethics of making decisions.

I feel energised talking to JF. I later learn he was perceived as too radical and never contracted again to work with our bank...

When reflecting on my conversation with JF, I find that the 'edge' is missing from these experiences. The edge of practice where the customers are really held at heart...where the dilemma of integrity and revenue is held together and experienced...

I continue the search. I look for leaders who 'bank with a heart' and come up empty.

I think about what this could mean.

Openness to the context WE - as a unit constituted of the bank and those using the services of the bank - are in.

I am invited to, "Look at the 'Here for Good' activities and talk to CSR". (Corporate Social Responsibility)

I am not interested in CSR. I want to have something real, real banking, but I follow up, just in case...

"...Oh, if you are interested in this you should talk to the Head of Sustainability". I ask for an introduction.

I send an email, he never responds. Later I learn that he has left the bank.

"...Such a pity, our Head of Islamic Banking has just left the Bank..."

Later, through another conversation, I learn that he has left as he had a different affiliation to the interpretation of the word 'interest' that is the heart of the services provided in Islamic Banking.

Spacial fault lines¹³

I notice the network of leaders I am connected to in my place of work, is so deeply located in the centre of traditional banking, that they are indistinguishable from the presumption of 'banking the affluent' and the practice of 'financial deepening'.

Our conversations just can't flourish, my inquiry falls onto barren soil, as responses resorted to party lines on organizational strategy:

"I don't think there is anything to talk about here, we are here to make profits and we don't have a social role to play as such", whereas others see the role of banking in "our purpose is to responsibly help people to build better futures for themselves and their children".

“ **‘Intertemporal misalignment’ is the answer apparently** ”

Business as usual

Still searching, I leave the confined space of the bank and enter into the elite, but still confined space of business schools. I meet some of their top 'thought leaders' whose research specializes in transforming banking, taking into account all the learning from the most recent financial crisis.

Professors sometimes tell me what my research is really about. They also know what the answer is, and if I used a certain model (preferably theirs), that would lead me to the 'right' answer to this question.

¹³ I share this inquiry in more detail in the Financier Times Issue Three: View from the inside.

'Intertemporal misalignment' is the answer, apparently, according to Prof Gimeno.

I don't like the answer, because not only don't I understand the words, but I am not exactly sure what my question is. I feel excluded from the possibility of understanding. Yet, we have an interesting conversation about the difference between performance (that is for organizations) and progress (that is for society) and that capitalism is the best form of voluntary cooperative resource allocation; and the role of banks within that system. Although I feel a bit lectured to, I also feel my understanding has deepened and broadened and I am more able to articulate about my inquiry.

I look the words up... I think about capitalism from this perspective, I disagree with his point of view about capitalism, I don't see the cooperative side of it, I hear a strong narrative from someone who holds power.

I think about my experiences from work, how much banks have lost their purpose to support progress and got more myopic about performance, how decisions are more located in recency; how we measure success based on 'short term revenue generation' rather than using longer term societal and ecological terms.

I think about how we make these decisions, how we take in information and process it to maintain a particular perspective.

Despite that I learn a lot, I dislike the tone of these conversations, because they feel more like intellectual debates rather than inquiry. I learn that I am not interested in models any more that explain and then generalize. I am interested in the deeply wired systemic patterns that reveal themselves through lived experiences. I think about how those differ...

New paths

Yet, I keep going, although I don't exactly know what I am looking for, I believe it exists, because it is part of the human condition and experiences. My perseverance comes from a deep curiosity and insight, that 'a particular way of being is just a way of being' and there are so many ways of being, so these ones could exist too, I just need to find those people who live these experiences and talk to them.

I listen, I listen very carefully, trying to find those edges in banking that I believe exist.

I feel like a forensic detective, trying to track down 'evidence' unintentionally left behind that reveals to me the existence of the dilemmas that a 'non-traditional' way of banking holds.

So far I hear very many strongly held, unquestioned, unquestionable truths.

I read about microfinance.

The edge I am looking for is so eloquently articulated in it: "Every time I needed a rule or a procedure I had to look at what conventional banks do and once I learned what they did, I did the opposite. Conventional banks go to the rich I go to the poor. Conventional banks go to men I go to women. Conventional banks are owned by rich people; Grameen Bank is owned by poor people," (Yunnus, 2012)

"You MUST meet David! He would really understand what you are talking about" - says Stephen who is the Head of Executive Education at SMU. (Singapore Management University)

I get introduced.

I follow up on the introduction.

....."It's my calling says David, to bring everyone who is outside the banking system into the system. Now, we have the opportunity, through technology to make it happen. This is called financial inclusion'.

My heart misses a beat this is what I have been looking for. David speaks quietly, yet with great passion. Talking to him is like an opening, it gives me a way to frame my experiences in a way that could be more invitational for others to reconsider what is taken for granted. It offers a new way of seeing large-scale patterns of the financial industry.

More and more of my conversations start to emerge outside traditional banking with people from think tanks, business schools and telecom companies, where these practices are more present.

I am still searching for practices 'of non-traditional services' within traditional banking.

I send emails with different wording.

I get introduced to Alan, a corporate banker, who was involved in selling off certain assets of the bank, including those non-traditional banking services I am interested in.

I take on other people reframing of my inquiry in order to make it more digestible to the system and be more invitational.

Email from me:

As requested a few lines on what my research is about and what I would like to cover during these conversations. My doctoral research aim is to provide a deeper understanding of the various forms of banking, the ways we are, how this impacts our business strategies, services and how we form relationships with different customer segments.

In addition to looking at main stream banking, I am interested in the innovations and the different practices that have emerged on the edges of this mainstream offer, such as Islamic Banking and micro-finance and how these link to our business strategy as well as to our brand promise; what customer need we have been responding to, or opportunities we have been seizing.

During our conversation, I would like to inquire into the cultural and relational aspect of these practices, the dilemmas we have to hold, as well as to understand the business rationale and the context in which these practices emerged and gained, or lost, relevance.

Email from Alan:

The role of non-traditional finance providers and its impact on the community.

I agree with his simple line, and I add it to my next email:

The role of non-traditional finance providers and its impact on the community, how these potentially fulfil a social advocacy role.

Arrival to the edge

I notice how by reframing my invitation it has not only became more succinct, but more importantly it becomes more congruent with my intention, which is to 'think invitationally'. It has become an act/practice for clearing a space in front of people; voicing a 'right amount of space' for others to feel invited, not over-framed (answering my question) or to loose, as if it never existed.

This reflection and change in my invitation opens the door to the practice I have been looking for. Although the actual business, the bankers are referring to, was sold last year, it seems this is the closest I can get to what I am looking for...

I notice that people (a particular customer segment) are present in their absence.

I notice that, the edges that point to a possibility of approaching banking in a different way to traditional banking, and therefore framed as 'non-traditional' banking, for various reasons, disappear. The mainstream doesn't seem to leave any other narrative (and therefore a practice) present; the monoculture of 'traditional banking' is an all encompassing and evading reality.

I wonder about this inherent and inadvertently present striving towards achieving and maintaining homo-geneity; and the lack of awareness and attention to the incompleteness of our experience as reality (Sharmer, 2009).

On one hand this adaptive ignorance might serve to ease cognitive and emotional overload and enables an effective, yet automated day to day existence, on the other hand it also makes people inhabit a largely un-lived life, turning a blind eye to those aspects that are outside of the agreed reality.

Reflecting on my experiences and process of my inquiry of locating services and practices that are different to traditional banking, enabled me to be in touch with the system's embodied relatedness towards 'otherness'.

This relatedness manifested itself through elusiveness absence, exclusion and ignoring of 'otherness'.

Aiming to make sense of the experience and observation, I needed not only to reflect on what is 'otherness', but also find a lens of inquiring into the particular way of organising relationships between the 'One and the Other'.¹⁴

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I represent my reflections of the account of these interknotted paths in the Financier Times Supplement Issue Two, connected to the actual experiences that evoked novel insights of the role, the effect of mainstream banking, theoretical explorations and development of my change practice.

**“ I notice that people...
...are present in their
absence ”**

¹⁴ I am referring to the mainstream narrative as The One and the ignored, excluded narratives as The Other



FINANCIER TIMES SUPPLEMENT

ISSUE TWO

CONTENTS

OH MY GOD!!!! - AM I REALLY A MARXIST?

FROM PROXY TO PRESENCE - PRACTICE OF YOGA

MY MIRACLE MILE ON SATURDAY - EXPLORATIONS ABOUT
KINSHIP

Looking at my journal entries during the period this inquiry has emerged, I notice two parallel themes.

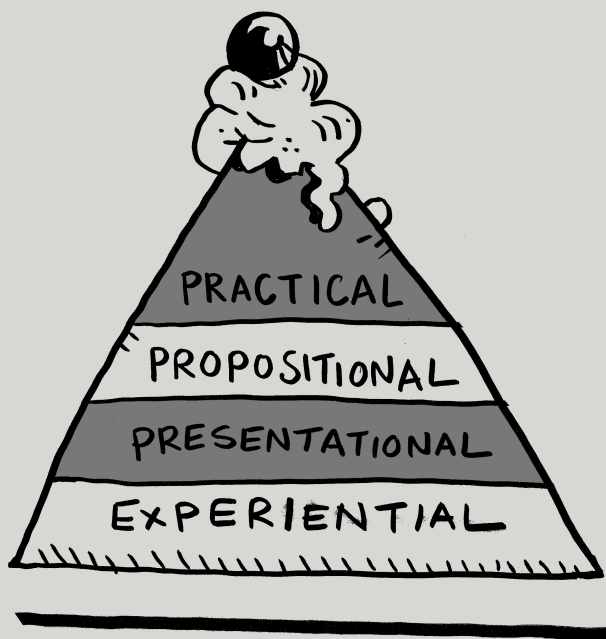
The first is the accounts of actual conversations and notes, whereas the other entries portray the beginnings of creating a form of containment (Bion, 1989), a structuring structure for unlearning (Arendt, 1977), creating capacity to start noticing 'otherness' a potential change in experiencing reality.

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I have observed some systemic responses and consequences; and these observations led me to inquire further into the set of normative assumptions of the sponsoring system that determines the mainstream narrative, namely capitalism.

Parallel to deepening my understanding of this 'superstructure', the notion of 'subjective-objective' of the participatory paradigm (Heron and Reason, 1997) has started to seep into my inquiry and life, starting to inquire how I participate in, articulate and shape the known, bringing my restrictive and ill-disciplined subjectivity into focus.

On reflection I notice the literal parallel nature, the dissociation of the realms of being and knowing at this stage of my inquiry and I also notice my very effort to, despite the discomfort of leaving my comfortable and comforting collusions behind, seek ways in which I can bring new ways of awareness through learning to know the other ways, too.



Extended Epistemology,
(Heron, 1992)

Oh My God!!!! - Am I really a Marxist?

The more I have been engaging with my inquiry, the more the imprint of Marx's thinking, as a critique of 'the superstructure' (Marx, 1990) crept up on me .

This realisation carries an internal conflict, always present ambivalence; a passionate and deeply rooted resistance in a variety of ways (See first person inquiry - The Land, Baked Dollars) and equally, hard wired mindset when it comes to framing my perspectives of the world.

Putting aside that to me, Marx's ideas have always been tainted as a result of growing up as one of the 'guinea pigs', experiencing his immanent criticism of capitalism, in a proposed alternative theory, overcoming its inherent contradictions and inconsistencies in a viable model, namely communism. However, there was an important aspect in that experience, that is, whereas Marx was addressing issues retrospectively, the first epoch of capitalism (surplus capitalism), the current issues at hand are different in context, that they fall into the third epoch of capitalism, that is, of depending on the emphasis of the postmodern focus, cultural capitalism (Zizek, 2014), financial capitalism (Scharmer, 2009), global capitalism (Piketty, 2014). The Marxist tradition of dialectical perspective (1990), 'where everything is pregnant with its opposites' and along those lines, the narrative he created of the human history, an intricate interlace of damnation and possibility of salvation, has been useful in helping me into inquire and grasp the contradictions of the economic and social realms of the contemporary reality of the capitalist era, while holding a political critique and call to action.

Marx, while accepting all the axioms established by Adam Smith and David Ricardo, uses 'binary oppositions' when analyzing capitalism, as does Derrida with deconstruction (2001), to challenge and destabilize the mainstream axioms. There is a unique lens Marx brings as a basis of his critique that is of approaching capitalism as a historically bounded social system. However I believe thinking in binaries not only simplifies the complexity of the social world, but also radically simplifies it, allowing the very phenomenon he criticises to repeat itself as a 'superstructure'.

The assumption both in Marx's and Derrida's thinking represents a modernist approach, that there is one frame (while recognising the limitations of that frame). This framing ontologically lacks an engendering view, which is of the existence of multiple frames, the very basis of a postmodernist stance.

Whereas on one hand, he urges the world to recognize that ‘the problem with capitalism is not that it is unfair but that it is irrational’ (Marx, 1990) and any political movement that rallies its organizing concepts around freedom and rationality is missing the point, as does Marx himself when describing the dynamics of capitalism using rather elaborate mathematical models, following the philosophical/metaphysical roots of the economic theory and the meaning economic methods produce. This strand is positivism that is constituted on some critical ideas, such as human beings being figures of enlightenment and rationality, still has critical influence in the current practices of financial capitalism and therefore in mainstream banking.

It seems the issue lies with making sense of the ‘irrationality’, the unquantifiable nature of human existence, as well as our own entanglement in narratives we collectively and individually construct that creates an ethically complex and ambivalent lived experience – as it is framed in neoclassical economics; the ‘externalities’ (Sidgwick, Pigou, in Piketty, 2014), they also provide a hidden gain; the possibility of turning a blind eye and not dealing with those complexities, especially when it comes to systemic social costs (Kapp in Berger & Steppacher, eds, 2011).

“ Oh My God!!!! - Am I really a Marxist? ”

This, despite all change efforts, still allows a particular embodiment of the systemic situatedness that is the profit maximising behaviour of businesses and externalising social cost and effect, replacing one master by another instead of creating a new model.

From Proxy to Presence: Practice of Yoga

‘Yoga is the practice of tolerating the consequence of being yourself’

(Bhagavad Gita, 2007)

“And every day, the world will drag you by the hand, yelling, “This is important! And this is important! And this is important! You need to worry about this! And this! And this! And each day, it’s up to you to yank your hand back, put it on your heart and say: “No. This is what is important” (Thomas, 2012).

“ I discovered yoga and fell in love with swimming ”

A deep yearning emerges in me that leads me to notice and learn what is important to me to untangle myself from a way of living, that in the pursuit of progression led to living mainly through proxies.

I notice, my proxies seemed to be particularly rigid and powerful constructs, all governing and defining how I lived my life and therefore what my life was in the everyday and as a possibility.

Work and money was a proxy for care. Instead of spending time with my family, I worked to provide the financial means. It also represented that ‘we have’, that I am part of, I belong to the narrative of those who ‘have’ rather than those who ‘have-not’.

I needed to find ways and space, where with practice, I could become more present, ways to quiet my mind, create inner stillness and silence.

I discovered yoga and fell in love with swimming.

Staying with Stillness

On Breathing

I turn a chatter in my mind to contemplation and acceptance, I learn to direct attention inward and connect to the breath. Need to be fully present, otherwise it is not practicing yoga but doing exercises on the mat.

I enjoy developing a focus on the most simple and magical thing, my breathing. It keeps me present, calms the mind and allows me to develop awareness of my body. I need to practice with care and compassion.

On Balance

It comes from slowing down, taking deep breaths, from understanding my body and what it needs; Striving for balance in mind and soul and body. Never ending practice through gratitude and mindfulness throughout the day; It comes from accepting who I am and loving myself every step of the way.

As my teacher says: "Every time when you step on the mat you are chipping away the marble to find the masterpiece beneath all the experiences you have accumulated throughout your life. Every time you step on the mat, you are becoming yourself. Why wouldn't you do it?"

Sleeping Swan & Dragon - Hip and Heart Opener

I have been spending many, many yoga sessions crying while attempting hip and heart openers. I had so much tension stuck in my body after years of not treating it properly. Through yoga, I started to unravel the past, and little by little worked all the way to my own heart – a place I hadn't been in touch with for many years. I know now that I hold so many unspoken emotions in my body.

Practicing yoga is releasing and yet intense - this is why it is so difficult. It is revealing all the fears and judgments I have buried deep in myself. It is connecting to what is really there by moving deeper and deeper to self-acceptance.

Tears, memories, emotions popped up in my practice, that I learned to love, difficult as it is, because it meant my body was releasing emotional tension that has been stuck in certain parts of my body; mostly in my hips.

I treasure my yoga mat: It is a place of silence where I wholeheartedly can give myself the time I need to feel, and therefore allow strong emotions to surface.

Allowing my heart to open and my body to let go.

Allowing my exhalation to take those things away that I have been holding on to that are no longer of use. The deeper I go in my practice, the more natural it becomes to take yoga off the mat and into the rest of my life.

As my teacher says: "The breath will carry from the body to the heart, where transformation happens. Stay with it. Open your heart".



Insights from the mat

- My mind and my body can completely disagree with each other, and the two sides of my body are very different
- How did I live my life without knowing how to breathe properly?
- My body is connected to my emotions. My emotions are connected to my thoughts. My thoughts are connected to my ability to stay present. My ability to stay present is connected to my body
- Be present and live in the moment. Learn to create distance between my perception of the world and what is actually going on in the present moment, instead of simply reacting blindly to those things that come my way
- Concentrate on what my body does for me not what it looks like
- Even if I don't see how my dream is going to come true, focus on the idea of it happening? I don't need to know every step ahead of me to be able to move forward
- Nothing from the outside will fix my inside
- Let my practice evolve and change like the seasons
- Surrendering to what is, and moving with life instead of against it, is the key to happy living
- If something new doesn't scare me, at least a little, it is not worth doing. Feeling nervous is a sign I am doing something important and that I am breaking new grounds
- Find my voice. What ever I am doing, let the real me shine through. Instead of imitating others, figure out what makes me unique and let that to be the core of my work
- Intimacy and vulnerability are both scary things to show to the world. Moving with love instead of fear takes courage, but on the other side of it lies liberation, enlightenment, joy, acceptance, surrender, gratitude and freedom
- Allow myself to feel

My Miracle Mile on Saturday: Explorations about kinship

I swim nearly every day either early in the morning just after sunrise or later in the evening when the stars show the way for me. Usually I am on my own in the pool, the only sounds that en-wrap me are the cries of the tropical birds, the sounds I make, of water splashing and my breathing.

I treasure my swim it makes me centred, experience being rooted. It is an inner place of wonder; thoughts float in and out of my mind - an amazing synchronicity and freedom that the harmony of movement and thought can create.

This morning I go to the pool much later than usual and it is full; full of people; some are swimming, some are having swimming lessons and some - for God's sake - even have a huge, orange rubber boat to sit in and float around. My heart sinks, but I am resolute I am not going to retreat.

All the swimmers are doing breaststrokes; there is a fast man, a slow man and a very slow woman.

Lap 1 - I slide into the 'system', somewhere between the fast and slow man. I feel I need to carve out my place. I constantly observe and try to predict the movement of others, I am preoccupied with their pace, direction and the impact they have on me. I feel agitated and can't relax into my swim. I don't recognize my breath; I don't feel the embrace of the water. I want to swim faster than the slow man and I find it easy. Then I catch myself thinking that I want to swim faster than the fast man.

Lap 12 - And this makes me ask: Why? Why would I do that? What if I find my own pace and become part of the system. I ease into it, although it is not as easy as I thought it would be. First, I pay attention to my breath and slow it down; then my strokes, I am trying to find my inner harmony and participate differently. And then as if it was magic, despite that the man in the rubber boat seems about to crush into me, he moves out of my way; I slow down a bit, letting the girls pass while practicing their back kick. The fast man, the slow man and myself, each in private lanes but somehow in harmony.

Lap 18 - I turn, swim on my own, no one is in sight. I enjoy my breathing and my arms are slicing the water. I feel happy and at peace. When I get to the other side of the pool, as I turn, I notice that the fast man is just touching the wall. I see the waves in front of me slowly forming beautiful ripples as the sun is dancing on them in the bottom of the pool. I notice the slow woman next to me, we swim next to each other for a few strokes.

Lap 24 - I am thinking what is my purpose, how would I want to swim. Gracefully comes to my mind as my strokes are getting longer, my breath is smooth, I don't disturb the surface of the water as I come up, my body feels part of the water; that is the system and I am part of it.

Lap 30 - I enjoy the last lap of my Miracle Mile, swimming it slowly and gently, treasuring every stroke and breath. I am swimming gracefully; so are the others.



Both of these developing practices have helped me to become more connected and attuned to experiential knowing (Heron, 1996), experimenting with "articulating reality through felt resonance with the inner being of what is there, and through perceptually enacting its forms of appearing". (Varela et al, 1993, pp. 43)

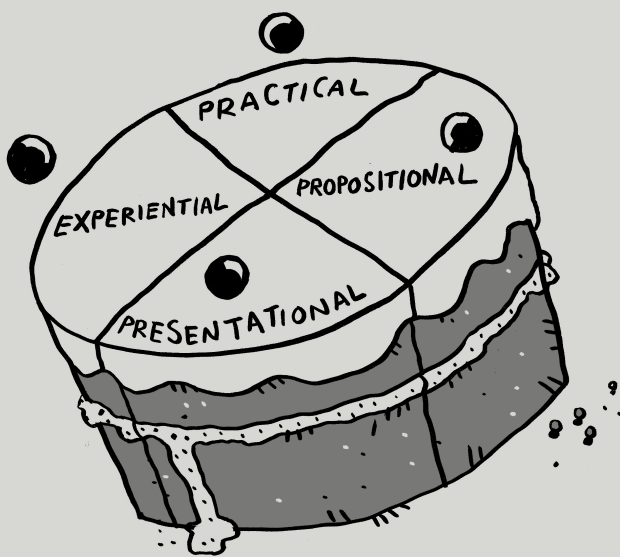
Allowing resonance, feeling attuned, present yet distinct and participation are coming to the forefront as guiding states of mind, in service of opening up a novel inquiring lens, that is of looking at what holds systems together is a radical step toward sewing the world back together, from the inside (Bateson, 1973).

Through these experiences I have noticed the possibility of a new form of mutuality of being; kinfolk participating intrinsically in each other's existence.

I see the maids in my life and I see my life in the maids.

Kinfolk, or in other words, an ecosystem, are members of one another. "Mutuality of being applies as well to the constitution of kinship by social construction as by procreation or some combination of these" (Sahlins, 2013, pp. 55).

On the other hand, when I reflect on my experiences in banking, Trist (1997, pp. 211) is particularly vivid for me: "The anxieties were existential rather than interpersonal. For the issue was survival. In a turbulent environment the issue is survival. The need is to stop the flight into personal paralysis and interpersonal discord and to replace these by participation in a process of group innovation."



Extended Epistemology, (Heron, 1992)

“ Every time when you step on the mat you are chipping away the marble to find the masterpiece beneath all the experiences you have accumulated throughout your life. ”

Can this mean that progress, growth, competition, are all wrapped up in a tapestry of beliefs and assumptions of the economic narrative and create a particular emotional state connected to survival, and such existential angst that leads to the impossibility of relatedness, therefore learning and renewal?

With this dilemma, I feel I have began an inquiry of broadening and deepening my own understanding of what banking means as a social, rather than economic phenomenon, I realized that, with all of its complexities, I did not have a (more) complete story to draw upon, I relied on a relatively newly acquired cultural story of the doctrine of global shareholder capitalism (Piketty, 2014; Keen, 2014; Hart, 2005) and its unfamiliar assumptions, expectations and interpretations, while I tried to leave behind deeply imprinted presumptions, hopes and understandings rooted in experiences, evoked through the rules of a shortage economy and their related political systems.

I held my question outside of me, without wanting to truly acknowledge my position and hold my question from within, what does banking mean to me? How does it feel working at the very heart of the capitalist beast, having experienced profound exclusion from its services? How does it feel experiencing being denied agency and relevance because of inadequacy in economic status? (Acemoglu & Robinson, 2013; Collins eds. 2011; Porter & Kramer, 2011; Gerhart, 2011; Boltanski & Chiapello, 2015; Heffernan, 2014).

“ Looking at what holds the systems together is a radical step toward sewing the world back together ”

CHAPTER FOUR: BANKING AS A SOCIAL PHENOMENON

Banking as a Social Phenomenon, is the account of my first person and first person with others inquiry process about practices of mainstream banking, approaching the sole focus of its profit making, as a systemic embodiment of a role and function for the system, inquiring into the very loss and absence of social impact outside of the economic narrative, as otherness within the capitalist ideology.

Whereas, in this phase of my inquiry, I was curious about how the foundational assumptions of mainstream banking are present in its current practices and how banking employees, others as well as me, experience the predominantly present economic narrative; how they make sense of it; whether they experience an absence, and if so, what is that absence, in their every day experiences, if so how; I soon realised that by looking for otherness and what is being excluded or ignored, I needed to go beyond the existing boundaries.

This chapter is expressions of my reflections and sense making process using intersubjective (and postmodern) orientation, inquiring into the collective perceptions and creation of meaning, experienced as reality as the manifestations, enactments and resistances of the always present subjectivity.

In other words, I am reflecting upon the unique mix of the permitted and prohibited and the relational structure that binds this together within the context of mainstream banking, as well as on creating novel structuring structures that invite the noticing and loosening of the currently dominant relational bind.

I also explore and actively experiment with creating and expanding structuring structures, using metaphors and dilemmas that enable ignoring less. It means having more words to describe what is going on, unearth new words, or find words to describe what is really going on; freeing myself and others to talk in different ways.



This chapter consists of three sections, in the form of three issues of *Financier Times* and their Supplements, a portrayal of my inquiry, as a network intervention, relying on loops of inquiry, (Boxer, 2014, 2015b) of the experiences and relationships that tie groups together as the ecosystem of banking.

Each issue of the *Financier Times* represent a different part of this ecosystem, the way in which the same question can be answered differently depending on the situatedness of the inquirers and the epistemological framing determined by ontological assumptions.

In the **Financier Times Issue Three: View from the inside** I reflect on interpretative interview with an investment banker (Appendix 4) to give an evocative account of the narrative of how the social is being thought and talked about; the conversation that shed light on the fossilized positions and narratives about the attributed.

The further pieces in FT Issue Three, **On Ba(n)king, Dream Turning to a Nightmare and Silenced by Shame, Gagged by Papers**, are the heart of my first person narrative inquiry on my practice, and first person inquiry with others in which I aim to share, my lived experiences in order to inquire into the systemic dynamics and dilemmas that are present.

I share my inquiry as it has unfolded, which means I am not following a liner time-line through my career, or as the events have taken place; but describing the experiences and reflections as they have become available to me through the process of discovery. I believe following the emotional storyline holds another opportunity for learning and inquiry and the possibility for meta-reflection.

The pieces that make up the **Financier Times Supplement Issue Three; Mainstream banking as a dehumanising and dehumanised system and Making sense of Capitalism** are reflections on the inquiry were propelled by the interviews and of my practice, about those presumptions I have been surrounded by, those indubitable truths that I have been breathing like air, unquestioned and never really understood, that never really ventured into the depth of my lived experiences. **Being present in their absence – the ontological vulnerability of mainstream banking** is an account of how this inquiry has helped me to be in touch with the question of the ontological roots of responsibility of corporate sovereignty and lack of care for the other.

Financier Times Issue Four: On the edges is an account of further exploring the edges of the economic and social within mainstream banking. In the piece, **A Questionable Gesture** I share my first person inquiry with others about the way in which the social is being thought of as the representation of otherness. I inquire into the narrative about a particular banking service as a manifestation of a way in which the dilemma of the economic versus the social (Menzoni, 2012) was being held.

This piece is a continuation of the inquiry that I previously wrote about in **Financier Times Issue Two**: I saw it on the radio. That part of my inquiry gave an account of the process of moving towards the edges of the system I know, the system of mainstream banking, into realms it seemed, although still within the boundaries, gave out a vibe that somehow they were also somewhere beyond.

This one is a description my first person inquiry with others about a particular service and product in banking that clearly exists on the edge of mainstream banking services. This service was to provide some financial services to a population, namely the Foreign Domestic Workers in Hong Kong.

To share my inquiry, I use a constructed form of dialogue between my questions and intentions and what I heard from some of those bankers, during our interviews (see full text in Appendix 7), about their experiences being involved in being on the edge by 'banking the unbankables'.

I was interested in the practices and debates (if at all present) on the impact on society of lending to 'non prime' customers; and most importantly the rationale on having, then selling off the business proposition that encompassed the one for the Foreign Domestic Workers.

In the **Financial Times Supplement Issue Four**, my intention is to bring attention to the process and conditions of unlearning; my noticing the lack of it in mainstream banking, **What is (not) going on - Generative capacity**; and my inquiry into my personal experiences into how change has started to take place **My inquiry in its generative form** through opening up emotive possibilities, and double loop learning (Argyris, 1977) in service of learning from it, to facilitate systemic transformation **On Change – Inquiry and inquiring spirit**.

In the last piece of this chapter **Financier Times Issue Five: Beyond the edges**, the sections **Sitting on Cardboard Boxes** and **The Layer Cake of the Financial World** are descriptions of my first Deep Hanging Out encounter with the Foreign Domestic Workers in Hong Kong, the recipients of the financial services I gave account of in the **Financier Times Issue Four**.

The **Financial Times Supplement Issue Five** is a reflection on the movement in my understanding of the dynamics that contribute to creating and maintaining a certain relatedness between the mainstream and the other side. This movement has generated reflections and further inquiry, that I share in the pieces on **Embodied Systemic Genderedness** and **Walking the tight rope of Critical Distance and Essential Closeness**, in approaching and grappling with the complexities researchers face in producing and validating knowledge. The last piece, **On Change – Using Metaphors for Unlearning and Thinking in Paradoxes** of this FT Supplement is an account of the inception of my inquiry into not only the frames themselves but the way in which I could look at how those frames came about.

View from the inside



I decided to interview a close colleague of mine at one of investment banks where I worked, one of the most well thought of and respected bankers in the financial industry, as well as being one of the most well rewarded.

In the interview (Appendix 4), the focus of my inquiry was on how the expectations and assumptions about investors, shareholders and regulators manifest themselves in the practices of an investment banker and how all of this relates to customers.

I decided to follow up with some more interviews, because my conversation with the Investment Banker was like a battlefield of opposing ideologies. In one way, pointing at the 'indubitable truths' of banking, but at the same time dishearteningly one sided.

I used some of the informal breaks of a leadership program I run, to initiate conversations, framing it as part of my doctorate research, aiming to understand the dilemmas we are facing in banking. I record the conversations, in a similar way to the Investment Banker (see Appendix 5 for full interviews) and reassured the leaders that their views would be used anonymously and that I understand they don't represent the views of the bank, but their own. I offered to share the transcripts with all of them and have a further conversation. All of them agree. The interviews took from 15 to 45 minutes and apart from the opening question, they were unstructured.

I invited four leaders, all from very different areas of the bank, to have a conversation about '**what banking is really for**'. It seems the question was good, as it opened up people and the conversations revealed many new nuances about their lived experiences in banking. All of the conversations eventually turned to their personal lives, the life they live outside banking, surprisingly (or not), all of them are deeply involved in volunteering activities, where they felt they can contribute to the greater good and make the lives of children or the less fortunate better.

I listened to all the interviews many, many times. Then, suddenly I was able to hear the difficulty of holding multiple narratives from multiple stakeholders - The interviews become more like a play of shifting figure and backgrounds, as if there is not enough space for all the actors (shareholders, regulators, society, employees, customers) to be present at the same time - as if only one, maybe two of them can be on stage at the same time. I was intrigued by the narratives I hear... intrigued how they made sense and at the same time they don't.

I started to have a glimpse that with all its complexities I don't have a complete story to draw from. I have become in touch with my limited understanding and noticed the multiple interpretations and 'truths' that are present. I am in touch with the edges of these point of views, within their bounded rationality, as well as their subjectivity and what they create for me.

I wondered about how people construct narratives in order to be able to hold this extreme level of complexity? How do I manage this?

I wondered what is not being said from these stories.

And slowly, I have become able to hear the richness of the personal experiences in these shared stories. I heard them together, like a four-cornered conversation encompassing very different persons, expressing very diverse experiences.

Listening to these experiences has also opened up a space to inquire into my personal experiences and what my personal narrative has been on 'what banking is for'.

On Ba(n)king - a strange symmetry as well as asymmetry

When baking, my intention as a baker is to create something tasty that gives pleasure to those who sample the cake/bread/pudding. In my mind, it conveys care and affection, between me and for those who I bake, via an invisible, complex process and a rapidly vanishing object. The baker has to do the right thing every single step of the way, when making a cake - not just using the best ingredients, but follow and master every detail, to get the results she aims for. She is doing the right thing for the enjoyment of others. And getting some fulfilment, pride, happiness from that.

Whereas in Banking, my experience is, that we are trying to pretend that we hold the customer in mind when creating services and find it unbelievably difficult to do the right thing in every single aspect of what we do. Like in baking, one good action is not good enough and even the tiniest deviation from the recommended process can cause a disaster. And I think at times we are trying to bake with rotten eggs, hoping that no one will taste or smell it if we cover it with icing sugar.

I also have to confess, that I only bake for those who I like and care for.

I wonder how my baking would be impacted if I had to do it for those who I don't care for. I notice the strong presence of relational practice; and my double practice in baking; when I bake for others, using traditional ingredients, as well as those times when I practice my vegan baking (traditionally unbakable) and join in the fun of consuming it all together.

This gives a curious angle on my inquiry about the Banking Sector.

How present the 'other' (traditionally unbankable) is in their practice and whether the other is being held in mind through a transactional or relational practice?

Dream turning to a nightmare: the myth of solid ground

It was 2007 and I had been living in London for three years by then, it took me a while to get used to a different culture, ways of being both personally and professionally; however being a hard worker got me the recognition despite not fitting into 'The British Box of Elite', defined by a particular education and accent. Only the postcode of my home address made the grade. I worked as a consultant in a management consulting firm, endlessly traveling around the world, trying to achieve unimaginably steep sales targets, surrounded by sharp elbowed colleagues. I don't spent too much time with my family during the week (my husband and at that time my 10 year old son), but we were easily able to afford private school fees, exotic holidays, enjoying our everyday lives by immersing ourselves in each other at the weekend, going out to opera, theatres, galleries and eating out.

Then an opportunity, an invitation came from one of my existing clients, to join them as Head of Leadership for Bank #1. It seemed such an amazing opportunity, working in the City for an investment bank with a tough but elite crowd, to develop their leadership capability for a healthier organizational culture. This invitation made me feel that I was really in, I was seen, worthy to be invited. I was successful within the existing conditions and I could be even more successful.

◆◆◆

It was September 2008, the height of the financial crisis, Lehman has just disappeared, the investment bank I worked for was bought overnight to save it from financial collapse, the most prestigious financial institutions on both sides of the pond are levelled, economic ground zero.

My initial thrill of wanting to be part of this industry has long diminished, overtaken by relentless and incredibly hard work to hold my ground, to represent something more people-centric and open in a completely closed and over-framed system that intentionally used and overplayed it's complexity to intimidate, exploit and gain power (both influence and wealth) for its own benefit, making some of its employees rich beyond imagination.

I stay my ground. I play my part. Everything is immaculate about me, my black dress, gently following my shape and of course it is a piece from the latest season from a fashion house, designer handbag, my nails, 'no-make-up-make-up' and perfectly done hair, my fine jewelery and most importantly my heels, beloved stiletto's in bright red, green or pink, depending on my mood of the day.

Yet, everything is immaculate about everyone else, men in beautifully tailored Italian suits, monogrammed shirts, custom-made cuff links and limited edition watches.

Everything is as it was before as long as we didn't look at the news, as long as we don't look out of the window or check Bloomberg for our share price, as long as we don't look at our bank accounts or stocks, as long as we don't tell anyone we work for a bank – for an INVESTMENT BANK.

From within, the crisis felt more like being in the midst of an enormous earthquake. The ground beneath our feet, the one the banks had created and made everyone believe was solid and made of gold, was shifting uncontrollably, unpredictably and inescapably. However, the terrain was unruly and living, maybe with a desire to reinvent itself.

Once we do, there was no escape from the despair that we were enveloped in, deeply, inevitably and violently.

Angela Carter's (1995) words¹⁵ keeps floating to my mind, "This is a graveyard of a pleasure ground. That is why there is such a pervasive despair." as I was going to work every day following the financial crisis. There is no escape from this despair, it is outside and it is within. Nowhere to turn to, there is bile and spite and hate everywhere, in the media, on the streets, in the Bank, amongst friends and between colleagues.

I worked with people who failed.
I worked with people who failed the system.
I worked with people who failed the economy.
I worked with people who failed the American dream. I work with people who failed all dreams and futures made people lose their homes, pensions, savings, the future of their children.

Was I one of them?

We failed.

I worked – and still do – in a system that failed, contributed to, enabled and got rich on societal failing.

The bubble of being invincible was burst.

The bubble of 'you can have anything you want and don't really need to pay for it' was burst.

The system broke down. The system failed.

Still, we, in banks, put our impeccable armour on, we went to work and we were watching the world collapsing because of what we were all doing, enabling and complicit in. Although the dreams we embodied have already turned to a nightmare, we kept our eyes shut tight, not wanting to wake up.

¹⁵ The Magic Toyshop

In my role, I had a unique mandate to lead the cultural integration of the investment banking parts of the two banks after the acquisition. However, The HR decision makers in the bank that acquired the bank I originally worked for refused to see the need for such a role, whereas the business and HR leaders of the investment bank were desperate to get someone in who wasn't from the acquiring organization to represent and advocate for them. The lack of awareness took me by surprise, the language around the emotional impact this change brought on employees, especially when looking at the wider context (global financial crisis and the changing attitude towards banking). Emotions were perceived as weakness, a destructive force or disloyalty, humanity was an impossible concept and an unknown practice – price of rationality taking over.

Looking back, I believed that I was drawing upon my values to represent the aspects of behaviour that got left out from the mainstream narrative and were lacking in banking practices. I was trying to notice and give voice to these disappearing, dismissed or excluded elements of behaviours and practices through what I was doing. Now I notice that I didn't, and I couldn't.

I couldn't because my deeply held assumptions about work and value were met and reinforced working in banking. Although my lived experience was that I was outside the system and was 'fighting for something they don't embrace', this structured outsidership served a deeply satisfying purpose for me, abdicating responsibility through the lack of acknowledgement that I am complicit in this system and benefit from maintaining it, holding an idealistic (and arrogant) position that protected me from the unease of actually being in touch with the 'other side' of the paradox.

On reflection I notice that I couldn't, because I was so deeply vested in the system I was in, that I hadn't really noticed the existence of the presumptions I was holding as part of the system and, therefore; my complete locatedness on one side of the paradox (the system constituted by truth rules as well as what is left outside of it). As Byron Katie teaches,¹⁶ there is a big difference between not allowing any plastic bags in your house and recycling – whereas the former practice is rooted in the awareness and appreciation of the existence of both narratives (mainstream and the one not being part of the mainstream); the latter is a practice of acting from within the mainstream narrative, either being completely on an habitual autopilot or having our circle of concern remain within our self interest.

Whereas my felt experiences, such as constant exhaustion, feeling depleted, isolated and lonely in the midst of a life full of action, desire and business, were signs that something was fundamentally out of kilter in my life, I didn't experience it as such.

I couldn't protect myself from the absurdity and falsehood that enveloped me at every turn in this ersatz paradise, I was compelled to participate in it, even more than that, I was absorbed by it, I accepted its illusionary, yet seamless rendition of reality, because I was included, I was seen and benefited from it.

However, participating in this closed system – mainly operating on self-sustained, unquestionable truth rules (Foucault, 2002a, 2002b) - reduced all of us, both as employees and customers, to 'economic wallets' - not even having the capacity to differentiate between wallets and purses - denying everything that makes us human and humane.

What is accessible now for me that at the time wasn't, is noticing the way in which I have been perpetuating certain patterns of this (sexist) culture as a woman, through 'leaning in' (Sandberg, 2013), being successful within the existing conditions of an institutional culture, preserving the mainstream patterns by focusing on my individual story (fighting for my place once I was allowed to join) and not recognizing the lack of systemic level participation for those that were not within the existing trends. This includes me being a wholehearted woman with family, rather than an object reduced to a certain image (Riviere, 1991; Butler, 1993; Friedan, 2010), bound to what I was allowed to 'lean in' to, if I wanted to keep my place.

And this makes me realize participating doesn't equate to joining.

The difference between noticing the environment vs. individual narrative is beautifully illuminated by Kate Heddleston; "Women are the canary in the coal mine. Normally when the canary in the coal mine starts dying you know. Instead, the industry is looking at the canary, wondering why it can't breathe, saying; Lean in, canary. Lean in!" When one canary dies they get a new one because getting more canaries is how you fix the lack of canaries, right? Except the problem is there isn't enough oxygen in the coal mine, not that there are too few canaries".¹⁷

I was a canary and I couldn't breathe; but wanted to be the canary that could exist without oxygen, as it seemed everyone else was doing so.

¹⁶ <https://www.youtube.com/watch?v=A112s2hS B4>

¹⁷ www.kateheddleston.com/blog/how-our-engineering-environments-are-killing-diversity-introduction.

Silenced by Shame, Gagged by Papers

"We need a Paper on this, so I can take the leadership strategy to the Head of HR when I next talk to her"- says the Head of Talent, leaving the room, pulling her coat behind her like a cape. Before I can ask anything, she is already on her phone.

I look at the people in the room, my team, and feel completely lost, I have no idea what it means to write a Paper. I don't really understand what I need to write. No one does. I look at my notes – they are just random thoughts, no coherence. I feel we have just started to explore something messy, ambiguous, touching on important questions around trust, reputation, leadership and values.

We spend hours making sense of her request and it seems we all have different views about what we should be writing. Somehow we also feel we can't go back to her to ask further questions, despite the vagueness of her request.

Prior to taking up my role in the Bank, I was the Key Account Manager for them in my role as a Partner in one of the big four strategy consultancy firms, looking after the change and leadership related consultancy services the firm was providing. I acted as a trusted advisor to the HR Executive and the Executive Board to facilitate the formulation of the culture change strategy.

Once the change program was devised, I was invited to complete a piece of work in 9 months, on secondment and then as an internal consultant. In my role as Head of Leadership Development Framework and Change, my task was to articulate and design a new leadership development concept and related curriculum to deliver transformational change – become a customer centric bank.

During this period, with the help of my team, I wrote over 300 'papers'. This number includes the rewrites of a particular proposal based on the feedback received from my line manager and other stakeholders before submitting these papers to senior decision makers.

Conversations are unpredictable because questions and independent thoughts can emerge. Therefore to avoid conversations managers ask their teams to 'write a paper' on any given issue. Most of the time these requests are rather vague and it takes the team members considerable effort.

As the request is vague and not enough context was given and more importantly it contains the thought and interpretation of a team member – these papers can contain 'errors'. Errors in this sense are thoughts that are not in line with the ones of the manager. These 'errors' bring shame on managers. Therefore papers have to be shame proofed. The content must also be checked for any signs of failure, uncertainty or surprises, if found, these occurrences must be rewritten or cleansed from the papers. Authors who put surprises into papers are punished (by being replaced; someone else is asked to write the paper) because surprises bring shame on managers. Surprises should never make it as far as documents. Surprises should be described in whispers behind closed doors in order for their introduction into the public sphere to be managed. Managers and Executives hardly ever write papers, they only present them to each other.

In order to present the institutional constraints and predominant cultural narrative, I am presenting my practice in the form of a Paper. I use this form as a representation of a communicative act to evoke the lived experiences working in this environment and to reflect on the potential presumptions present both in my environment, as well as in me.

Shifting to presentational knowing, and using 'Paper' as a metaphor and the form in which to share my experiences, helped me to break free from the actual events and from my own language. It seems by doing this I could gain new insights through the text, revitalising convictions and loosening up indubitable truths, by playfully giving voice to the unspoken.



PAPER ON ADVOCATING FOR SECOND ORDER CHANGE IN BANK #2

Head of HR Response

Situation

Don't talk
about
this



The Bank #2, just like the banking sector in general, has been under pressure externally from regulatory authorities and customers and internally to effect culture change in handling the finances of business and the public. Finding the authority and leadership to do so is set in the context of contradictory tasks that stretch all bank leaders, including how to deliver a steady, desirable service while profitable. The Bank has been operating in times of turbulence and uncertainty where its significance has been under constant scrutiny by the external environment and therefore in need of internal transformation. The culture of the Bank, due to its inheritance and the history of the industry, can be described as masculine, strongly process oriented, deferential, hierarchical and rigid. This inheritance became the organisational culture creating patterns of thinking according to preconceived schemas¹⁸.

Don't talk
about
this



In response to this staleness in culture, as well as to progress in the regulatory conduct agenda, in 2013, a Bank-wide culture change program was introduced and delivered a large-scale 'employee engagement' activity to introduce the new values, reaching 4,500 of the senior managers of the total population of 124,000. This change intervention has been seen as an effective vehicle for change.

Reframe this



However, based on employee engagement survey results, it has become clear that employees need to see concrete behavioural evidence that the values are driving and impacting business decisions. Therefore, leadership as a practice, the way in which executives and senior managers role modelled the values, became the next essential focus in delivering the change agenda.

Reframe this



Business Case for Change

What does this
mean? Clarify



Version1 - The loss of public trust and regulators calling for radical action in the banking industry requires us to think what should and can be the role of banking in society focusing on sustainable value creation – moving away from the narrowly defined optimization short term financial performance to more collaborative 'shared value creation'.¹⁹

¹⁸ As Bion postulates, "authority formed a kind of hard shell; no idea can penetrate that authority, no idea can penetrate that shell formed around the personality, the group or the community. Nothing short of a revolution, nothing short of violence will crack the shell and release the people within it." (2005, pp.11).

¹⁹ Porter, M.E. & Kramer, M.R (2011): The big idea: Creating shared value, Harvard Business Review, 89(1), 1-17

Head of HR Response

Temper. Do we need to mention this at all?

Version n - The confidence of the public in financial institutions has been jolted, therefore regulators are calling for radical action in the banking industry. This requires us to think what should and can be the role of banking in society, by creating a customer centric bank in Bank #2.

What does this mean

APPROVED

Version nⁿ - The last five years have focused on moving us from bust to safe ground. This required disciplined focus on regaining financial stability and risk aversion. Customer leadership requires a fundamentally different mindset and approach. We must stimulate that shift.

Observed Context

- The renewal of the organisation has been equated with a conduct change agenda, having a highly technical outlook and exactly mapped on to the regulatory requirements. This has created a façade of change that assumes that the implementation of policies, procedures and controls suffices to create deep transformational change by reforming habits.
- The structure of the business was biased more towards an isolated way of operating and was nonconducive to conversation and collaboration.
- We are locating our knowing in the rational and expert realm of operating, which creates a closed, self-serving system, in which we relate to our customers in an I-IT relationship.
- There is incongruence between the work HR are doing/can do, and the work the senior HR executives are prepared to present to the business.
- Employees pride, advocacy and engagement are fragile; employees are profoundly affected by negative external perceptions and leaders are facilitating awareness of values but failing to inspire or role model aspirational behaviour. Confidence in our leaders is lacking.

We've brought you in as an expert to tell us what is the leadership strategy and curriculum for customer centricity. We don't have time to experiment; we need a solution in six weeks

Practice

We need to find ways of organisational renewal through generative practice. We need to develop our collective capacity to renew our ingrained perspective and habitual practice in order to regain our place in the society as a relevant, ethical and sustainable bank. My recommendations for how to approach this are as follows:

Our employees are rational people; we don't need to bring emotional esoteric language into our approach. Why don't you bring a business school in to deliver a solution on customer centricity

Recommendation 1 - we should frame the situation as an adaptive challenge in which we acknowledge there is no **one right solution** to the situation we are facing. In order to create truly transformative practices when we are relating to customers and our employees, we need to behave, think and **feel** differently, compared to current practices.

Head of HR Response

This is the wrong approach. We have a conduct agenda and a detailed change plan, checkout their governance structure

Recommendation 2 – we need to work with the **grass roots of the organisation**, leveraging its self-organising and emergent properties. The key to renewal is through conversations, moving away from advocacy towards inquiry in order to build understanding of the complexity in which we operate and the resilience required to hold the unease that stems from this way of being present in such an environment. **We need to create a series of “Daring and Caring” conversations which will enable the organisation to be in touch with the current reality and engage in exploring what might be possible.**

We have our agreed business strategy, we know what our customers need; we have products we want to push [Subtext: we go after the affluent, for the rest we don't care. We know where we make our money]

Recommendation 3 – Our relevance is defined by our capacity to be responsive to the **complexities and evolving needs of our customers**. We therefore need to build organisational capacity to enable a business practice founded on an I-Thou relationship with customers, **using the regulatory requirements as guiding principles.**

Why?

This is the ONLY thing we need to do, you can ask the conduct team for a checklist

Recommendation 4 – we need to work directly with the **business on real issues that matter to them and use those opportunities for development, rather than a business school approach. Involve the business directly in the design process in order to stimulate dialogue and debate and speed up decision-making.**

It is my role to present our approach to the business; they don't have the time to design, that's your job

We need to develop a practice-based leadership development strategy that focuses on experimentation.

Focus on this aspect; what is the skill build? Do a detailed technical curriculum and connect it to competencies and our values

Recommendation 5 – Our employees are experiencing a **level of shame. We mustn't ignore this or sweep it under the carpet, we must listen to our employees and their lived experience and help them work through this feeling in order to process their shame.**

FYI, our HR Director decided we are not sharing the survey data because it is too demoralising for the employees

Head of HR Response

This is not the way we work here, I need a detailed curriculum and workshop design, facilitator notes, dates for the workshop, budget estimations and I need all of this in the next paper →

Implementation Plan

The crux of the implementation plan is a high-touch intact team development proposition, leveraging double task process consultation with Executive teams. This would necessitate role-modelling as a significant lever for behaviour and cultural change and a driving force after a major restructuring exercise. This would enable working in an open-ended way with no predication. However, defining this focus will require discussion and co-design with key stakeholders in the business. Therefore, the crucial first step is to identify and engage with stakeholders in the business. **Only then can the implementation plan commence.**

REKA - What on earth are you thinking?? You, coming from a strategy consultancy firm should know inside out what the regulatory requirements are and how we must abide by them. Really complex, long-winded and unnecessary!!!! Stop messing about!!!! Get onto writing a paper on Customer Leadership to meet the conduct requirements. THIS IS WHY YOU ARE HERE

Reflective Context

Thinking about what the general experience and atmosphere the Paper evokes in relation to my practice, I notice how trapped I was by my own ideas, equally how trapped the system (represented by HR was; and how what we deduced from our (differing) preconceived ideas greatly limited our capacity to 'unlearn' together and co-create second order change. It seems, reflecting on this now, that it was more important for both parties to cling on to existing and established narratives and worldviews, than creates some feeling of certainty.

Of course, I don't know whether this is true or not, but it is a possible reality. However, I would like to use this lens – how conventions, standardised and sanitised communicative acts and conduct actually protect us from thinking anew; how these acts gag us from inquiring into established tradition of thought.

Inquiring into a previously painfully constraining experience through the metaphor of the 'Paper' has been an invitation to 'unlearn', to open up a different way of holding a dilemma that is represented in the 'dialogue between the two sides. It created a rapture in my own habitual narrative and the existing patterns of 'cords and strings' of the fixed worldviews, helping me to see novel aspects of the existing dynamics and truth rules.

I feel the Paper has become a bridge between abysses and helped me to see some new coherence; the systemic genderedness that exists in our world and within that the politics and the performative nature of practice.

◆◆◆

Following the metaphor of the Paper, I reflect on my then internally held narrative in the form of a 'Protest Paper'²⁰ to illustrate my inner voice feeling towards being marginalised and silenced, as well as the defensiveness that I experienced.

When I reflect upon the outcomes of my practice at Bank #2, I am struck by the elements of absurdity in the situation and environment I found myself in, which so profoundly present in the 'Protest Paper Against Writing Papers' (Appendix 6).

This absurdity became obvious to me after writing the Protest Paper, and therefore I tried to make sense of this absurdity or impossibility through the creative approach of writing a cake recipe to describe my experiences

Writing this recipe and connecting to my lived experienced through a metaphor that is rooted in feminine practices, served me as a perception-shifting tool. It loosened up those truth rules that I thought were indubitable, it also removed the veneer of those familiar practices and narratives that we collectively have been turning a blind eye to.

²⁰ I am aware of the irony

BANK #2 CAKE RECIPE

This recipe breaks the tradition of publishing tried and tested recipes perfected by generations.

This is an experiment - it captures the process of the attempt at making a cake. Therefore, you, as well as others participating in making it, are invited to change the ingredients and flavouring, or the amounts used, as well as to amend the method, hoping your intention is to make this cake better for all. Please make sure when you suggest or make any changes, you indicate it, so others can follow your experiment if they choose to.

Despite one of the key principles of baking being about being precise in measuring out ingredients and flavouring, please note the measures below are subjective.

Tips and Techniques: Equipment

- *Heavy-duty, non-stick baking tin, shaped by the regulatory framework defined by political interest. Make sure you choose material for the tin that conducts heat evenly. Make sure the tin is no larger than four-fifths of the area of the oven shelf; otherwise whatever is in the tin will not bake evenly. Sometimes when you think you need a bigger oven, you might only need a smaller tin*
- *I recommend using baking paper even if the tin is non-stick, such as well developed organisational reflexivity, leadership, accountability and collaboration, to ensure the cake can easily be removed without any damage from the tin, once baked and able to hold its shape*

Ingredients: Base

- *Medium size Societal Pressure on the Financial Sector to become a constructive part of society*
- *Significant amount of Change in the Regulatory Environment, direct intervention through the FCA to focus on changing the culture of the Financial Sector*
- *1 large financial institution, having defined its Values and yet to define its Purpose, with a highly risk averse, action oriented, culture, operating from a relationship with its employees and customers where trust is broken*
- *Large piece of Government ownership*
- *One newly appointed Head of Leadership Development, with very limited experience in devising leadership strategy, yet a politically savvy and networked employee*
- *Small to Medium size Organisational Effectiveness team – the Group Functions separated from the Divisions*
- *Raising Agents such as;*
 - *One eager, passionate and curious OD consultant, wanting to try out something different in change and leadership development*
 - *Chosen External Consultancies to help deliver the change/leadership program*
- *Several Businesses - varying in number and size as a result of major restructuring*
- *Large dollop of 'Safety in the familiar way' sifted thoroughly by 'Anti-Raising Agents again and again*

Frosting:

- *Customers – if there are any available to you*

Flavourings:

Try flavourings or other essences and extracts available to you from your own store cupboard. The ones below were available to us;

- *Heaped, heightened and continuous political pressure for short term economic wins*
- *A large slice of greed, going sour despite its bitter taste, all available amount was used*
- *Equal amount of crystallised fear as greed, penetrating and driving behaviour of compliance to maintain current culture*
- *Equal amount of hardened competition and solidified envy*
- *A considerable amount of roughly chopped shame - be aware, most often this essence is a bi-product of fear, greed, competition and exploitation of others; difficult to distill in this environment, you will need to let it accumulate a huge amount before it takes a solid form and can be roughly chopped*

- *Massive amount of anxiety and resistance to change, inability to move towards a different way of being and knowing*
- *Generous serving of desire to maintain the status quo, manifesting in quasi activities, such as writing papers and hiding behind being busy, instead of having conversations*
- *Dash of compassion, empathy and trust - please note these essences are very scarce, like curiosities, if at all present and not at all part of the dominating discourse. If they appear, they can be captured in individual leadership acts.*
- *Spoon of innovative ideas, experimentation and courage to introduce them, as well as reframing situations*
- *According to taste, ethics and moral DNA*
- *Varying degree of unwillingness to put the mixture into the oven - Declare it to be 'good to go' - the oven must do the rest*

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Expressing my experiences using presentational knowing (Heron, 1996), as a female baker - one who cares and practices from within the private sphere - illuminated the impossibility of my situation to act from within, and offered the possibility to bend the rules, defy authority, stretch limitations, lift restrictions, leave the absurd behind and act from the willingness to be human, from the informal, from the unease of holding the very thing that with all efforts, is being denied.

Similar to my practice in Bank #2, I had nuanced insights of the ingredients of the cake - the context, truth rules and issues at play, as if able to deconstruct the mainstream narrative (Derrida, 2001); yet, I was unable to write the 'method'. Inquiring into this unspoken knowing hidden, the only way I could challenge the status quo and act as a catalyst for social transformation, was if I stepped outside the formal system. After having written the Bank #2 cake, I decided to work directly with the business, as described above.

I believe the feeling of stepping outside of the formal system was rooted in the intention and

the very act of renegotiating the boundaries and structure of the authority contract (Heifetz, 1994) between the sponsoring and client systems, because it evoked a response outside of the collectively agreed context and habitus (Bourdieu, 1984, 1986), in this sense relating to the 'otherness', the internal exclusion (Badiou, 2005) within the mainstream.

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Horowitz's (2013) explorations on bringing attention to inattention in her book, *On Looking* and Macfarlane's (2016) *Landmarks* in which he gathers a huge glossary of words that we use, and have lost, to describe landscapes, have helped me to gain a new insight into the depth of our inherent shared ignorance.

Macfarlane argues that these words focus our attention on features of the terrain that would otherwise not be noticed, even as we walk across them. The language of landscapes brings into conscious awareness what would be excluded and ignored in our environment if we did not have the words to describe it.

Building on this thought, with the perspective that the structuring structure inherently enables only partial description of what is going on; leading people to recognize the familiar, speak the familiar and not to see certain features outside those assumptive frames, my inquiry turned to exploring -

- What practices have I been developing to bring attention to the inattention, others and mine?
- How am I able to ignore less?
- What is the gap between what I do / banking does and what I am / mainstream banking is, espoused to do?

Therefore, the lack of presence of 'the method' within the recipe, alludes to a particular sense of a world that describes mainstream banking and of the positions one can take up in this world. At the same time, it is also a metaphor for a dormant outlook I have on this world, fuelled by memories and meanings, striving to be expressed; a particular voice, certain subjectivity - an internal, unique and private domain - to become part of the external, shared, communal world, becoming the creator and expressionists of the culture (Bollas, 1992).

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FINANCIER TIMES SUPPLEMENT

ISSUE THREE

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Mainstream banking as a dehumanised and dehumanising system

When reflecting on my first hand experiences and those shared through the interviews, I noticed one side of the narrative has become dominant, establishing reinforcement and preference for a certain power/knowledge (Foucault, 2002a, 2002b) structure that became not only 'mainstream' but oppressive (Bauman, 2007). As a consequence this narrative is mostly constructed by using indubitable truths (Peirce, 1972) and therefore excludes other differing, or multiple perspectives. As a consequence of this, certain inherent principles and attributes of human existence, such as masculine and feminine become more preferred than others. These qualities often also become connected to gender, resulting in 'systemic genderness' –in the sense of identifying and reinforcing one set of these qualities.

For example, attributes that mainstream banking culture has been as described as include;

- Authoritarian and acts superior
- Arrogant
- Manipulative
- Domineering
- Out of touch with own feelings, abstract or emotionally unavailable
- Unwilling to learn and show weakness
- Ignores own mistakes or blames others

This list of attributes is similar to the one drawn up by Murdock (1990), Gentile (2010) and Steinem (1993) when talking about masculine qualities out of balance.

Looking at the feminine qualities in balance, I notice the gap I experience when working in banking;

- Relational and acts equal
- In touch with emotions, dreams, intuition
- Creatively changing, flexible
- Committed, responsible
- Draws self-wisdom from feelings
- Learns from mistakes, vulnerable

Holding the mainstream narrative and its indubitable truths as well as those disappearing practices (Fletcher, 2001; McKenzie, 2013) that can't be included within, together at the same time (framing it as a paradox or dilemmas), while listening out for what is being excluded from the 'intersubjective matrix of relationality', gives an opening to inquire into what is of thought as ontologically impossible (as it cannot be held within the realms of the collectively contextualised reality) and can serve as a bedrock for a second order, or potentially for a third order change.

While working for Bank #1, the conversation below opened my eyes to the consequences of only living in a culture that is based on the above.

One day, just before our leadership meeting starts on preparing for the scheduled briefing of the Financial Conduct Authority I was having a cup of tea with the Legal Counsel. I tried to hold my composure, although last night's events, the removal of those white sandstones, from the reception wall, that had the company values chiselled into them, were still disturbingly present in my mind. We all watched in silence under the darkness of the night. Just as if he was reading my mind, Rob said, "I had a dream last night that we (referring to the investment bank that got acquired) were all in a coma and Ken (CEO of the acquiring institution) was a surgeon who was cutting out our livers and then kidneys and eyes... harvesting all of our organs..." He fell silent and then after a few minutes continued... "You know if the donor is in a coma, he can still feel the pain, but can't react as he is in paralysis. You have to be brain dead then the organs can be harvested"...

"I don't think we are brain dead, I responded, while a chill was going up my spine, I think we are in a coma, as it feels so unbearable."

"So, do I" - said Rob.

It suddenly struck me I need to say something about this.

I can't stay silent.

I can still recall the exact sensation of experiencing the severe brutality of this act; the emperor wasn't just called out to be naked, but dethroned; our collective arrogance has burst the bubble of a very confidently communicated and carefully manipulated truth about our world and state of affairs, stripping a dysfunctional system naked, forcing all of us to look at our complicity in creating and maintaining it. Maybe even offering an opportunity to transform it together. So, in a sense 'saying something' meant and still means to me an invitation to make sense together of the collectively created experience, curious of what we are actually denying, not noticing, what we are turning a blind eye to and how that makes us ontologically vulnerable, (Lear, 2006) unable to renew ourselves as an organisation.

Looking back, what we were party to was absurd. It was not the brutality itself that was most shocking, but the removal of the values without allowing thinking, sense making, and dialogue.

The mindlessness was bewildering, the lack of compassion and acknowledgment that we have all been complicit in this, the sheer force of not wanting to live with the unease that financial systems, just like any other system humans create, are shaped by human intentions, drive and values and not by the "force of nature or the invisible hand of the market" (Smith, 1982, pp. 49).

Similar to the experience I had when seeing the maids on the pavement, this experience was an embodiment of the way in which the system held, in a form of corporate sovereignty, a dilemma in relation to all those aspects of being human that falls outside the economic narrative.

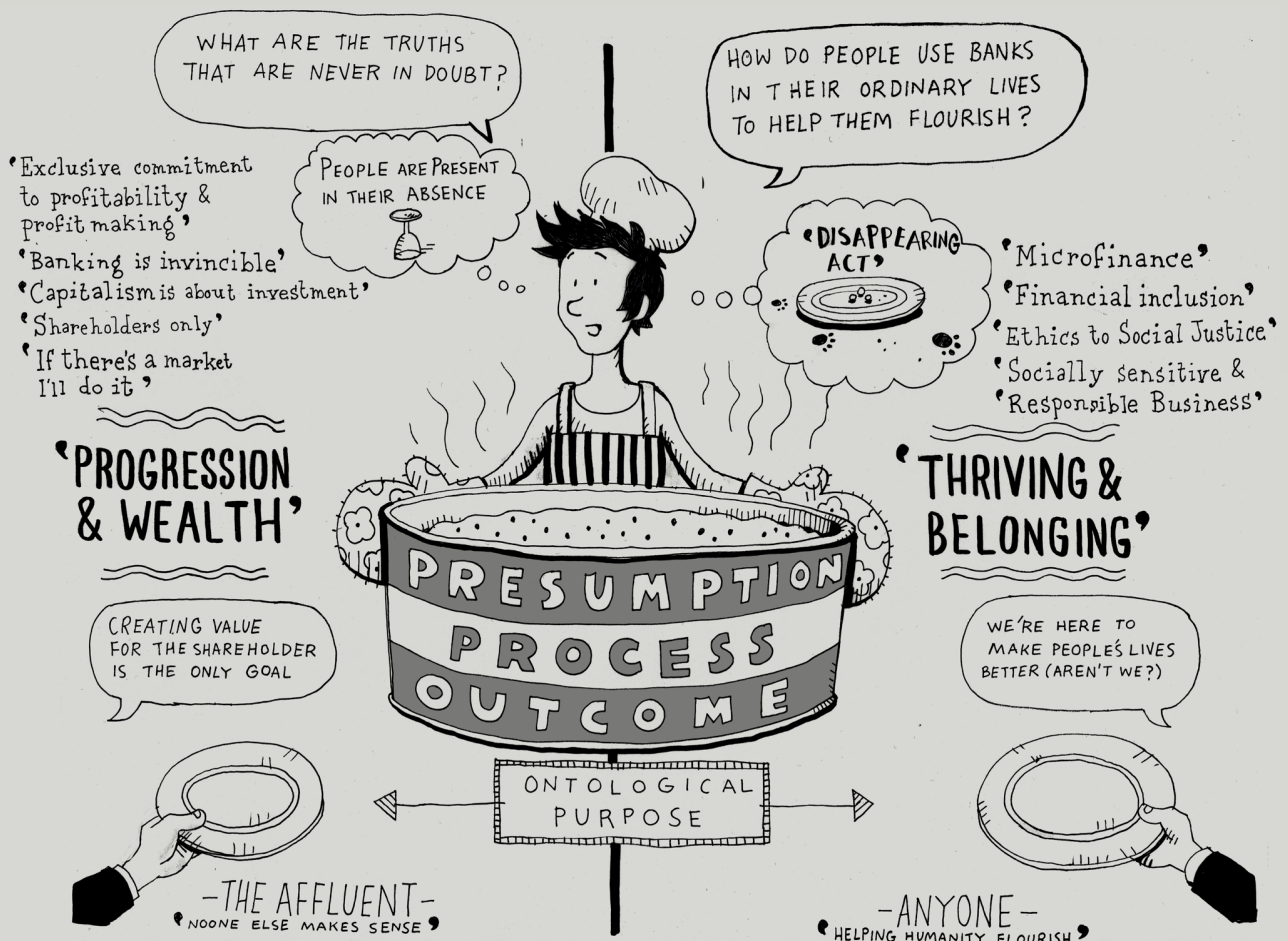
It, of course, made complete sense within the economic narrative (Lux, 1990).

However, being in touch with what has been ignored was emotionally devastating and from that perspective the experience pointed at the unintelligibility of the predominant culture (Lear, 2006), to its ontological vulnerability, bound by the structure of relationality (Benjamin, 1995).

This experience of the absurd I witnessed, with its lingering feeling of strange, illogical and bizarre behaviour, also resonates with Esslin's (1962, pp. 3) description of the Theatre of the Absurd.

"The Theatre of the Absurd strives to express its sense of the senselessness of the human condition and the inadequacy of the rational approach by the open abandonment of rational devices and discursive thought. The Theatre of the Absurd has renounced arguing about the absurdity of the human condition; it merely presents it in being, that is, in terms of concrete stage images. This is the difference between the approach of the philosopher and that of the poet".

At the time it felt like a revelation, seeing that the system we have created actually has had this absurd brutality, toxicity, lack of humanity in itself for a long time – however we have been carefully turning a blind eye to it – in service of maintaining the benefits it brings, wealth and power, to a selected few, and the illusion of wealth and power to a few more. I also notice how easily I got caught up in the culture of money, power and the illusion of omnipotence.



Having noticed my complicity, I have become in touch with my dilemma and that its elements are interwoven, being absorbed in the life offered and maintained within this narrative; then something will jar me out of this, spell, such as a breakdown in the illusion or the expression of ideas I disagree with. As a result, I suddenly have distanced myself, but instantly came against my own fear of leaving, because the question of who I would be was to frightening.

Looking back, I notice that whereas I needed to suspend a very loudly played internal monologue that has kept me on the left side and make a true commitment to holding the tension between the two sides of the dilemma, however, this wasn't an available perspective for me then. As I said earlier my own ontological assumptions anchored me and held me tightly to the 'striving and ambition' side of the dilemma.

My life and practice embodied the 'radical non rapport', a systemic disengenderness that has been present in the banking system. This was best reflected in the lack of valuing and taking up of my roles of mother and wife. These aspects of myself were just very faintly present; the banker 'providing' rather than the mother 'nurturing' was a more accessible practice for me, when it came to family life. I disappeared from my own relational life and became a proxy.

I couldn't serve those whom I wanted to serve because in the bank I worked for and the banking system at large, one side became toxically domineering. Alongside serving shareholder value, capitalism created a self-serving financial system and was in the process of losing its original purpose of facilitating the production of social, economic and ecological value through widely shared values.

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The following cycle of my inquiry is born out of noticing a lack within the currently predominant form of capitalism, namely financial and shareholder capitalism, in banking and the lack of explicit articulation of the social purpose of banks as social institutions and the direct manifestation of this social aspect in their practices.

Could this lack be a systemic formulation and maintaining of a deeply rooted shared vulnerability?

If so, what does this mean to us? What does that do to us?

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This noticing, through the inquiry process has turned to epistemological listening; conceptualizing what

has been ignored in mainstream banking and other possible emancipatory responses (microfinance, lending circles and Corporate Social Responsibility).

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By the very act of intentionally and systematically doing this, I believe that I loosen the boundaries of the 'truth rules' that are the prerequisites of enabling new insights to emerge, as I am stepping out of the predetermined, separately existing, interpretative frameworks that, de facto, are embedded within the dominant power/knowledge paradigm.

However, at this stage, I realized that I did not have a (more) complete story to draw from with all of its complexities, to truly begin a process of broadening and deepening my own understanding of what banking means as a social, rather than economic phenomenon.

I relied on a relatively newly acquired cultural story of the doctrine of shareholder capitalism and its unfamiliar assumptions, expectations and interpretations, while I tried to leave behind deeply imprinted presumptions, hopes and understanding rooted in experiences evoked through the rules of a shortage economy, and their related political systems.

Making sense of Capitalism: Ontological roots of mainstream banking

"Capitalism is about investment. Not about people". (Lancaster, 2014, pp. 38)

I find this statement a very provocative and at the same time intriguing concept; using a negative point of reference for the existence of people creates a very peculiar presence, **people are present in their absence** from the system; they are not foreclosed, neither fully absent (Scott, 2006). This presumption, immediately makes me focus on the loss it holds, not on the gain and implies a reductionist view, that Marx calls "the degradation of men into commodities" (Marx, 1990, pp. 837).

"The people who met on the exchange market, to be sure, were no longer fabrications of themselves, they did not meet as persons but owners of commodities and exchange of values, as Marx abundantly pointed out." (Arendt, 1998, pp. 162).

Adam Smith, who has been read as the apostle of capitalism, free market economy and division of labour, in the *Wealth of the Nation* ([1776] 1982) outlines an economic system that is driven and sustained by self-interest, as the underpinnings of productivity. In, a much less quoted work, *The Theory of Moral Sentiments* [(1759) 2010] – which

made him famous - he seeks an explanation of human morality and argues it is the virtues of mutual sympathy and the capacity to identify with the needs of others that drives ethics. His moral theory, which provides a better sense of the complexity and the richness of both the virtue and judgment of virtue when it comes to acting with compassion, empathy or ethically, is based on common life practices and ordinary moral judgments, rather than taking the philosophical vantage point.

Sympathy, he argues, is a spontaneous moral sentiment; it bursts forth suddenly when a man or a woman suddenly understands the sufferings or stresses of another. Division of labour dulls, however, spontaneous outbursts; routine represses the pouring forth of sympathy ([1759]2010). Smith makes a case that moral action is indeed beneficial, but it is not a matter of calculation. Rather, human beings have a natural empathy with each other and we quickly learn what others will tolerate and what they will not ([1759]2010).

When reading Smith's works, it is clear that he equated the growth of markets and the division of labour with the material progress of society, but not with his moral progress (Lux, 1990).

And now, Lancaster's statement becomes REALLY intriguing... how the 'virtues of sympathy' has instantly disappeared from (or never really made it in to) the 'mainstream' capitalist narrative, literally from its concept(ualisat)ion. Although, many economists argue that these two works are complimentary, it is also curious to notice that most of the references in modern economics seem to only build on the beginnings of the Wealth of the Nation, which is more optimistic and appraises free markets. Yet, as the text progresses, I noticed that the consequences of the division of labour and the separation of home and labour condemns people to mental death, as they lose control over their own efforts, work time as routine, becomes destructive.

This ontological position of people in a capitalist worldview, on one hand makes me curious - How do people exist then (as a negative reference); on the other hand it instantly puts me on my edge, the objectification and reductionism that this worldview implies is how people are seen and heard, the social order and power (what money can buy) firmly and entirely defined by economic power that equates to consumption and the potency for investment.

The difference between being part of this system and being excluded, or even being on the margins is impossibly vast.

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When inquiring into the existing ways of framing (ontological assumptions and related practices of the mainstream narrative), I can also notice certain 'gaps', certain experiences, emotions, worldviews and practices that are devalued, excluded, diminished or disappeared (Fletcher, 2001). These voices, found in the gaps, represent an unbearability and impossibility from the perspective of the existing ways of holding power and making sense.

Historically, the narrative/discourse these voices represent are often under-developed and bringing them into attention is itself a process of social change (Foucault, 2002a, 2002b).

As mentioned, the profound dehumanization and the powerful nature of banking has been my constantly present lived experience since I began working in this sector, which runs counter to my desire for the banking sector to create a participatory relationship we have with the world.

I feel that my inquiry is rooted in the lived experiences of 'dehumanisation'. A sense that, through our high technology, consumption oriented, predominantly western world ontologies, we, on an individual and societal level have, over time, become disconnected from one another, disconnected from ourselves as human beings; i.e. living a transactional, or as Buber (2002) would say in an 'I-It' relationship with the world, creating a somewhat non-participatory existence.

“ *I feel my inquiry is routed in the lived experiences of 'dehumanisation'* ”

Being present in their absence: Ontological vulnerability of mainstream banking

If this the case, where is the social (relational) in capitalism? And what form does it take?

I see people as 'units of production' - says a senior executive of the Bank I work for on a leadership program - this is my natural tendency. I needed to learn that they are human beings, who I need to ask how they are, how their kids are if I want them to do their best. I needed to learn to hold my team.

Well... Scarily honest statement about practicing from quite a purist capitalist worldview and eluding to the gap that exists in the social realms, noticed and voiced by some and not seen by others (using the interviews from 'how banking creates value').

"Our aim in this industry is to serve our clients and we help our clients maximise profits or their revenue by which ever parameters they choose to measure themselves by."

"...we lost connectivity between what those people want and what we gave them and what we decided we would do for our own account..."

"...where we destroyed value, as an industry, was by changing the way people saw money... we allowed people to have whatever they wanted immediately, we put banking on such an gargantuan scale that there was no local connectivity, or very little connectivity..."

Although, historically finance has been defined as a 'functional science' that exists to support the goals of society, through "goal architecture – of the structuring of the economic arrangements necessary to achieve a set of goals and stewardship of the assets needed for that achievement" (Shiller, 2012, pp. 219).

In other words, when finance and society operate in a healthy way, money and finance are not goals in themselves, they are means to achieve the goals of society. However, the consequences of pursuing the single idea of maximizing shareholder value - i.e. to make money - strips the broader social purpose out of the economic system (Lancaster, 2014; Porter & Kramer, 2011; Acemoglu & Robinson, 2013; Zizek, 2014).

Whereas banks are uniquely placed to provide transformative services and support throughout citizen's lives, somehow this social mission has been absent, resulting in a mass fall-out with the sector, the current lack of trust from customers and increased regulatory scrutiny.

Introducing stricter regulation seemed to be the societal and political level answer to the dysfunctionality of banking. It seems that 'focusing on the conduct and culture of how banks do business' has been identified as both the alpha and the omega, as well as the secret ingredient that if fixed, will revive banking.

Although regulation is a vital element when creating a healthy ecosystem, it is not the ultimate answer.

It is a possible answer, alongside other less prominently explored and promoted community based approaches, promoting more socially responsible capitalist models, such as associative economics, (Houghton Budd, 2003) social capitalism (Yunnus, 2010) or triple bottom line driven approaches (Elkington, 1999; Jackson, 2009).

It seems that the solution offered through regulation maintains and reinforces the current power dynamic between governments and banks, whereas community banking is more of a countervailing culture to this, offering a more fair, transparent and responsible financial ecosystem that takes note of the poor as well as the affluent.

Therefore, whereas 'focusing on the conduct and culture of how banks do business' is essential it is not sufficiently in touch with the ontological vulnerability (Lear, 2006; Dreyfus, 2009) of modern banking, that is 'people are present in their absence' from its very purpose, the externalisation of all effect and affect that exist outside the economic narrative.

Unearthing my culturally held indubitable truths that are the very foundation of the 'regime of truth', the unquestioned and unquestionable forms of knowledge maintained through habitual ways of thinking and practice, manifested through conformity and obedience, in the patterns of 'congenial responses' (Benedict, 1993) that ensure the status quo, are critical to my understanding of authorization and prevailing meaning making patterns.

I notice that this edge is also rooted in becoming aware of the 'participant part of the system I ...am inquiring into', bringing attention to the relational dimension, the very "context that originates apart from us even as it binds us together" (Gerson, 2004, pp.68) and holding the experience and the emotions that come with this. I feel and I'm in touch with the deep vulnerability that comes with letting myself fully live the experiences that emerge in this context, to describe and make sense of these, allowing a painful yet renewing process to take place.

“ I see people as ‘units of production’ - says a senior executive of the Bank ”

By following this reflection, participation, the locus of agency, becomes part of my inquiry.

On the edges



A QUESTIONABLE GESTURE

Through my inquiry I have learned that the economic narrative is so all encompassing that all the possible other sides, such as the social aspect, are faded in mainstream banking, or exist on the fringes of the economic monoculture. A consequence of creating such reality leads to socio-economic apartheid that excludes socially and financially polarizes, billions of people based on economic relevance.

This process also revealed some uncharted territories from the vantage point of mainstream banking such as consumer finance, the division of banking that deals with lending money to consumers, or the unbanked, micro-finance and micro-inclusion.

These realms felt like airy myths, although people I talked to, have known about them, yet actual practices seem impossible to locate within an international mainstream banking institutions.

I arrive at the edges of mainstream banking to witness

what happens in that space, and to relationships where the system ends, to meet and interact with those people who are on the edge of the formal banking system, how this edge is being experienced by all involved; bankers and customers.

One of these edges is the Foreign Domestic Helper business, as described by Corporate Banker colleagues of mine. (See Appendix 7 for detailed interview)

'This business was established in 1977 and functioned as a deposit taking corporation, regulated by the Hong Kong Monetary Authority. Banks and Deposit Taking Corporations are classed as Financial Corporations and are regulated differently to money lending. A deposit taking company can take deposits but it's really in the form of timed deposits and they're not insured by the governments like bank deposits are, in turn there are higher yields on this and they have a pretty good base'

When the social is encompassed it's named as non-traditional, such as Islamic banking and village banking (microfinance), services that make up the lowest end of consumer finance;

"a segment that on the local lending side they would be bankable but they wouldn't be our preferred segment, and they wouldn't be customers that would have multiple products like investments and deposits".

Therefore would be considered 'unbankable segment' within the formal, mainstream banking system. However, it is a target segment for deposit taking corporations or lending institutions.

"There is a cost to doing business and unfortunately what regulation creates is a bigger fringe where banks aren't going to be able to service these people because of the cost of doing business.

I think one of the strengths of this business was that it wasn't completely overwhelmed and put into the mould of the Bank, mainly because of two things, one is the ticket size and then the type of customer. You're not dealing with your blue chip customers or high value segment customers that we're so focused on right now, so all these processes and forcing of all this documentation, actually runs counter to getting things done".



However, the Foreign Domestic Helper segment was previously only able to access informal bank loans through money lending corporations, or completely informal systems. Because of their economic and social status this group of people are a customer base excluded from formal banking services.

The Bank created a proposition that enabled them to access financial services.

"The domestic helper business is for both Filipino and Indonesian maids, and actually those are two different sales teams because language and everything is different, but it's the same approach, credit underwriting and all of that is tied to their employment agreement. How you can approach them, how you can communicate is very different, so you need separate teams, whereas the back office approach is the same.

Unfortunately the customer base isn't the most well educated... they're just not going to have all of the documents that you'd need to get a loan from the Bank. We just have too many processes and other stuff.

This was a good example of how we were able to manage and again it's in a much more manageable size as well, but that dynamic with a higher yield and a less sophisticated customer base and whatever, worked'.

I was interested how the 'otherness' was being approached, held and turned to a service that is usually being left out from the banking proposition.

"So that was one thing that was recognised quite early on, we're dealing with a customer base that wouldn't be able to fulfil all of our requirements, but on the same token our exposure, the amount that you're charging them, all that can compensate for that. It's a higher risk but a high reward as well.

I think on the other side what our Domestic Helper Business was then able to do, because they weren't part of the bank, is they'd be able to be a lot more flexible in how they created products, how they rolled out products and they'd then be able to test and learn as they went. So they did have that flexibility, both with their licence and also with their exposure, so that was very important for them and we were able to give them that autonomy to manage that. Then on the same token we were able to provide them with financing so that the pressure in terms of funding the business and growing it became less of an issue".

Whereas services were introduced and framed as social benefits, those actually had a very strong commercial rationale and rationale to keep the risk externalised, ultimately to protect the bank.

"As I was telling you, there's a contract, people know the length and terms of the agreement and you can figure out how much they can borrow, what are the typical living costs that they have, because it's rooming for work because they are living with a family, and then how much do they need to send back so that they're subsistent.

So when you factor that in and you do enough of it you kind of figure out what's the affordability and how much can they borrow and effectively calculate that. What the Domestic Helper Business does to make sure that they're lending responsibly is they have an index as to what they feel the maids to survive, then factor in what is the borrowing capacity once you take that out. The business then figures out if they can service this amount of debt and whether they can lend that amount.

Having access to financial services means the Bank is 'giving the gift of debt'.

"For the helper population really their whole purpose is earning money and sending it back home. Then the problem is if you're just sending back on a monthly basis, with the best intentions, they just don't have the disposable income or the saving power to actually accumulate wealth. You send \$100 and \$100 are spent, and if you send less then that's what their families have to live on, so there really isn't any ability to accumulate enough capital to purchase something.

So I guess really what's needed, is to make sure that they can purchase something and send something that actually has some capital value versus just meets consumption needs. So the famous example is building a house, it's almost modular how they do it, they'll build roof and walls, then they build flooring. You wouldn't be able to do that on the monthly amounts the maids send home, so what they do is borrow an amount and then pay it off over time, but at least they have accumulated enough to make a capital purchase or something that then wouldn't be consumed very quickly".

Despite that that the interest rate was twice as high as the set rate for the same segment who were HK citizens, it was perceived as a fair and customer centric proposition and defined as one of the most lucrative businesses for the bank.

"55% interest rates (out of which we receive an astounding 37% yield) are a fair business proposition; it doesn't exploit any of those customers, as if it wasn't us, they would need to go to moneylenders, where the interest rate is above 70%."

“ the Bank is giving the gift of debt ”

Without exception, all interviewees suggested that it was unnecessary to talk to the foreign domestic helpers as customers because, "they are very happy".



"Again, how you also look at the customer is you look at the length of time in Hong Kong and the length of time with the employer. If they've been in Hong Kong for a long time and they've been with the family for a while they are pretty stable customers, they have a family back home and they're quite dependent on the earning power of this individual. If they've been with the family a long time they know that it's working out.

So again, there's knowing the customer, providing them with what they need, making sure that they can live and that they can still provide for their family, they factor all that in, if you do that responsibly you give back whatever and you are contributing. If you think about it, if they didn't exist and they're going to loan sharks or whatever, there will always be that need for credit, they'll always want to and aspire to provide, in my view I would sleep easy at night doing this for them every day."

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I noticed the way in which I was holding my inquiry has had a profound impact on my intentions and the realms of my inquiry. I started my inquiry from a position of advocacy, remaining with the realms of known determined by certain set of 'truth rules'.

Through the inquiry process this stance has loosened and I became more able to suspend my views, becoming more open and able to hold an inquiring mindset, letting me enter others through spaces I didn't know existed. It has helped me to see through the various lenses of those people who I talked to, notice their passions, choices and narratives that are constructed by their locatedness and notice how their locatedness actually constructs their narratives and worldviews.

I noticed that from this vantage point, I could have formulated my questions along the lines of a binary position (Menconi, 2012):

What is the optimal combination of profit and people focus? What is the benefit for different stakeholder groups and how is the benefit being shared?

By doing so, although I questioned the pre-dominant ideology and its related practices in place, that is focusing on maximising shareholder value as a primary fiduciary obligation of a corporation (Lazonick, 2014), despite stating the importance of value creation for the customers, my inquiry lens still remained embedded within the mainstream narrative.

However, when I started to think of initiating action research interventions for people who believe and work in an environment that operates along the lines of *"55% interest rates (out of which we receive an astounding 37% yield) are a fair business proposition; it doesn't exploit any of those customers, as if it wasn't us, they would need to go to money lenders where the interest rate is above 70%"* the 'ethical dimension' of my inquiry has created an edge.

This pointed to a darker consequence of the ideology of shareholder value creation and the myth of the market economy; shared ignorance as a cover for destructive behavior that heightens inequality in society.

Porter and Kramer (2011, pp. 12), similar to Lazonick (2014) make a point that a big part of the diminished trust in business "lies with companies themselves, which remain trapped in an outdated approach to value creation that has emerged over the last decades. They continue to view value creation narrowly, optimizing short-term financial performance (Gimeno, 2016, makes the same point) in a bubble while missing the most important customer needs and ignoring broader influences that determine longer-term success."

Porter and Kramer (2011, pp. 14) see that there is something wrong with current Corporate ways of thinking. They are asking how could companies "overlook the well-being of their customers, the depletion of natural resources vital to their businesses, the viability of key suppliers, or the economic distress of the communities in which they produce and sell?"

From this vantage point, an unspeakable insight emerges; by providing loans at such high interest rates, the Bank makes the Foreign Domestic Workers stay in bonded labour longer because it takes people longer to pay back the interest on their original loan amount. Whereas loans are assigned, creating an illusion of inclusion and prosperity for the customers, the long term impact is different – profit remains with the bank without societal prosperity, but continuous vulnerability due to mounting debt.

A deep, yet unexpected, inquiry was born out of the conversations with bankers. I was driven by compassion towards someone unknown to know them (the bankers), by wanting to know all about their experiences (the maids). This enabled me to want to know the experience of the people affected and to understand the human experience, the other side of the 'mainstream story'; – and so my inquiry with the Foreign Domestic Workers was conceived, wanting to understand how it is, being on the receiving end of such, 'a questionable gesture'.

It also made me think about how to engage with the Foreign Domestic Workers in a way that respects rather than objectifies these women, and how to include them in my inquiry as equal participants?



FINANCIER TIMES SUPPLEMENT

ISSUE FOUR

CONTENTS

WHAT IS (NOT) GOING ON - GENERATIVE CAPACITY

MY INQUIRY IN ITS GENERATIVE FORM: RELATIONALITY
AND NOT KNOWING

ON CHANGE - INQUIRY AND INQUIRING SPIRIT

What is (not) going on - Generative capacity

I noticed, listening to the interviews, that unease is rarely held, and people often choose coherence and certainty in narratives rather than staying with the fluidity (Gerson, 2004), creating a particular ontological reality, power/knowledge structure (Foucault, 2002a, 2002b) and culture in the sense of habitus (Bourdieu, 1984).

Yet, I also noticed that there are certain practices on the edges of this mainstream narrative, where the fundamental intransigence of that deeply assumed reality doesn't hold as an indubitable truth any longer, however it is rare that people find capacity to allow a different set of presumptions to be present. It seemed being 'certain', not to question (or even notice) the structuring structures were predominantly present acts. This observation points to the banks' particular way of relating to their environment underpinned by the structuring structure of shareholder value creation, a stagnant, one-sided approach.

From a change perspective, I have become interested in further deepening this inquiry in order to understand what kind of interests might be being served by this exclusion of thought and emotional experiences; how we benefit from what we ignore, what emotional investments are present that anchor us into living by indubitable truths, rather than paradoxes; what are the unformulated experiences that can't be part of our shared reality.

And EXACTLY this struggle, this universal edge is where my inquiry sits; finding the emotive possibility for the renewal of the relational flow, contextualised in the inter-subjective matrix of perception, speech and signification (Gerson, 2004) in the service of facilitating renewal through participatory processes of action and reflection (Reason, 1994; Heron, 1996; Reason and Torbert, 2001).

Through my inquiry process, I noticed there is very little openness in the relational flow (Gergen, 2009a) in mainstream banking, creating significantly constrained conditions for experiencing and experimenting with creating capacity for new meaning. Therefore the flow of relating could be described as "degenerative", existing in "deadening repetition" (ibid, pp. 47) and therefore a disengendered way of relating.

“ *Posing this question takes my breath away* ”

These observations and reflections made me think that generative processes of relating (Scharmer, 2009) are essential for new meaning creation and collective action, but how to plant the seed and facilitate the growing of generative capacity in a hostile environment, in which the social realm doesn't offer validating response (Stolorow & Atwood, 1992) for thinking ourselves out (Bollas, 1992).

Posing this question takes my breath away.

It feels impossible (within the existing structuring structures).

And this impossibility is, "the crack where the light gets in".

Margaret Wheatley's (2012, pp. 101) insight also helps; "...If Sisyphus had been a free agent, he would have noticed that gravity was the problem. We have to notice that emergence is the problem, as unchallengeable a force as gravity. Let's fully face the brave new world that has emerged and put down our boulder - the energy destroying belief that we can change the world. Let us walk away from that mountain of despair-inducing failures and focus instead on the people in front of us our colleagues, communities and families. Let us work together to embody the values that we treasure, and not worry about creating successful models that will transform other people. Let us focus on transforming ourselves to be little islands of good caring people, doing right work, assisting where we can, maintaining peace and sanity, people who have learned how to be gentle, decent, and brave as the dark ocean that has emerged continues to storm around us."

Reframing the question as a generative inquiry, telling it as it might become (Gergen & Thatchenkery, 1996; Scharmer, 2009) a simple, yet radical question emerges:

Is the product (provided by the bank) good for our customers, or for our customers' customers?

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Reflecting on the inquiry process of my thesis, as a form of generative inquiry, I seek to identify some structuring structures, guiding principles and actions that have enabled me to develop my capacity to seek and offer permission to myself to temporarily suspend my judgement; to cut loose from the demand of tradition and mainstream in the service of transformation and renewal.

In practical terms, I am also doing what I was advised by those in the bank, who have been involved in the selling off of the Foreign Domestic Helper business not do do; go and talk to the maids.

My inquiry in its generative form: Relationality and not knowing

My inquiry question is like watching a Polaroid develop.

One can't - in fact, you are not supposed to - know exactly what the picture is going to look like until it has finished developing.

First, I just point to what has my attention and take a picture. As the picture develops I find that I have an image of something else.

The inquiry process is a greyish green murkiness and then the picture gradually became clearer and clearer and I see something that I didn't even notice at first, it evokes a memory or association that moves me mysteriously on. And finally as the picture comes into focus, I begin to notice all the props and structures that surround the ones in the centre, and begin to notice how these props define and comfort those on the photo and the onlookers; what the Polaroid then reveals is what is valued, needed and the image of who we think we are.

I couldn't possibly have had any way of knowing what this piece of work would look like when I first started. I just knew that there was something about what I saw that compelled me, and I decided to stay with that something long enough for it to reveal myself to me.

I invite you to examine with me this developing Polaroid.

As more often than not, more than one pair of eyes or pair of hands are needed to make sense of the more difficult and complex things of the world.



Without really noticing it, the very activity of finding and shaping my inquiry has become an inquiry itself, an intriguing journey with fellow alive (through conversations) and dead (through reading) human beings, me talking about my 'always-changing, yet constant' question (it was more of a long rambling of curiosities) and getting so many different thoughts about what the answer could be and even more questions that emerged from just asking the question; giving shape to a method of inquiry.

Looking back on my notes, actually conversations haven't offered answers; and, on reflection I notice, I wasn't really looking for those, although in the early conversations I was seeking solace from wanting to know, wanting to receive the knowledge; whereas I now hold more of a mindset that these insights can be learned but not thought.

The underlying driver and invitation in all of these encounters has been my hunger for adventure with others (exploration of the external world) and for introspection (exploration within, finding a new inner voice). Adventure in the sense of personal growth (understanding our own nature and place in the world in relation to each other, through one another and a greater understanding and appreciation of my own responsibilities to the world in general) that can't be done without active exploration and vulnerability.



On Change - Inquiry and inquiring spirit

Inquiry is a complex process – it is the scientific art form or artful science of asking questions and "it derives from an attitude of interest and curiosity" (Schein, 2013, pp. 8). Inquiry relating from the feeling of being in touch with our mutual dependency that has grown out of a shared curiosity and interest.

Inquiry, as a stance and form of communicative action, first and foremost implies a desire to build relationships, a constant invitation to be more personal, making myself vulnerable, inviting the other(s) to do the same, through revealing something that we would usually conceal, becoming more intimate; a "witness-talk which is a spontaneous, expressive, living, bodily and responsive activity". (Shotter, 2004b, pp. 78)

In this sense, inquiry has the potential to learn from each other through hearing about each other's experiences, feelings and thoughts. Sometimes it happens in slow motion as we come to care for each other over several conversations; whereas other times, connections are sparkled instantly. Gornick (2001, pp. 34) describes these moments as "the drama of human beings sighting each other across the isolation".

These activities of dialogue, short-lived or ongoing, create communities of practice (and inquiry). The heart of this deeper level exchange is asking questions to draw the other out in order to explore answers to questions we don't yet know the answer(s) to. It also gives the opportunity to look beyond 'me' and 'you' and look for a way to explore 'us', the relationship itself enables learning and maybe new methodologies to emerge.

How I make sense of the experience is that because my interest meets their interest, my chaos sees their chaos, my imperfections meet their imperfections. I also realize the need to be received is imperative to these bonds, new or old.

It necessitates presence, an imaginary circle drawn around us, and what exists, because we have created it, or are in the process of creating it. The space we share feels suspended from the activities and insecurities that usually keep us preoccupied and locked into our own heads; we learn together, we share our resources.

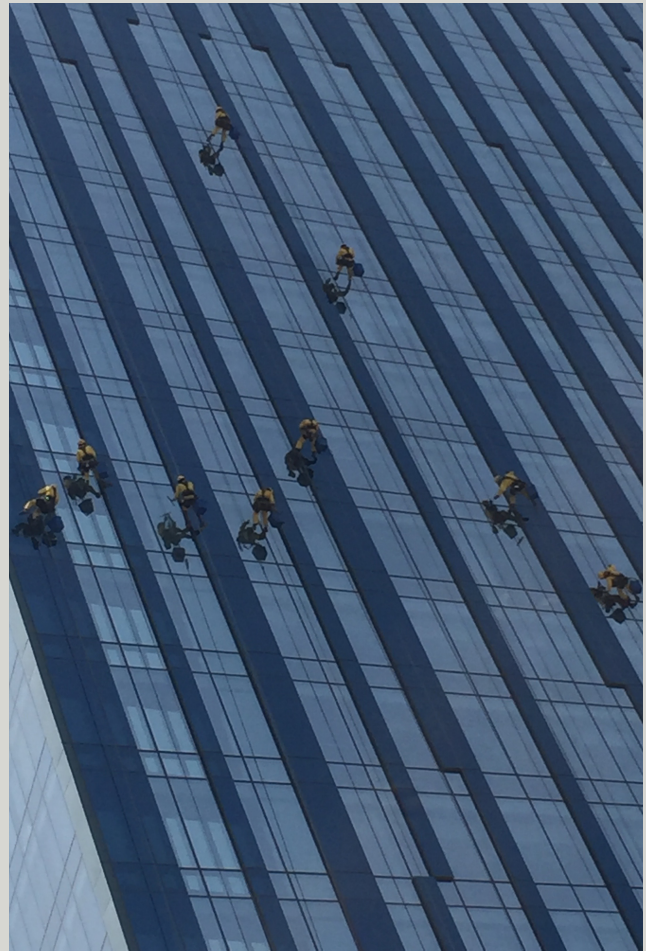


Whereas my inquiry is far from being succinct, yet it resonates with the feeling that I have when improvising a cake, in which the ingredients don't necessarily make sense and half way through the process the batter seems to be too runny and not having the right consistency; yet I have faith that it will turn out to be a delicious, although maybe a bit unusual cake.

My journal entry illustrates the shift in my stance in relation to the inquiry process, moving away from a desire to control the process to discover a predetermined answer towards an innate confidence, what Shotter (2004a, pp. 217) calls "a sense of sureness, which is a confidence in one's actions that something interesting will occur sooner or later".

“ Inquiry is a complex process – it’s the scientific art form or artful science of asking questions ”

All this assumes an inquiring spirit, an attitude of discovery and curiosity embodied in a willingness to expose ideas and beliefs to experimentation and reflective dialogue. Inquiry is a search for innovative and workable alternatives to unsustainable actions and outworn practice. For the exposure and testing of exposure and testing of existing habits and budding ideas it helps to look and talk and from multiple angles.



In this sense, I approach inquiry as social construction in motion in the bedrock of intersubjectivity, an opportunity to ‘think ourselves out’, surface multiple and potentially novel descriptions of reality. Holding this stance, I also notice the implications both on me as a practitioner-inquirer, as well as on my methodology, personally how to remain open, be on the edge and start my inquiry from lived experiences; remain with not knowing and suspend judgment; methodologically how to engage in an iterative and emergent process in which the present experience and connected sense making is a stepping stone and a guiding insight for the next step and how to go on, not knowing what conclusions will arise from the joint activity of inquiry, yet to capture, record and evoke that process.



Beyond the edges



SITTING ON CARDBOARD BOXES

I take my sunglasses off

We sit on cardboard boxes

The privileged wear their sunglasses and look away as they glide past us.

Their privileged children don't need sunglasses. They don't need to look away. They have learnt to stop seeing.

I keep my eyes open.

I keep my aching eyes open.

(Notes, HK September, 2015)

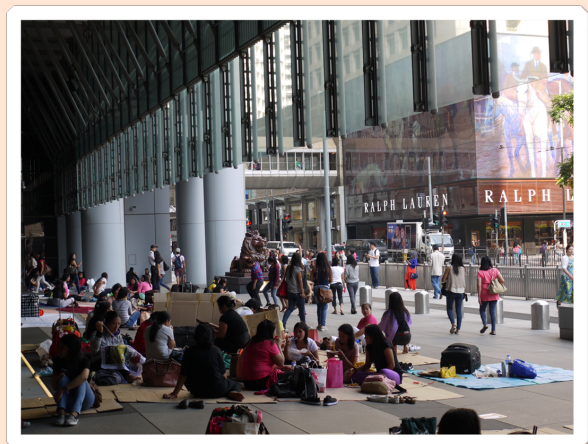
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I felt a real edge in the discovery of how the Bank was providing services for the Foreign Domestic Workers in Hong Kong, not merely from the perspective of my inquiry - the role of the bank and my part in it and my discomfort about the way in which I would call this

business exploitative, whereas my colleagues at the bank called it lucrative - but also because I was intrigued by the opportunity to go and converse with a sector of society which had previously been out of bounds for me.

My natural inclination towards meeting and understanding people, hearing their stories, had always been confined to those people I felt comfortable with, my friends, colleagues, acquaintances and peers. Ultimately, my inquiry has taken me to engage with people who would be categorised as the base of the pyramid referring to the largest but poorest socio-economic group (Shah, 2013). The prospect of interacting with this section of society, which I felt so estranged from, seemed both a challenge and a daring adventure into the unknown.

“ *Foreign Domestic Workers make up 3 per cent of the Hong Kong population* ”



“Foreign Domestic Workers make up around 3 per cent of the Hong Kong population. In 2013, there were some 320,000 foreign domestic helpers in Hong Kong, of which 50 per cent were from the Philippines, 47 per cent from Indonesia, and the rest from Thailand, Myanmar, Bangladesh, Nepal, Pakistan and Sri Lanka; Hong Kong law states that such workers must reside with their employers. Their wages are subject to a statutory minimum of HK\$4,010 (approx. 337) per month from 2012. There have been several high-profile court cases in which domestic workers have alleged torture and abuse at the hands of their employers. These migrant domestic workers are at risk of serious human and labour rights violations in Hong Kong”²¹.

I set off with a colleague, whose interest I piqued with my discovery of the Domestic Helper Business, with inter-related questions; while holding my inquiry focused on ‘hearing the other side of the story’ - understanding the lived experiences of domestic helpers in general and as customers of the bank - and holding also the more frightening aspect of how can we engage and interact with these women, will they let us in, or will we remain outsiders and outside their sphere of trust?

As a researcher, with this ‘immersion’ (Hammersley and Atkinson, 2007) my intention was ‘get inside’ the field of my inquiry, through new connections, gain more awareness of the different aspects, realities, experiences that exist and constitute the perspectives and context of the eco-system, but not being part of the mainstream story. We did not have a pre-determined plan as such, I was inspired by the anthropological research method of Deep Hanging Out (Geertz, 1998; Woodward, 2008), but rather a loose idea of where we could find opportunities to meet these women and a few contacts I set up prior to our arrival through my banking contacts in Hong Kong.

Having spent two days on the streets of Hong Kong without seeing any domestic helpers to converse with - we spent these days talking frequently about what we needed to do, what we would like to ask, duly committing these ideas to my note book titled ‘Never Give Up, Great Things Take Time’; but fearing how we would set about doing it - the time came for us to step up.

“ *Never give up,
great things take
time* ”

It was Sunday; the day we knew most domestic helpers would be congregating on their day off, and we headed for the HSBC building, which we knew, just as travel guide books²² suggested, was the prime meeting place.

*A Buzz of voices
Tender Chatter
Gentle noise, enveloping noise*

*Starkly different compared to the silence
and emptiness from the day before.*

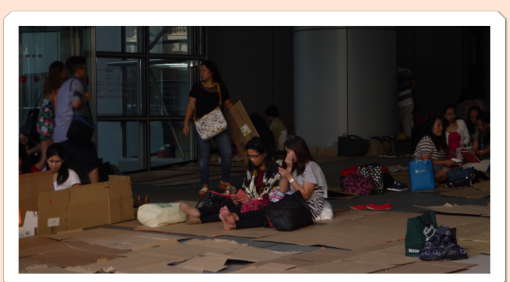
*A carpet of flattened cardboard boxes, A
jigsaw puzzle
Connected islands of temporary homes of
the homeless*

*I gasp for air at the contrast, Philipian
foreign domestic workers having their day
off in the open atrium of one the world's
most expansive banking headquarters.*



²¹ <https://www.amnesty.org/en/documents/ASA17/029/2013/en/>

²² ‘Hong Kong’s Top Ten Central Statue Square – Sunday Filipino Fiesta - Hundreds of young Filipinos and Indonesians, mostly domestic workers enjoying their day off, occupy almost every spare bit of public space in Central ‘ (2015)



When we first got to the square I felt awe-struck by the cardboard city the maids had constructed to sit within.

Women

Women - nattering

Women - eating or preparing food

Women - dancing

Women - doing each others' nails and hair

Women - hundreds of them

Some used the boxes simply as a surface to sit upon, but some had built barriers behind which they cooked, played cards or braided each other's hair.

Two policemen

- standing at the edge

- keeping the middle of the square neat and empty

- averting their eyes away from the sea of women.

I was also hugely conscious of the male guards that were positioned on the edges of this makeshift city, over-seeing the massed activity from a distance. They were obviously the ones with a position of power, but they stayed on the edges.



We too were on the edges, passive observers of something quite beautiful - a coming together of women of all ages; an expression of freedom in their otherwise constricted lives. I felt pessimistic about how we could break into this community and hesitant to intrude on their one day off.

I stand at the edges and let my confusion swell up in me

I feel white, very white

I know I can walk into the building, use their cash machines and banking services

I don't have a plan of what to say; I wonder whether I would be invited in

I suddenly see, instead of looking at, some of the women close to me.

We smile at each other

Suddenly it feels easy; it seems possible to cross the invisible line between us

Then they turn away

I was thinking about how we could 'get in' - maybe via the older helpers who have more experience or the more exuberant ones (those practicing their dance routines) who might be chattier. Then I saw a group pass by holding posters and a megaphone and I realised this was our way in.

I walk towards a group, who have just finished practicing a dance routine behind a sign 'MIGRANTE GABRIELA' and ask what they were doing

We talk and they invite me to sit down in their cardboard island

We talk - LayLay touches my arm, puts hers next to mine and compares our skin colour. She says I am so beautifully white. I smile and say I think she too is beautiful. Her whole face lights up and she takes a picture of us with our faces close together.

We talk - Nancy shares her story and slowly others come and sit with us, so do some children and they draw a picture for me of them and me. More stories and experiences flow, we take pictures.

“ *LayLay touches my arm, puts hers next to mine and compares our skin colour* ”



When we started talking to this group we found they were part of an organization advocating for the rights of Filipino domestic helpers across Hong Kong.

I was overwhelmed by their advocacy and the way they articulated their circumstances. They spoke so passionately about their cause that it stirred in me a discomforting realization that there is nothing in my own life I can talk so fervently about. I thought about how I speak of my own work and realized that what we do in banking is so complicated and inhuman that it is difficult to articulate. But what these women spoke of was so human, so simple in its aims, that they can voice it clearly and with great passion.

After some initial awkwardness – which stemmed from me, my inability to communicate clearly about my inquiry and its purpose and the confusion ‘that although we work for a bank, we don’t come as representatives of the bank’ - these women welcomed us openly into their fold and spoke with candour about their own experiences as helpers and those of the women they help.

I realised after a short while that we were ‘in’ as much as we could be. All my reservations and concerns about not being able to make connections were allayed, because we connected through our desire to listen and be heard.

I get to know their ‘English’ names; Emma, Esther, Gemma.... their small histories.... we share food....

They call me M’aam....

I notice some people take pictures of me sitting with the maids. I feel comfortable, yet also in touch with also being a curiosity.

I talk to LayLay for a long time. She is really intrigued by why I am interested in ‘them’ especially coming from banking. When I say I want to hear about their lives, their dreams, their experiences her eyes become wide-open, but she doesn’t ask why.

The rest of the day passed in a blur of conversation and emotion. We spoke with a group of women – also advocates – that were practicing for a dance performance later that day.

We played with their children and had our photos taken with them one by one. We were invited to join them as they headed off to perform, but we knew there were other helpers to meet and stories to hear.

We talk.
 My voice becomes part of the buzz of
 voices. Tender Chatter
 I sit on one of the islands of the
 carpet of flattened cardboard boxes
 I am one of the women
 I am one of the women, enriched by
 the experience and by the encounter



We visited the Mission for Migrant workers and there, between filing cabinets and stacks of papers, we heard snippets of stories that required so much more time to be fully revealed. We planned to call them once back in Singapore and engage into a deeper conversation on the cases they deal with and the episodes of helpers interacting with financial institutions with detrimental effects on their financial and personal lives.



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All of these interactions, upon reflection, altered the way I thought about the domestic helpers. They had turned, in my mind, from passive, down trodden and helpless, to pinnacles of the human capacity to come together as a community and find joy when given the opportunity. They appeared before me now as symbols of connectivity; my prior inclination to see them as outsiders had been twisted on its head. We were now the outsiders. We had been allowed in for one day and our eyes had been opened to the possibilities all of these women have to offer and all we prevent them from doing.

I was moved by their stories and slowly, without initially realizing it, they invited me to open my heart. I didn't know how closed it had been.

With that, responding to their invitation, it has become clear that each of them, each of us were playing a particular role in a larger sociological drama whose plot neither them nor I could fully grasp. I was puzzled how little I knew and understood about the forces that made them migrant workers. I was disturbed by being disturbed and decided to read more about the 'facts' on the prevalence of migration economics.

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We made plans to reach out to the network of Singapore helpers, doing the same work but in a more clandestine manner, because of the difference in employment law and rights in Singapore. Katie, my co-inquirer, said that she was eager to participate in the action inquiry group I was planning to set up and to speak to the Mission workers back in Hong Kong to delve deeper into the discoveries we had began to make with them.

However, beyond the initial enthusiasm, the co-existence of realities - theirs and mine - is emotionally and intellectually incomprehensible. To make sense of the experience, I again turned to baking and use the imagined layer cake as an inquiry.

“ *...each of us were playing a particular role in a larger sociological drama* ”

The Layer Cake of the Financial World

Imagine a pyramid shaped layer-cake.

On the top, the cherry sits. The skin of the cherry is, as is the cherry itself, dipped in the most scrumptious essences one can find, its scent can be smelled from anywhere and it permeates to the layers below; however its skin is hard and virtually impossible to penetrate. The cherry is .001% of the population, mostly banked by private banking institutions.

The next segment is constituted of several thinner layers, creating a clearly structured yet diverse mix of affluent clients. Some of these layers are intoxicated by the scent of the cherry and all aspire to be moved closest to the top of the layer, to the icing just beneath the cherry.

This layer is the mix of people and/or corporations, who are full citizens of a particular society, they are being related to as 'economic wallets' in the banking sector and depending on the size and nature of their wallets are placed into certain segments, serviced with a clear intention of feeding a 'financial deepening strategy' administered by a tightly regulated banking industry, with a full product and service range of financial services. This layer extends downwards to those who although not considered affluent, are sufficiently solvent to be seen as bankable propositions.

The layer below is separated from the rest of the cake. It is a thick, yet simple layer - in places with some thin filling that touches the layer above; however there is very limited access between the layers. This layer is the 'unbankable segment'; people of this layer are located in the lowest end of consumer finance. Most often this segment is outside the traditional banking system, because either they are not part of a given societal or economic systems (such as foreign domestic workers), their 'wallet' is so small that it doesn't make economic sense for banks to serve them and usually they are a single product users when it comes to financial services. This segment is banked by DTC's. Deposit Taking Corporations can be described as restricted license banks. In other words, they are regulated, but not as tightly as the banks and serve a particular need, that is access to credit for those who are seen too risky, unprofitable and not seen to ever be able to accumulate capital. Some of this layer has access to micro finance, or at times choose to micro-insure, social enterprises offer services into this space as a poverty reduction tool.

This is an intriguing space, as regulations loosen when it comes to providing financial services

for this group of people. Both good and bad exists in this immensely profitable business; micro-finance, where although their interest rates are high, the capital is recycled in service of the community, while at the other end is the money-lenders (payday lenders), who operate on impossibly high interest rates. There is a vast gap between this and the bottom layer without any connection between them. The bottom layer of the cake is thick, seems to be impermeable and made up of approximately two billion adults²³. These people are 'unbanked'²⁴ and completely outside any kind of formal financial banking system, using mostly informal and formal money lending services. They are not only outside the banking system but outside of the formal, generative economic system and relatively invisible from a societal perspective on an individual basis. Governments and international financial institutions, such as the World Bank and Asian Development Bank, are working on defining regulations, policies, practices and partnerships in the service of 'financial inclusion'.

This cake helps me see something I hadn't considered before.

The layers suggests that each lower layer supports the ones above it, but may be the upper crust has forgotten how dependent it is on the lower levels, the madness of how the lower layers are foundational in providing the services that run the businesses that create wealth and yet they themselves are 'unbankable'.

Where we are going?

Following the discussion on the cake recipe in the Deep Hanging Out within Bank #3, one of the banking employees, Jo, has become interested in making a layer cake of the financial world collage based on her interpretation of the current financial system. This collage is Jo's own search, through art, to imagine an alternative to the dominant financial system of the world.

This work has emerged as part of my action research efforts that include a small group of women exploring how they could humanize banking through actions, which are individual or collective, small or big.

She has been working on the piece for almost a year, collaborating with me, over weekends and evenings, snatched time in the middle of busy lives. Much of Joanna's work with collages happens in partnership with non-artists, people who want to use art to give their thinking a new dimension and often, to see their thinking evolve and sometimes even change shape as a result of the slow journey of visual creation (Heron, 1996).

²³ 61% of the total adult population (Findex by the WorldBank).

²⁴ Not having a bank account or an e-wallet.



Standing away from the piece, I instantly recognize the layer cake that is at the centre of my original idea for visualizing the financial system. It is when you go closer that you are hit by the detail and the realization that you will need to spend a great deal of time here, scanning the image, inch by inch, to reveal the intricate thinking represented by tiny individual images. I am struck by the technique; this is intricate stuff; neat, precise, intentional. There are straight lines, designs in designs, geometry, colour codes and purposeful shapes. Everything tells me something about my vision of the system and am I really surprised that the end result explores far more than my original description set out to define in words?

And here I am trying to put it in words. The irony doesn't escape me. At the centre is the layer cake of the system. The cherry on the top, the fruit of capitalism, made of glossy lipstick and a red Porsche. Just below it are the faces of the elite group that define, shape and represent the system. The icing trickling across this layer is made of Forints, my parents' hard earned currency, to buy a country home, the longed for prize of a world just in their grasp but decades in the making.

The layer above is the middle class; multicultural, happy, sporty, the stuff of advertisements. They make a sturdy line like a row of cat's tongue cookies, a wall that rests on the thick layer below, the faces and eyes of the

people at the bottom. These are the people that the system does not see yet who absolutely support the system, make it possible, and who work willingly or unwillingly, successfully or unsuccessfully to be a part of it. The cake is grandly presented on a golden doily and decorated with cheerful Smarties.

What did we add?

Where else did our minds travel?

Most obvious are the four quadrants of the background and the stark intersection of the parts, just a strip of tarmac running into the distance. The top half corresponds to the top half of the cake. On the left is the world of the super-rich and on the right is a banker-gentleman surrounded by coins made of symbols of banking. The top half may be colourful and stylish but it is also simplistic and sinister. I worked on the top left section and the technique here is in perfect sync with the rest of the collage, a testament to a close collaboration towards a shared outcome. The bottom half of the background tells the story of the bottom half. On the right is the dark world of the underworld represented by modern day slavery, human trafficking, prostitution, terrorism, arms and drugs. On the left is the destruction of the environment and scenes of poverty.

Look closer at the collage, the right side is a cage and the left side is a wall.

There is not one piece of paper in the composition that wasn't picked for its meaning and the meaning it would give to the whole. Furthermore, the process started a conversation and the work was planned meticulously, most of the images gathered and allocated to its part even before any glue touched it.

"Does this help with visualising an alternative world?" I ask Jo, I get a definitive yes.

Jo. "I had to come to the end of the process to learn that it had taught me everything about how I should visualize the next collage, another system. The future I see is neither perfect nor clear but what I visualize will be what I have to let go of as a creator and in this is a clue to what we will all need to do as humans to change what we know and accept. "What the first collage has told me is that it was easy to describe and visualize our reality but if you asked what an alternative world and the banks in it would look like, I could visualize it."

In Jo's words, the layer cake is precise, hierarchical, rigid, and known. She feels there is something masculine about this and images of a world fallen out of balance are everywhere. The collage representing another world will be comfortable in its not knowing, its striving for balance, and its circularity. She hopes this intuitive place to start will give her new insights and maybe even words to imagine another way for things to be.



Jo. "The collage will be about that to be fully human requires intertwined conditions of economic, political, social and psychological that is hard to even glimpse, but we all need to participate in the discovery and creation of new ways of being."

Below is Jo's second collage representing the metaphor of an envisaged global financial system that places equal weight on the economic, political, psychological and social wellbeing of its customers.



FINANCIER TIMES SUPPLEMENT

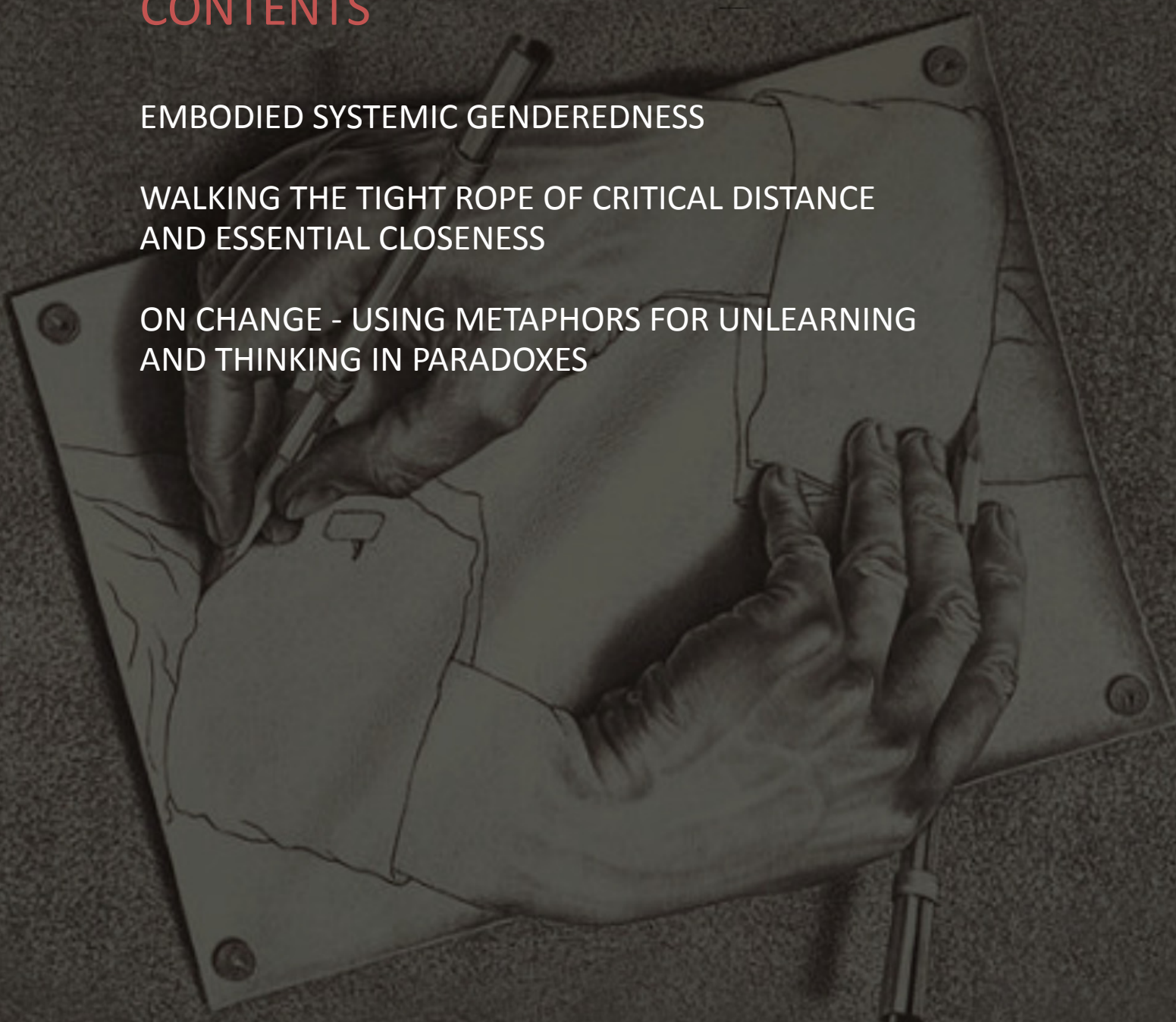
ISSUE FIVE

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AND ESSENTIAL CLOSENESS

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Through my initial (notably extremely limited) immersion of the social experience with the domestic helpers in Hong Kong and through the inquiry into the financial system I noticed the possibility emerging for a paradigm shift to happen in my practice; once I was able suspend my known ways of being, relating and making sense of the world then I was able to notice my edges and come to terms with what I have been ignoring.

This was a deeply disorientating and emotionally destabilising experience, because it made me see myself as well as the others (both the maids and the bankers through different set of eyes, a new possibility of interpretation has emerged and through that a choice how I act and relate from then onwards. Not only did I question my loyalties but old stresses/traumas got re-stimulated²⁵ (Heron, 1992, 1996), and given enough time, I was able to connect new meanings to those.

I believe 'sitting down on the cardboard boxes with the maids' was a radical surrendering to the actual context and to the situation, a complete immersion of what is being ignored in banking; the poor, the women, the migrant - a previously impossible framing and context to step into. Or should I say a framing I didn't want to step into. Yet, allowing myself to be vulnerable and to see whether this was possible has created a new, generative space, an inquiry in which some of the buried stories and experiences can be shared and given voice to.

Initially my inquiry focussed on:



- An international mapping of the world that has been known; understanding of its makeup, truth rules; what can be said and known, but more importantly to develop an understanding what is not said, what cannot be said

My inquiry, through the Deep Hanging Out with the domestic helpers, has moved to elucidate the phenomenology of lived social experiences:

- Engaging from an 'unthinkable position' that encompasses both sides; the dominant and the silenced/marginal narrative. It is unthinkable or radical from the current paradigm, as what I am relating to is internally excluded (Badiou, 2005), therefore unacknowledged, non-existent, disappeared (Fletcher, 1998, 2001). However, when looking at it as the whole ecosystem it isn't
- Practicing observation grounded in participatory dialogue (Ingold 2008)

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This movement has generated reflections and further inquiry, approaching and grappling with the complexities researchers face in producing and validating knowledge.

Embodied Systemic Genderedness

This simple, yet such profound experience stayed with me, beyond all words, the stories and new knowledge I got; an experience that altered my perception of the world and opened my eyes to the other possibilities of being.

²⁵ I wrote about this in my autoethnographic piece, Baked Dollars

This experience was of the domestic helpers sitting on cardboard boxes and us, sitting with them, and walking past them.

In order to capture, further inquire and make sense of the phenomenology of this particular lived cultural experience, I aim to use feminist theories and theories of embodiment.

Feminist theories aim to excavate what is unsaid or unsayable; to look for the subtext, to dare to go to the shadows with the intention to explore what is uniquely human to generate insights that were not available before.

“A crucial first step in developing an adequately sensitive feminist methodology is learning to see what is not there and hear what is not being said. Donna Haraway urges feminists to ‘become answerable for what we learn how to see. To be thus accountable, feminists have to see what is systematically and systemically screened from view by the most basic assumptions about how people know the world; and they have to understand the power structures that effect these erasures” (Code 1995, pp. 22).

Theories of embodiment, following the footsteps of Merleau-Ponty, argue that “bodies are crucial to an understanding of self-hood and the processes which people position themselves and are positioned in the social world” (Woodward, 2008, pp. 538).

My intention using these lenses is to bring attention to the gendered dimension of the situation (Berryman, 1987) and the situated body (de Beauvoir, 1989) that points to systemic genderedness. I, however, will not focus on the body and its practices of the lived body (Braidotti, 1994 in Woodward, 2008), but more on the situation that recreates and frames certain narratives of identity.

From this vantage point, the experience of ‘sitting on cardboard boxes’ has also made me acutely aware of the embodied distinctions, I carry as a researcher (my situatedness), such as my gender (Adams, 1971; Code 1981), race, class and economic privilege (Chambers 1997), all of which are constitutive elements in the research process, as embodied inter-relationships between the me, and those involved in my inquiry.

The duality of ‘inside’ and ‘outside’ (entering to the cardboard city and sitting down on the cardboard boxes), the tension between ‘private and public’ – the domestic helpers having to spend their most private resting times in the most exposed public spaces - eludes to the underlying dichotomy of ‘have’ and ‘have-not’ – the economic power and the social exclusion that is rooted in this power.

... ‘My helper’... (employer)

... ‘The help’... (employer)

... ‘The maids’... (agencies, employers)

... ‘Domestic Helper Business’... (bank, including me)

... ‘Foreign Domestic Workers’ ... (women themselves)

... ‘Migrant Domestic Worker’ ... (HK Government)

I have heard multiple phrases referring to this group of women and this has made me think about what is being represented and excluded or ignored from the lived experiences.

I noticed that ‘the concept and practice of work’ is being excluded and marginalised in the definitions used by employers and the bank, implying ‘servitude’ and inherent devaluation of domestic work – work that is delivered in the private spheres of life (Fletcher, 1998) – and gendered split that reinforces patriarchal systems of power.

The photos show stark reflections of the societal enactive representation of what work, femininities and migrant status mean, framed by enactive relational procedures, from the lived experiences within the social context of the Foreign Domestic Workers.

These lived experiences are representations of the ‘practical beliefs’ (Bourdieu, 2000) that specifically gendered and constituted through a particular version of masculinity; its relationship to the practical beliefs and practices of femininity and the feminine practices, as disappearing acts (Fletcher, 2001) themselves, therefore point to a dynamic that exists within the knowledge and reality making realms.

Whereas I believe it would be invaluable to further inquire into the mechanisms of the silencing process of the power gender dynamic (Fletcher, 1998, 2001), how it manifests itself in banking services, I decided not to take that road. The reason being is that it emphasises the social constructedness of the phenomena, not taking into account the underlying determining nature of inter-subjectivity and relationality.

By not only placing ‘otherness’ into the foreground of my inquiry, and paying “attention to the agencies and knowledge crafted from the vantage point of non-standard positions (positions that don’t fit but within which one must live) (Haraway, 1991, pp. 129), but focusing on the knottedness rather than separatedness of (Haraway, 2003) what manifests in the enactive representations and procedures, facilitates the possibility of inquiring into the unmentalised experiences that lurk in the shadows and fuel the structure and form of what is possible in the social realms.

Whereas noticing the very existence of 'other side' is the heart of feminist studies (Haraway, 1991), inquiring to the 'oscillation' between the mainstream and the 'other' possible narratives requires a different inquiry lens and framing, namely of paradox (dilemma).

Framing this experience as a paradox, and the phenomena it points at on a systemic level, offers the possibility of breaking the spell of being stuck in either side of the 'truth' that exists. It also offers a new insight about dynamics that exists between these two sides.

Walking the tight rope of Critical Distance and Essential Closeness

Following the first, completely unstructured encounter with the Foreign Domestic Workers in Hong Kong, and my reflections on the knowledge making process, I was preoccupied with critically reflecting on the practicalities, value and the limitations of Deep Hanging Out (Geertz, 1998). It was a critical point in my inquiry, to commit to a research method, that provides meaningful answers to my inquiry questions, that doesn't replicate a patriarchal oppression and marginalising apparatus and is a space that can be comfortably and safely shared by us as co-researchers and enables us not only to provide account for the cultural experience from a phenomenological point of view, but the 'unformulated experiences' to somehow be thought of and voiced.

Reflecting on my experience shed a light on the complexities and questions of ethics and power dynamics involved in the Deep Hanging Out method.

I felt immensely vulnerable and exposed by the unstructured, grounded theory approach (Hood 2007) the Deep Hanging Out method is rooted in. Despite thinking I had a relatively well-formed inquiry, when meeting with the domestic workers I was asked what I was hoping to get out of the discussion, I struggled to provide a coherent answer.

On reflection, I realise this was the very point of Deep Hanging Out; namely that the agenda is set by 'being-with' each of the maids who decided to talk to us, LayLay, Emma, Esther and Gemma, by the dynamic that emerged between us albeit within the framework of an existing body of knowledge and considerations regarding their experiences and impact of the financial services some banks provide to them.

This thinking has helped me realise the vast difference between daring to sit down and talk to women, relying on their generosity and humanity, their willingness to share their stories, spare some of their most precious

private time with me, and engaging in a participatory dialogue (Ingold, 2008) as co-researchers.

I realise the importance of not only being aware, but also the need to acknowledge the particularities – emerging from individually held and collectively created situatedness and partiality – and distinctiveness of the terrain in which knowledge is produced in my inquiry. In other words, walking the tight rope of essential closeness of being the 'insider' but also holding a critical distance recognising that knowledge is both situated and partial.

From a research validity perspective being a participant observer (Geertz, 1998) who engages in a participatory dialogue (Moustakas, 1994), embodies the tension of 'inside and outside' and invokes another tension on how knowledge is produced, namely between objectivity and subjectivity.

"Whilst insider participation may facilitate greater insights, the researcher could be implicated in excessive subjectivity and in privileging one position. By addressing the issue and making the tensions visible I seek to suggest some alternative approaches to carrying out research and in the pursuit of useful findings" (Woodward, 2008, pp. 541).

Whereas I am aware of the criticisms of the approach of 'socially situated knowledge' (Haraway, 1991) in regards the lack of having a denied and consistent set of criteria to judge the validity of the different forms of knowledge.

I believe that Haraway's proposition of favouring fractional visions and knowledge that is produced from multiple perspectives over privileged knowledge enables those experiences that elude consciousness, such as unthought known (Bollas, 1987) to be partially thought of as a way of knowing, such as embodied knowledge.

On Change - Using Metaphors for Unlearning and Thinking in Paradoxes

I arrived at a pivotal point in my inquiry process.

Whereas social theorists, for example Foucault (2002a, 2002b), makes a point that controversies, being surfaced through deconstructing mainstream narratives to find the way in which otherness is, or isn't being held, are opportunities for new learning, Kuhn (2012) and Lakatos (2000) showed how disciplines can postpone disruption by finding ways of turning a blind eye to such controversies.

This noticing, on a practical level, posed a methodological challenge and turned my enquiry to a form of critical cultural engagement (systemic inquiry) inquiring into patterns of reality making (using the patterns of knowledge making as guidance).

“ I arrived at the pivotal point in of my inquiry process ”

I was searching for ways of finding:

- hidden patterns that can't overtly be part of the collective, yet covertly present through enactive representations and relational procedures
- to surface the way in which the structuring structures postpone new insights that could be the very foundation of a new social link (Zizek, 2001) emerging from these hidden patterns
- to envision the impossibility that determines and maintains the dynamic between the mainstream and the other side

I would like to illustrate this turning point in my inquiry through a shared lived experience; a journal entry of my reflections of a group supervision session.

I am puzzled on the call, when I actually don't understand what Philip is asking us to reflect on. I am puzzled, because I 'know' what he means, but I don't see the impossibility in the situation I shared.

I know what he means is to see the two sides together and the impossibility out of the coexistence of these sides; but somehow I still seem not to understand what I need to see here...

Despite it being deeply frustrating, I decide to remain with this ambiguity of 'understanding but not really 'feeling, letting the' impossibility to emerge' rather than forcing a label or a solution.

The night of our call I have a dream.

In my dream I look at two pages of an open book. The more I look at it the words become objects that grow out of the pages; as if the story from the pages comes to life and becomes a three dimensional reality. Someone looks at it and says 'this all stems from the same place'. I feel some unease and try close the book, but can't do it as the objects don't bend.

The experience is so profound that it is nearly alienating. It feels too much, because it not only shakes how I know, what I know, but also what is 'out there', that I don't have the language to express and make sense of.

I feel I transgressed myself - not only seeing something that is behind and beyond my constitution of knowledge, but beyond who I thought I was.

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All this has made me think differently.

If we accept that there are things we do not see or hear, but which influence the actions we take, then we can assume there are things below the surface, manifesting themselves in enactive representations and relational procedures that shape what is possible for us to achieve.

If we knew about more what was really going on, then we would be able to develop more sustainable and generative change interventions.

Out of this thinking came the idea of building on Lacan's (2004) original method of the Cartel (Gallaher, 2010; Boxer, 2014, 2015b), facilitated conversations, using metaphors to probe below the surface of the stories people tell about their experiences, aiming to surface 'the impossibility', the radical otherness that can only be present as unmentalised experience.

"Metaphors are integral to our language. It is through them that we communicate. Often we are not aware of using them because we take them for granted and have begun to treat them as literal. Metaphors have the effect of both describing and constructing our realities. By naming a situation through a metaphor, we not only give it a rich identity but also engender actions that actually create reality.

The choice of metaphor can cast reality in a new light, get people out of thinking traps and ignite energy. The evocative imagery produces an effect that touches a chord of comprehension in individuals" (Akin et al, 2000, pp. 71-72).

If we think in dilemmas (paradoxes), that etymologically eludes to 'two propositions', each having unwanted consequences, especially for the one proposition when contrasted with the other.

Following the work of Hampden-Turner (1994) on dilemmas, he argues that the values that underline a dilemma are always human values, which are constituted from contrasting ends of a mental continuum. One side can't be defined without the other, therefore these concepts should be synthesised, instead of choosing either one, that in his opinion leads to dithering oscillation.

According to his thinking, the dilemmas are representations of differing value systems, that relate to each other in a dialectic way and develop together through a learning process that is supported by feedback (Hampden-Turner, 1994). He has a seven-step approach effectively dealing with dilemmas, and leans on using metaphors, symbols as a mode of inquiry.

I decided not to use his seven-step model, but leverage the work of Boxer (2015b) that focusses on eliciting the critical structuring structure of the dilemma.

We need to recognize the psychological unease the very act of thinking in paradoxes brings, as it requires acknowledgment of the existence and potential relevance of those presumptions and practices that are not being included in the mainstream narrative, as an alternative value system, through which we become in touch with the gendered nature of the power/knowledge system.

Moreover, holding this position (of thinking in paradoxes) brings the possibility of ethical critique into the practice; by becoming aware of what has been diminished and disowned, as well as the process through which we turn a blind eye to these practices or make them disappear, we have choices to further exploit and collude, or use our insight for social change (practicing holding these paradoxes in order to broaden the original proposition or develop radically new discursive templates).

The emotive possibility that is born out of the unease that emerges from holding contradictory presumptions that exist on a particular dynamic between the polar opposites in a dilemma of, in this particular case, the economic and the non-economic, the overriding structuring structure of the corporate sovereignty, the idiosyncrasies of these subjective realities.



“ Metaphors are integral to our language. It is through them that we communicate ”



CHAPTER FIVE - PLAYING CATS CRADLE WITH KNOWLEDGE MAKING

The following chapter is an exploration of knowing and the functioning of knowledge making.

The more I looked into the practices of mainstream banking, as a form of the structural functioning of capitalism, a set of practices based on taken for granted representations, the more I noticed its dominant ways of seeing, being and knowing, creating an increasingly closed dominant discourse.

I noticed that, from inside 'the truth' or perspective of the given representations simply seems obvious and self-evident, indubitable. Yet, from outside, the ideology (set of ideas that holds the narrative together) appears to perform an imaginary distortion of perceptions, almost as if a black-hole is distorting the matter around it (Althusser, 2008).

There was a silent, yet nudging edge in this noticing that pointed to a parallel process in my inquiry.

As I am subject to the pertinent dominant discourse, created by itself, and fundamentally inside it, the way in which I experience myself is an effect of ideology. I have become curious about the ideas, which dominate, through indubitable truth, my ways of seeing, knowing and practice as a practitioner-researcher, of a particular discipline.

This chapter is a continuation of making sense of my practice as an OD professional, yet holding my inquiry as an exploration to understand the ways I, as a practitioner invest myself, alongside others, in the development of our disciplines - and how this helps and hinders the development, or even redefining, of the discipline itself.



This is the first of two chapters, presented in reverse order portraying how I came to question the frames of my ways of knowing, before inquiring into their ontological underpinnings.

In my inquiry I follow abductive reasoning (Long, 2013) to reveal the limitations of certain epistemological commitments in theories-in-use and following these observations, I infer the way in which espoused theories (Argyris 1977, 2000) are rooted in given ontological perspectives.

I could have taken an approach to clearly define boundaries between the different ontologies and their linked epistemologies, however I decided to explore it by modelling an approach, using Cat's Cradle (Haraway, 1994) as a multi-layered metaphor that puts the inter-knottedness of discourses and epistemologies into the forefront (Haraway, 1994) rather than trying to artificially unknot those.

The pattern I am offering to explore exists in the intersection of three main ideas, bringing together three different school of thoughts: Badiou's (2005) idea on the excluded part (or in Zizek's (2014) terms the social symptom), function of ideology, as a structuring structure determining and maintaining a dominant discourse (Althusser, 1990; Marx, 1990) and the relationality of intersubjectivity (Benjamin, 1995; Mitchell, 1997).

Having this meta-inquiry lens might seem to be overly theoretical, but is a critical step in moving my inquiry from second order change to third order change (Bartunek and Moch, 1994; Bateson 1973); moving beyond the enquiries to the controversies, to theorize what happens to those controversies, or internal exclusions - whether disruption is postponed or new learning emerges.

As a change practitioner, using this inquiry I am exploring ways in which ontological shifts can be brought to life, involving the development of new principles with which the organisation can move to a subsequent phase and create a future distinct from the past.

My intention is to question this field, body of knowledge and practice, in service of formulating new knowledge in the field of organisational development and change.

Therefore this chapter is a political one.

For the reason that it places discipline or system-of-thinking (Foucault, 2002a), as a manifestation of a dominant coalition that defines what the thinking is at the moment, and more importantly what can be talked about in the centre of this part of my inquiry.

This chapter is also the most theoretical one.

It aims to explain the paradigm shift in my ontological orientation that underpins my inquiry, as well as to delineate the logic directing me in the process of knowledge production in order to legitimise my thesis in the broader field of academic inquiry.



This chapter consists of the **Financier Times Special Edition Issue One** and is divided into five sections

After framing my intention and reasons for this meta-inquiry, in the first section, **On what grounds? – the power politics of disciplines** I explore structures of affiliation or bodies of knowledge as forms of Tradition as well as Betrayal. I then turn a structural, systemic lens to this in the second section of **On the functioning of Ideology**.

In these sections my intention was, using lived experiences, to look into the knowledge making frames (disciplines) as espoused theories, while inquiring into these frames themselves in service of finding the limitations or edges that lead to particular thinking and thoughts to be expelled, disabling certain aspects of the actual experiences to be part of the sense making process because they were in some way inconsistent or problematic for the continuing hegemony.

In this inquiry I apply the thinking of Badiou and Althusser to the knowledge making of social constructivism. I explore what the excluded part that belongs to, but is not included, in that discipline.

The third section **On intersubjectivity and relational unconscious** is an invitation to step into a different discipline, aiming to offer some novel insights and explain some dynamics that through the lens of social constructivism remain as excluded parts of the situation. My intention is to find a structuring structure of knowledge making that enables particular experiences, not only to be present, but represented in its knowing.

The fourth section **On Change** is an account of bringing this meta-reflection back to my practice as a Organisational Development practitioner, aiming to make sense of how understanding the dynamics and boundaries of disciplines I have been practicing from help and hinder the capacity for change. I explore the questions of agency within the context of first, second and third order change.

The final section **Pie Chart of the financial world** is both a portrayal of a moment to conclude my inquiry within the discipline of social constructivism, through baking, as well as the beginning of a new cycle of my inquiry that aims to find those experiences in banking that appear in the situation, but not in the state of the situation.

Playing cats cradle with knowledge making



Up to this point, the cycles of my inquiry have facilitated my noticing the functioning and the affect of the functioning mainstream banking has, through its services, products and the behaviour of those who are involved on the larger eco-system and the bank's investment in maintaining its predominant position within this ecosystem.

So far my inquiry led me to observing in practice and learning through different bodies of knowledge the fundamental principles and system-of-knowing, on which mainstream banking is founded, the all pervasiveness of the economic power narrative (as a system-of-knowing) that determines the quality and (lack of) orientation towards any social practices. The focus is inherently reductionist; wealth generation and shareholder value creation; people are present in their absence.

Hereby I would like to draw on Foucault's earlier work (2002a) that uses a retrospective approach to define a system-of-knowing (discipline) in terms of relationships between the 'concepts' with which it reasoned; the 'objects' that were constitutive of its reality; the 'unifying themes' that drew its concepts and objects together under

a coherent narrative; and its ways of authorising those who might speak in its name, 'enunciative modalities' (Foucault, 2002a, 2002b). In this sense, the boundaries of any discipline are also reflections of what the discipline knows at any point of time.

This though resonates with Bateson's assertion (1973) that part of the system cannot know the whole of the system and so eloquently articulated by Strathern (Haraway, 1994, pp. 62): "It matters what ideas we use to think other ideas (with). It matters what matters we use to think other matters with; it matters what stories we tell to tell other stories with; it matters what knots knot knots, what thoughts think thoughts, what ties tie ties."

So, from this perspective, disciplines are structuring structures or ideas with which we think (Schumacher, 2011), with certain interest and particular chains and units of analysis, that determine the space for otherness, as points of diffractions or controversies (Foucault, 2002a); within these frames realities are created.

On what grounds? - The power politics of disciplines

Action Research, as a method, originates in Lewin's initial observations in the 1930's that people do change (take actions) when they experience the need to change (reflection) and will adopt new behaviours (new action) based on their values.

In his field theory (1948, 1951), as an epistemic frame of social psychology, Lewin further elaborates on the influence of the psychological and social constructs that we use to make sense of situations, create realities, shape identity, behaviours, regulate interaction and facilitates the possibility of taking informed action (refined by Schon (1983) theory of reflection-in-action).

In other words, second order change – the methodological foundation of Action Research - aims to improve interaction (relationship), broaden the relational proposition between the actor and environment, through loosening tight epistemic framing and constructs in service of generating new knowledge and achieving positive change (Argyris & Schon, 1996).

Action Research, therefore, is resulted from the participant's desire to learn about one's own practice in its natural social context through collective self-reflective inquiry with a view of improving practice and as a means of obtaining new knowledge (Kemmis & McTaggart, 2000; Kemmis, 2006).

Although Action Research aims to be emancipatory and participatory, it operates within the boundaries of its own dominant discipline that exists in the foreground; leaving (and pushing) certain aspects of other interpretative frames of human experience to the background.

Inevitably choices needed to be made about epistemological orientations, about the intertwined constitution of knowledge and being. It is essential for sense making and new thinking to emerge, as well as regulating what new thoughts and thinking can be part of, how much contradicting assumptions, complexity and otherness can be retained within 'a school of thought' as a structuring structure for knowledge and reality making.

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This could be seen as a seemingly abstract and philosophical inquiry (maybe with too much edge to it) that is distant from 'real concerns and actions' that is central to Action Research (Lewin in Argyris and Schon, 1978). Which is true, if the aim of the inquiry is to 'further the knowledge within the existing boundaries of our school of thought'.

However, inquiring into the structuring structures of the school of thought itself, a possible generative edge emerges. In addition to broadening worldviews, models, the way in which we create knowledge (extended epistemology, Heron, 1996), inquire into the fundamental ontological assumptions of our own epistemological framing, the way it shapes how reality is experienced and constructed.

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A critical insight emerges from these reflections, my observations are made on the practices and impact of mainstream banking through using a different epistemic lens, namely social constructivism and phenomenological approach, that is affiliated to the Western humanist tradition, in which 'personhood' is defined by operations of consciousness' with the intention of 'establishing liberating dialogues with impoverished or oppressed people'.

The overarching theoretical frame referred by Creswell (1998) as ideological perspective, is postmodernism.

However it also important to notice that there is no significant point of diffraction within the discipline of economics, that would fundamentally disrupt the discipline by disrupting the 'concepts' and 'objects' it uses – in other words, shareholder value creation as the fundamental driving force remains intact.

In other words, in this case, by using another discipline, we can notice the way in which practitioners of the given discipline turn a blind eye to controversies that are the kernels for renewal.

Bodies of knowledge as Tradition

My grounds, bodies of knowledge, are like planets placed at a certain distance from each other, some in the same universe, some are light years apart. These grounds define, they are boundary driven, they remind me of monologues of linearities²⁶ and certain pivotal cultural binaries that aim to provide a structure in which ideas, spaces, relationships, in other words a shared reality and knowledge, can be constructed. These structures not only classify and systemize in service of their ways of making sense of the world but brutally simplify the actual world that it is aiming to make sense of. These classifications form 'structured structures' of indubitable truths, the very foundations of what societies would name as 'reality'.

I have been engaging with bodies of knowledge like this for a while; studying their explanations of the labyrinth of experiences through ideas and structures. Inevitably, as all theories do, I reached their limits in the rife of their complexity. And when I noticed these internal contradictions, limitations and therefore simplification, I chose to engage with other bodies of knowledge that aimed to explain and make sense of similar questions, but through using a different set of structures and assumptions, and therefore offering an alternative recipe for world making.

This part of my journey has reminded me of the Little Prince (Saint-Exupery, 2010) visiting various planets – inquiring into their own particular ways of being, knowing and practicing, noticing their structured structures, the particularities these create, but not paying attention to what holds these planets together, what is not said.

²⁶ Originally as a typo (instead of linearities) – but I am leaving it in as the 'structure of affiliation' as it resonates more with my inquiry, because it emphasizes the ties that bind as well as the tying of the ties.

However, although reading these bodies of knowledge increased my understanding of the particular grounds, it left me with a lingering feeling of staleness of narrow minded perspectives, discouraging or even preventing constant questioning of how these structured structures have been constructed.

I wondered, what would happen if I engage with these bodies of knowledge, paying attention to what happens to the linearities that construct the sense making, as if they were flexible, rather than rigid, up for complication, debate and jostling? What happens if I hold linearities and linearities lightly? What meaning would appear if I pay attention to what isn't there, what have these bodies of knowledge omitted from the wholeness of the experience, the mind and the person.

Bodies of knowledge as Betrayal

I re-approach these grounds as lineage; inter-generational relaying of patterns within their own grounds and in relation to other grounds. This is what could also be called 'tradition'. This way a new, essential dimension becomes available; through relaying patterns, one is able to receive something from another and then relay it by adding something new, proposing another pattern or knot. So, as long as the rhythm of accepting and giving is sustained, inter-disciplinary exchange, and learning can emerge.

However, more often than not, I also notice the battle and the breakdown in this exchange; the intertwined, tangled and inseparable nature of fighting the dominant discourse from different angles, all seeking to end their marginalisation, but at the same time being tangled within the existing complexity and disagreements within themselves.

From a knowledge making perspective, this is a peculiar process, because establishing and enshrining a tradition - following a set of lineage or patterns of thinking and practice - this at the same time establishes a countertradition - an underside or 'other side' consisting of what given society, culture or school of thought do not, or cannot help but do, but will not admit to doing.

So, in this sense, tradition is always extradition, a betrayal of certain elements of the whole experience, an inability to incorporate particular facets of 'otherness'.

Furthermore, whereas examination of ones own work is part and parcel of any learning process (of knowledge making), however following a school of thought while adding to the lineage of thought implies that certain lines of enquiry are taboo and that if one is to be a member of the school one must toe the party line.

Why is this important?

Because, it is essential to understand how we, as human beings create our realities, as it illuminates what realities are created. Furthermore, the way in which we interpret how these particular realities are created using different knowledge making structures, is also part of that reality making process. In this sense reflecting on how we make sense of how we create our realities is part of the reality making process. Reflecting on that (as a meta process) can offer some insights on the actual experience itself. Therefore, the reason why this reflective piece is essential is because it enables me to critically look at not only what kind of meaning the different bodies of knowledge actually produce, but also how meaning is produced.

However, it also points at the political aspect of the knowledge making process. It alludes to the inherent power politics, that we can't escape, that there are a lot of thoughts that can't be present, are strangled by self-censure or killed off by an unnurturing environment.

The epistemic approach of the hegemonic sociality, have focused on understanding the ways in which we, as human beings, create coherence of social-symbolic configurations to socially intelligible existence, in the mold of the power structures and meaning creation processes.

In this epistemic approach

- Reality is conceptualised as collectively shared assumptions and meaning creation processes to experiences. It is socially constructed in the socio-symbolic field
- Subjectivity, therefore is approached as identity, social or individual, as the conception of ourselves as individuals, who although possess unique personalities, the existential trajectories are shaped by the social-symbolic reality and underlying power/knowledge structures. Identity creates a reassuring, yet fragile, coherence of the social-symbolic dimension of the reality configurations

- Agency in general and for change is located in the social interaction, but the extent of agency is determined by the pervasiveness of sovereign power (Foucault, 2002a)

However the component parts of a discipline, as a system-of-thinking and related practice, are defined by their relation to the outcomes that the discipline knows how to deliver. Approaching the understanding of disciplines by focusing on their boundaries is a way of accounting for the component parts the discipline needs, once they have been defined. These boundaries are an effective way of defining what the discipline knows at any point in time. One way of thinking in retrospect about why disciplines develop as they do is therefore in terms of the way its practitioners develop and defend these boundaries around their discipline knowledge base.

On the function of ideology

To conclude the above inquiry, all shared worldviews and knowing in relation to the dominant power (Zizek, 2014), defined as ideology, are inherently hegemonic, because they serve as a structural functioning, a structuring structure to maintain the underlying logic, the emotive investment that sustains the reproduction and status quo of the system.

Whereas, using a social construction lens in my inquiry has helped me to notice the dominance of positivism in an increasingly closed mainstream discourse of the economic, I also have become aware of the domination of consciousness and social in that school of thought over intersubjectivity and experiences represented beyond the conscious realms.

In Althusser's theory (2008, pp. 88) "ideology interprets social conditions so that people can relate to their conditions. It is not a way people represent their real conditions, but rather, the way in which their relationship to their real conditions is represented to them. Ideology is analogous to dreams and the unconscious in Freudian theory, not simply a residue but central to people's imagined relationship to their experiences."

Two crucial arguments can derive from this point of view; firstly, that what we think we are is socially constructed, and secondly, that it is largely socially determined, rather than chosen. This is similar to Foucault's theory of subjectification (2002a).

Althusser's theorizing had a profound effect on my thinking, inquiry and practice, because it illuminates a knot between offering a novel meaning making space between the consciously accessible and the intersubjective realms, going far beyond the belief in empirically untrue claims to moving to philosophy of

desire (Lacan, 2004, Ruti, 2012). Whereas, looking into the pre-existing hooks in individuals that enable ideology to function, this aspect is not part of my inquiry, because it would move me deeper into the discipline of intersubjectivity rather than remain in the interknottedness of social and intersubjective.

However, remaining in the space that it opened up, has enabled me to step into the discipline of psycho-analytic thought, where my practice originates from, yet approach it through a new lens. Instead of thinking about the unconscious as the sum of repressed individual experiences, I approach it as a realm that contains what is present in the situation but not represented in the social. (Freud, 1975a; Lacan, 2004; Ruti, 2012)

In making this step, my intention is to inquire from an interdisciplinary position to explain what social constructivism and intersubjective theories cannot do within the boundaries of their own disciplines.

On intersubjectivity and relational unconscious

Gerson's (2004, pp. 66) vignette about a basic philosophy question of "If a tree falls in a forest and there is no one to hear it, does it make any sound?" offers a broader interpretative frame and enriched perspective about the relational dimension by inquiring to the interknottedness of the intrapsychic (Freud, 1975a) and the social realms.

He observes that "It seems to me that in order for a tree to make a sound, there has to be more than one person to hear it. If we were alone in the woods and the tree fell, I would need to turn to someone and ask 'did you hear that?' without someone else's response, how could I be certain about what had happened (Gerson, 2004, pp. 66).

There are three basic tenets of the intersubjective orientation, connected to agency;

- (1) In this view, the world - as external reality we perceive as objective reality - is contextualized as "intersubjective matrix of perception, speech and signification" (ibid) that defines communal origins of knowledge, and yet is constructed out of the interplay of subjectivity.
- (2) Subjectivity -mental and emotional inner state and activities - exists in a fluid state and perpetually engaged with the task of organising internal experiences to coherence, using the external environment to provide reflections and justifications for one's own affective states (Lear, 1998, 1999).

(3) There is a "reciprocal influence with other minds similarly engaged in altering subjective sensibilities into seemingly objective realities" (Gerson, 2004, pp. 67). This relationality of intersubjectivity (Benjamin, 1995; Mitchell, 1997) is the fundamental structuring property that determines, through permitting and constraining the modes of engagement and influence, the sense making process and therefore the scope and depth of possible change and learning.

In other words, "without giving it much thought at all, we consecrate the world with our own subjectivity, investing people, places, things, and events with a kind of idiomatic significance" (Bollas, 1992, pp. 3), being continuously involved in attempts to utilize elements of the environment as opportunities for "thinking ourselves out" (ibid) turning impressions into a communicable form, while simultaneously preserving the idiosyncratic truth of experience.

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On reflection I notice that I created spaces and process for myself that enabled me to notice more and different aspects of what is going on, offering previously inaccessible meaning to the experience. Through the practices of yoga, swimming, baking and writing about baking, all forms of extended epistemology (Heron, 1992, 1996) I enabled and harnessed my human capacity that has been systemically silenced. I used images, feelings and symbols to point to what may be hidden, unnoticed, or left out when I told the usual story about the lived experiences and the role of mainstream banking.

In other words, I have found ways to become, through creating reflective spaces, in touch with those aspects of my subjective experiences that were silenced as these experiences themselves were not allowed to be signified within the system.

I noticed the emergence of using metaphors, emotional resonances and comparisons to the real situation or object, as 'data' for accessing what is potentially going on beneath the surface, or to know differently, a structuring structure that can take me and others beyond our day to day descriptions of what we do and help us to think about what may be hidden from view.

This thinking assumes that there is more going on than we can notice and put into words. It assumes there are some elements of what is happening in practice that fall outside of our frames of reference. So, an individual act of memory of recall will capture something useful, but not the story that the metaphors represent.

However, going back to the question of the fallen tree, or whether capitalism is about investment not people, new questions emerge:

- What happens to those internal experiences, thoughts, and affective states that are not communicated, recognized or validated in the interpersonal environment?
- Do they still exist?
- Can they exist outside our individual and collective frames of reference, communication and consciousness?
- Do they exist despite absences of a resonant interpersonal environment that validate them?
- Do they exist in some kind of an uncommunicated and unformulated form eluding consciousness?
- If so, what does this mean when it comes to designing and implementing change interventions?

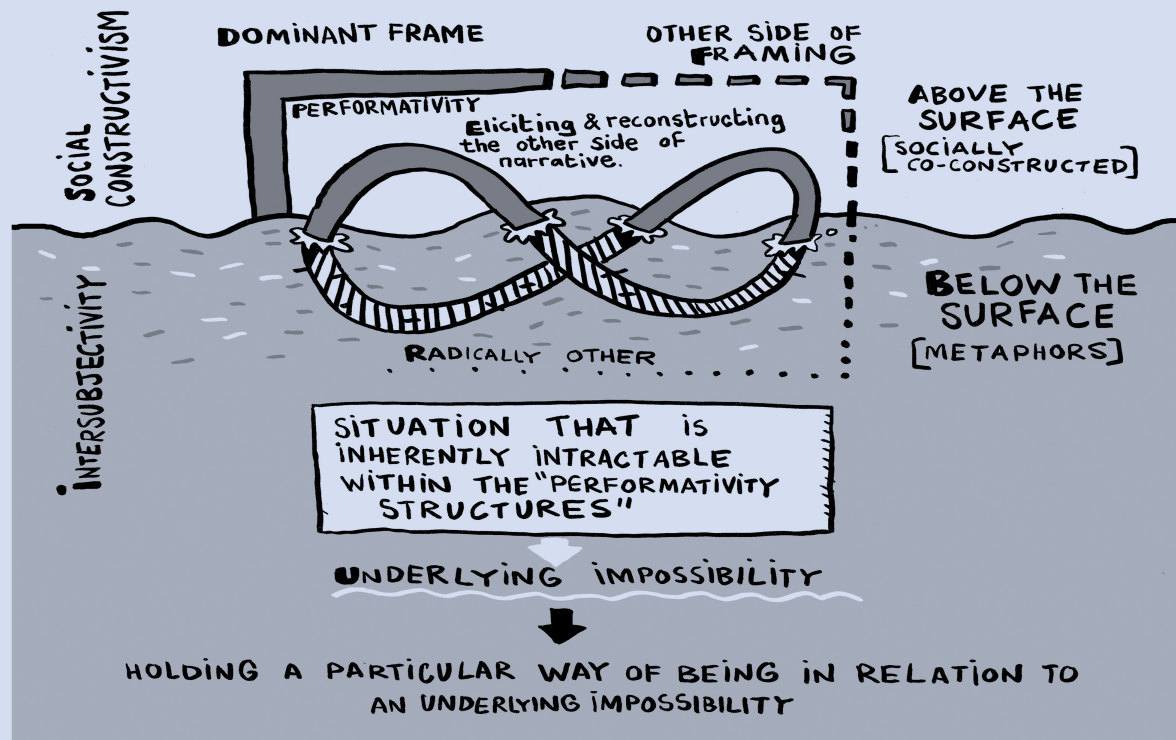
Approaching this question by focusing on the aspects of experience that "could not be articulated because they never evoked the requisite validating response from the surround" (Stolorow and Atwood, 1992, pp. 33), concepts such as unvalidated unconscious, unthought known (Bollas, 1987); Bion's (1989) concept of beta elements and Mitrani's (1995) formulation of unmentalized experience appear, each referring to experience that eludes consciousness.

Therefore the experience and the sense making of it go beyond reflexivity.

It means that the realm of the unconscious, while located in an individual's mind, is nonetheless affected by the intersubjective context, and as such, is always in a fluid state and capable of being transformed into consciousness, given the proper environmental fit.

As Bruner (1986 in Gerson, 2004) argues, following the work of Spezzano (1995) on the theory of mind, the presence of another mind is required for the registration, recognition, and articulation of the unconscious elements of the first. It is this necessary presence of the other that establishes knowledge as an intersubjective creation and renders that which is knowable as socially determined. "The nature of the 'untold' and 'untellable' and our attitudes toward them are deeply cultural in character" (Gerson, 2004, pp. 69).

WAYS OF DESCRIBING ELEMENTS OF ORIGINATING NARRATIVE:



From this vantage point, the unconscious is not only the receptacle of repressed material (Freud, 1975a; Heron, 1996) driven underground to protect one from conflict induced anxieties; it is also a holding area whose contents await birth at a receptive moment in the contingencies of evolving experience. Therefore psycho-analytically orientated practitioners will need to go beyond thinking in terms of the descriptive unconscious (experiences lie 'below the surface' of consciousness) to find ways of thinking in terms of relation to Freud's (1975a) radical unconscious.

"Unconscious contents can no longer be conceived of as concrete or literal, but must instead be understood as potential mental activity; thoughts not yet thought, connections not yet made, memories one does not yet have the resources or the willingness to construct" (Stern, 1989, pp. 12).

In summary, intersubjective theories of mental organization describe an "unconscious that fashions the forms of individual subjectivity, even while its contents await elaboration and the possibility of self knowledge through external experience with another. Together, they highlight the necessity of another mind capable of receiving, containing, and expressively elaborating one's experience, if that experience is to become a vital element of one's consciousness" (Gerson, 2004, pp. 69). It also recognises the existence of the relational unconscious that is a jointly constructed

process, the "unrecognised bond that wraps each relationship, infusing the expression and constriction of each partner's subjectivity and individual unconscious within a particular relation" (Benjamin, 1995, pp. 45).

♦♦♦

Based on the above premises, my inquiry stance stems from the ontological orientation of intersubjectivity, that there is an always present shared ignorance within a system, that the people who are part of it are not aware of, that manifests as an unformulated form of experience.

Furthermore, these experiences and connected meanings are not part of the consciously available communal knowing because they are socially unvalidated. This excluded part is an element to which nothing appears to belong, as long as one observes it from within the dominant situation (or ontology). It is basically unrepresentable (Badiou, 2005).

Therefore the otherness they represent remain outside the mainstream, without contextualization and formed as radical or ontological otherness.

The diagram above is a visual representation of my inquiry stance. It aims to portray the possible ways of describing what is present and what is represented as elements of the originating narrative, depending on the disciplines used to do so.

On Change

This inquiry into espoused theories has illuminated the link between my situatedness, and commitment to a particular framing or discipline and practice; more specifically, the way in which I am inclined as an organisational development practitioner and researcher to approach designing and implementing change interventions. Furthermore, it helped me notice how this orientation has enabled and hindered me to be effective within a particular environment (see portrayal in *Silenced by shame, gagged by papers*).

This helps me notice parallel processes and link my practice to change theories .

Inquiring into the governing variables in the situational context of the notion of informed action, Argyris and Schon's (1974) with the caveat of being engaged in insider action research work (Coghlan 2011) reveals the nuanced and layered relationship between someone's identity and their interaction with their environment or others. The diagram below (Boxer, 2013a, 2013b, 2013c) illustrates the scope of change in the context of agency, identity and relatedness.

In first order change (single loop learning), the norms of interaction are defined by the social identity of the actor and the change process doesn't change either of those realms, but reinforces the already established locatedness and relational forms.

In second order change (double loop learning) social identity defines the norms of adaptability, therefore there is some modulation in the interaction between

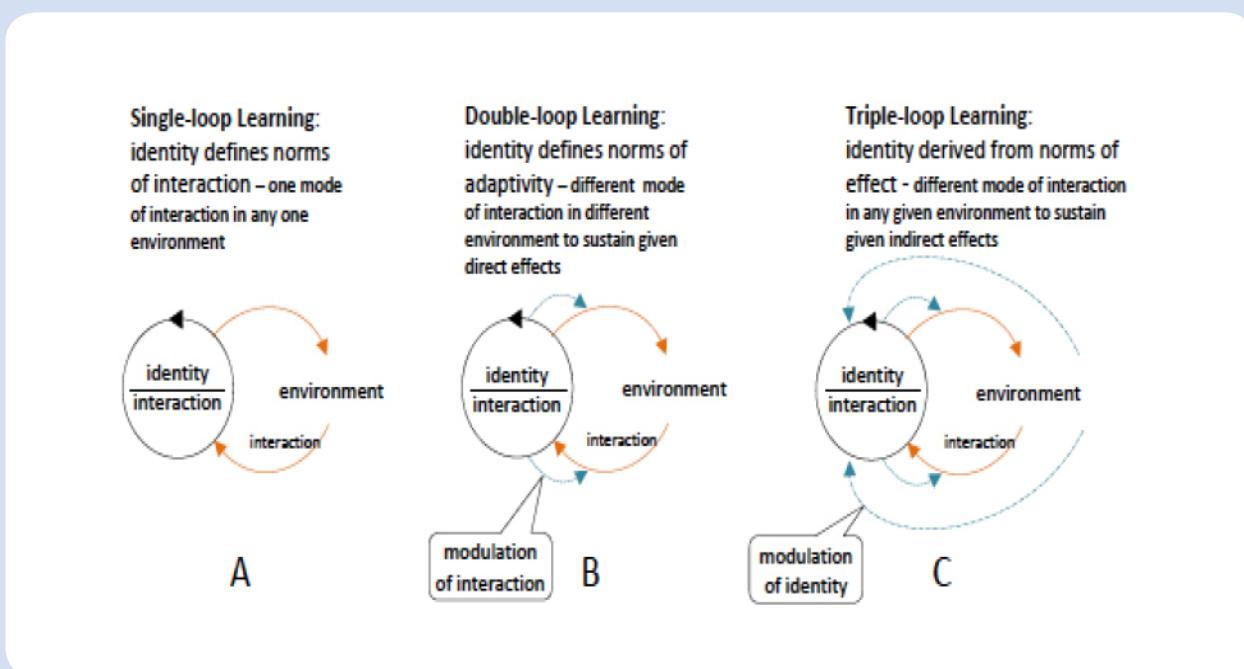
the actor and their environment, altering the direct effect the actor has.

Second order change recognises the internal exclusion, and puts the work into redistributing existing power practices into a different order through altering the dynamics of what is represented in the socially co-constructed reality. In this sense, the reproduction of the system remains intact. However, the challenge in this case is to have a conversation about the given discipline or paradigm, one has to go into that discipline, but in doing so, one is limited in having a disrupting conversation, because one is caught inside the discipline.

The focus of third order change (triple loop learning) is the modulation of identity of the actor. Identity defines norms of affect (indirect effect) on the environment, therefore modulates both the identity and the interaction between and within the actor and the environment.

Although it is not explicitly articulated in the thinking of Argyris and Schon (1974, 1996), third order change implies the transformation of individual subjectivity - of its contents awaiting elaboration and the possibility of self-knowledge through external experience with another while being represented in the unconscious realms - to consciousness within the social realms that is capable of receiving, containing, and expressively elaborating one's experience.

Therefore third order change recognises what appears in the situation but not in the state of the situation and places the focus of the work on the radically other. In Badiou's (2005) terms, the excluded part that belongs (representation) but is not included in that belonging (presentation).



Following this line of thought, third order change aims to identify the impossibility of the situation, the exclusion that is structurally fundamental, in its non-representation to the given situation and by doing so, questions the underlying dynamic that fuels the reproduction of the situation.

Whereas second-order change is 'paradigmatic' change and aims to alter fundamental organizational governing values (Argyris and Schon, 1996) and therefore broadening the predominant epistemic frame, third-order change challenges the broader institutional-cultural template, the way in which the organisation exists and takes up a particular function (Lear, 2006) within in its environment at the same time. In other words, it not only involves the transformation of the organization in focus, but through it, impacts on the broader institutional environment of which the organization is a member; the organization changes its institutional environment as it changes itself. Most of the time, third-order changes are titled as 'economic reforms' and are often part of a broader, fundamental process of social change (Bartunek & Moch, 1994).

The concept of third order change implies an ontological paradigm shift (Kuhn, 2012, Lakatos, 2000), because it invites a new way of being, constitution and functioning of a corporation within its environment, rooted in a redefinition and renegotiation of the underlying relatedness and relational practices between those who are impacted.

Pie Chart of the Financial World – Compassion and Responsibility

This poses a question, what one does with their structural awareness of the system?

Play the system?

Create a better functioning version with ones self at the top?

Use managerial social engineering for a better distribution within the system?

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To give an example, my inquiry has highlighted the question of responsibility of corporate sovereignty and lack of care within mainstream banking, to which a form of 'change response' was more regulatory scrutiny that although protecting those within the formal banking system, created further vulnerability and exploitation for those outside this formal system.

Therefore, I argue, that this response remains within the realms of first order change, because the function of mainstream banking still remains in the service of shareholder value creation. This change response points to the better functioning version of the system.

Another response, using managerial social engineering, was micro-finance (Yunnus, 2010), a banking model that approached one of the fundamental ontological assumptions of capitalism and banking differently, that capital can be delivered servicing the poor. The functioning of micro-finance, as a form of financial services for those people who would be considered unbankable within the mainstream banking system, due to their income levels or volatility in their income (Yunnus, 2010) reflects some modulation of the functioning of banking. I would like to point it out that mainstream banks do not engage in direct microfinance services. The usual practice is that they provide loans to microfinance organisations which then act as intermediaries.

He also stated compassion and social responsibility towards a community are defining characteristics of his business model (Yunnus, 2012).

Compassion, is defined in the Merriam-Webster dictionary as, "the sympathetic consciousness of others' distress, together with the desire to alleviate it", counts as a connection to the human spirit and condition. It is also defined as, disinterested love, (Frost, 1999), entailing or inspiring action stemming from empathy. It is an orientation, capacity and practice, to connect with and attend to, fellow human beings.

From this perspective, Yunnus's approach to banking, using the lens of compassion, brings a whole disappeared world, as a manifestation of internal exclusion, into focus, enacting a new form of relationality, courage and responsibility for one another.

Taking this thought even further and placing microfinance as a manifestation of one of the central principles of feminists theories, ethic of care (Gilligan, 1982; Held, 2005) - as an "approach to morality that emphasises the concrete needs of people with whom we are in relationship, is driven by the emotions flowing from these relationships, and it is understood as a social practice rooted in maternal relations" (Lawrence & Maitlis, 2012, pp. 644), one can argue that microfinance is an extension of mainstream banking.

The practice of microfinance, as a broadened epistemic frame is an interesting example of second order change, whereas it offers value in the way in which profit is shared with a broader stakeholder group and generates emancipation through financial inclusion, it still remains within the ontological frame of shareholder capitalism.

It, similar to the Domestic Helper Business, offers the gift of debt to a population of people who wouldn't have had access to that before, shows a way in which, through approaching responsibility and care, the functioning of financial services in regards to inequality, can exist on the fringes of mainstream banking.

Reflecting on this, whereas according to the definition offered by Bartunek & Moch, (1994) microfinance could be considered as third order change, as economic reform, I argue that it is still second order change, because it doesn't deliver a 'blow to the normative order', but through broadening the logic and the proposition of it, reinforces and normalizes the structuring structure itself. Therefore, following Badiou's (2005) argument it can be seen as a simulacrum of a truth event, because although microfinance is anti-normative action, it still ensures the continuity of the cultural status quo.

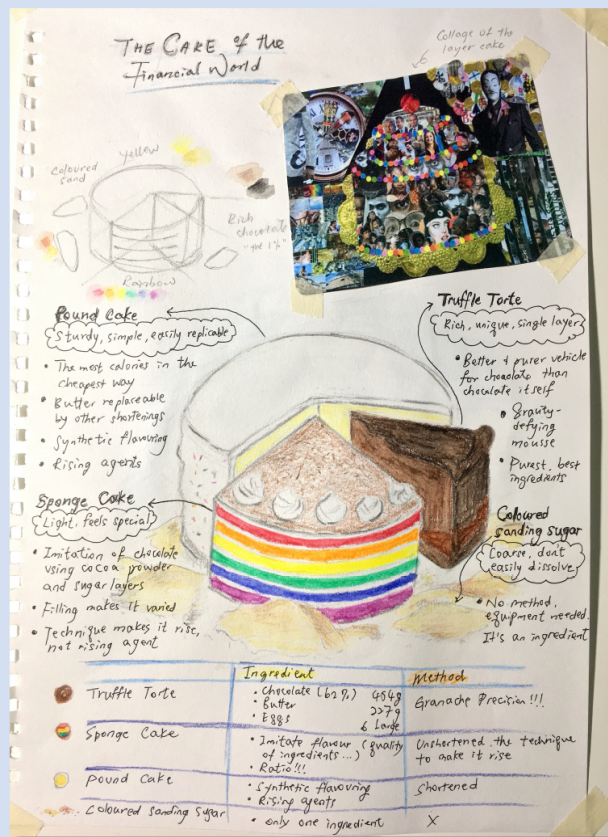
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Although I have a sense that these reflections changed and impacted on my presumptions and informed my thinking and practice about how to intervene in the way we engage others in an inquiry capable of surfacing what-is-being-missed in the thirdness (Benjamin, 1998, 2004), I feel they also have forced me back into my head.

In order to link my newly gained, yet unverbaised insights, I turn to baking, in order to create a space where what is present in the situation somehow can also be represented in a creative form. I am not entirely sure what I am looking for, but have a sense that I need something real, something tangible, something that exists in a different realm of knowing; and something that unlike in the world of banking, is not determined by its current dominant order.

This is the recipe plan for my cake.

I used Jo's collage of the Layer Cake of the Financial World as a starting point, and Yunnus's practice that banking can be done differently - therefore, although I baked a range of cakes, they also form one cake.



My intention was to represent the different groups of customers of banks by the number and the richness of the ingredients and the complexity of the method as the metaphor for the banking services these groups would be eligible for.

Creating recipes and baking my cake(s) in this way was immensely absorbing and while engaged in the activity, felt equally rewarding, because it felt I was creating something new.

Once the cakes were baked and assembled, I noticed that although I rearranged the system (just as Yunnus did when banking the poor through the practices of microfinance), I didn't questioned the underlying structure.

A conversation, in the next cycle of my inquiry, helped me get in touch with the edge I was looking to find. Florence, lost her job as a foreign domestic worker because she raised a grievance against her employer for physically abusing her. We were talking about her dreams and she said, she wanted to bake; have a little business to sell her cakes. Not knowing the circumstances of the shelter she lived in, I imagined providing baking equipment, recipes and supplies for the women, for Florence, to make her dream come true. Later I discovered that not only couldn't she have afforded most of the ingredients for the cakes, but that the women were in no position to bake in the shelter.

CHAPTER SIX - BANKING AS AN ONTOLOGICAL IMPASSE: THE ENIGMA OF THE OTHER

The following chapter **Banking as an ontological impasse: The enigma of the other** is the account of my next cycle of inquiry, rooted in the insights and questions that emerged from using an interdisciplinary lens, foregrounding the meaning making process to intersubjectivity, still building on Badiou's work, while paying attention to the meaning offered by using social constructivism.

However, inquiring into parts of a situation that are present but not represented has posed some new edges for my inquiry, that mostly presented themselves as ethical questions and dilemmas.

These dilemmas presented themselves on two levels.

Firstly, what it means and what practices it entails to be a collaborative researcher; the way in which the reality of those involved truly counts' has taken me to an inquiry with John Heron, aiming to understand the ethical dimensions of both doing research with the Foreign Domestic Workers (Chambers, 1997) while working within in a mainstream bank.

Secondly, how to inquire into the excrescences, or anomalies, of the state of the situation, that because they not socially validated, remain unprocessed and therefore arguably located to the subjective. How Feltham (Badiou, 2005) renders this position is that, if something is an excluded part, it is clearly marked by signs of excess and lack.

To represent the above inquiry, this chapter consists of two sections, in the form of two issues of *Financier Times* and their Supplements.

In the **Financier Times Issue Six: Cardboard box mothers** the section, **Lurking on the edges again** is, first, a portrayal of my re-entry into the world of the Foreign Domestic Workers that surfaced and acknowledged the differing realities of me and my co-inquirers. Secondly, the section **When everything shatters – The shelter is an account of a continuing Deep Hanging Out** experience with Foreign Domestic Workers who lost their jobs. This section is about deepening my understanding and practice of the ethical dimension of my inquiry, while gaining further insight into the connectedness of financial and social exclusion.

The **Financial Times Supplement Issue Six** consists of reflections of two different angles.

The section of Relational ethics is an account of me coming to notice and grappling with the practice of being a collaborative researcher, whereas the section on **My inquiry as a form of embodied political and ethical act** is a reflective piece on how my very inquiry in itself is a way through how, something that is present but not represented in the situation, start to be represented.

The Financier Times Issue Seven: Remittance Economy – Hope and Exploitation is an exploration of giving an account of the excluded part of the situation. In the section on **Dreams and Reality** I share my inquiry on the remittance economy through the experiences of the Foreign Domestic Workers, as migrant female workers. I then, in the following section on **Systemic exploitation: Securitisations of Remittances**, deepen my inquiry into the banking practices that function to facilitate and make lucrative the practices of the remittance economy.

The Financial Times Supplement Issue Seven is an account of insights gained on a systemic level, bringing together the subjective experiences, publicly available data, insights gained from my inquiry with John Heron and banking practices, in order to point to the excluded part in global capitalism, namely of the social symptom (Zizek, 2014) of **Bonded Labour**.

Cardboard box mothers



Lurking on the edges again

On the initial meeting with Cynthia, general manager, at the Mission For Migrant Workers, we agreed that we would collaborate on developing something meaningful for the foreign domestic workers that could positively impact the way in which they do their finances and engage with the banks.

All this was very vague and not entirely an inquiry but was broad enough to give space for further immersion to explore the individual cultural experiences of the foreign domestic workers. My concern was how to turn the perspective to what the foreign domestic workers really need. What they need, not what I think they need or what we would like them to need, to invite them to a space "where they are asked to introspect or think out aloud about themselves and their actions" (Wallendorf & Brucks, 1993, pp. 344).

Following up on this initial meeting, I sent emails to offer some dates when I could go to Hong Kong again and waited for Cynthia's response.



For weeks, for months.

I never thought silence could be so loud.

Cynthia's silence made me think of my assumptions about the importance of my inquiry, the importance of my offer. I notice a certain arrogance behind my good intentions.

I think about having asking for a very precious thing in their lives; time, their private time.

After a couple of months, the silence had become unbearable and I decided to go back to Hong Kong without having set up a meeting with Cynthia. This time, I went on my own; I was feeling very self-conscious and anxious, to the extent that my focus was entirely on myself, rather than being open and curious about others. I felt that the boundaries I had been able to cross with Katie the last time were impenetrable, as if there were a barb-wire fence between me and the foreign domestic workers;





I could see them, but had to cross a boundary that was artfully and cruelly constructed to cause possible injury and the discomfort of entanglement for those trying to cross it.

My focus got fixated on the 'crossing' of the boundaries, the way in which they are co-constructed to prevent or halt movement. I believe noticing these symbolically and literally held boundaries are essential to being in touch with the oppression that is present and the work involved in intentionally crossing it every single time. And when I say crossing; it also requires an invitation from the other side, whatever side you are on.



All this was too overwhelming, so I decided to go to the Mission first instead of going to Central. People at the Mission remembered me and greeted me with smiles. They asked me to wait for Cynthia, who soon turned up. She apologized for not responding while looking up my emails in her inbox.

We had a conversation about what is actually going on in the lives of the domestic workers – all the land mines that they can step on along the way to be locked into exploitation and disempowerment. We decide to have a workshop type activity that would empower and enable domestic workers to take a long-term view of their finances. We thought about how to surface these landmines and what the needs are of the domestic workers, differentiating between their needs, the needs of their families and any other, externally imposed needs.

We drew a map of 'do's and don'ts', based on our conversation. Although the themes remained in the field of my expertise and the well known issues of the domestic workers, they also eluded to an unspoken issue of what happens, in relational terms, to the migrant workers and their families, when their employment ceases in Hong Kong.

At the end of our conversation, Cynthia pulled a contract out that we both signed, so then I was formally engaging with the Mission to do my doctoral inquiry. I felt this was a really important moment. And, just as we agreed to set a date to have an initial meeting of those women interested in attending the group, LayLay walked into the office (the woman who had been drawing for me when we were sitting with the women in Central a few months back, she looked at me puzzled, then came up to me and hugged me. I explained how we knew each other, I showed the photos taken on the day and the whole atmosphere changed - not through words, but physical connection; they touched me, hands stayed on my arm longer, stood closer to me and we hugged long when I left. I wondered whether it was an invitation to cross over the barbed wire.

At the end of our conversation, I felt there was the possibility that we would be open to explore, see and relate to each other beyond the well established roles and seemingly impenetrable relationships. We agreed on a date when she would organize some meetings and focus groups; they don't materialise.

So, despite having no formal invitation, Katie and I decided to turn up again to continue our inquiry with the foreign domestic workers.

It was a difficult decision, because I was in touch with the ambivalence manifesting in the silence; not to disturb the status quo of roles and relationships, leaving the foreign domestic workers alone, yet longing for the connection that came to life in LayLay's innocent gesture of a hug.

In my mind, LayLay's hug was an embodiment of relating to the otherness in the other, it reached beyond the codes of normative structures, and I felt compelled to follow this invitation: a voice in the silence. I kept wanting to respond to that hug, as in my thinking it was an 'unthought known' (Bollas, 1987), a kernel to third order change, in which foreign domestic workers can be participants in what I was trying to do, not an adjunct to my research.

When everything shatters - The Shelter

Florence lifts her hand to her face, covering her eyes. We still laugh.

'Oh she is thinking of her daughter not being able to go to school' - Annalynne says in a matter of fact way.

I feel a sharp pain in my heart. My laughter stops instantly. I feel completely inappropriate, cruel and one who has just no clue. Absolutely no clue.

My eyes are drawn to Florence's hands. Hard working hands. Red. Cracked Skin. Unhealed blisters. Old woman's hands. Working woman's hands.

'I don't... know... how... my daughter ...will pay the... bus fare... and the fees... I just...don't know...' Florence's words are faint and drowned in her sobs. No tears, just dry sobs.

I feel a thin line of 'normality' has just got crushed beneath our feet and we all plunge into deep, dark and cold waters of the visceral reality of modern day slavery.²⁷

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Although in the morning Katie and I were planning to set up our own cardboard box island amongst the Foreign Domestic Workers in Central, we abandoned the idea, as it was absolutely freezing. The wind was blowing so hard we could hardly stand on our feet. I felt desperate to talk to some women before our meeting with Cynthia to know more about their lived experiences when it came to managing their finances.

We needed to find another space where we can talk and we seek refuge in the Church Hall of St Andrew's Church. A poster advertising an exhibition of the lives of migrant workers is pasted onto the door, so we thought this would be a good space.

We passed the church itself, so many people were at the service that many - all of them domestic workers - were standing outside holding palm leaves, attentively listening - but no sound is coming out of the church.

We asked the women who sat behind a welcome desk whether we could be in the Hall with them as we would like to talk to some of the Foreign Domestic Workers. The women immediately offered to give up their own table and chairs to accommodate us.

We sat in a Church Hall, surrounded by photos of the, 'Behind Concrete Walls: Images of migrant women...anxiety, hope and empowerment' exhibition.

“ *Slowly I recognise faces of the women I have been talking to...* ”

The photos showed the lives of those Foreign Domestic Workers who live in the Bethune House shelter, while the police investigate their cases of physical abuse. We later learn their names, Annelyne, Rufflen and Florence, as well as the fact that they are residents of Bethune House, there to curate the exhibition and collect donations.

They chattered quietly while Katie and I looked at the photos...



Slowly I recognized faces of the women I have been talking to.... Ah, there was Cynthia... and LayLay... they looked gaunt on the photos, showing a fierce kind of courage, ready for a fight. I was proud to know them. The photos were unbearable, the reality they show took my breath away; they showed humanity in effort, identity in action - trying to remain human and fight for meaning in a place that aimed to reduce people to meaningless statistics through legislative practices. There was no melodrama in the photos, only honesty.

²⁷ Forced labour is defined as situations 'that encompasses situations such as slavery, debt bondage or serfdom' (ILO Forced Labour Convention No. 29 (1930))

We set up our table while some Chinese women looked at us disapprovingly; Annellyne took photos of us. Katie and I were anxious and hopeful we wouldn't get evicted. I made a joke that it is a bit ironic that we have set ourselves up in a Church Hall to talk about finances and exploitation...

All day we sat there, but no one came to see the exhibition.

The donation box on the table only has that money I put in.

I felt I was lurking on the edges again, sat at a table in a chilly hall. I felt like an outsider to both communities – the expat churchgoers and the Foreign Domestic Workers there to serve them.

Then the service in the church finishes and lots of expats, all of them white, come in - they have tea and biscuits. All stand in the middle of the hall, their backs to the photos. No one looks at the exhibition. On the surface, we were there to publicise financial literacy workshops for women. The sign by our table advertised this fact and the god-fearing folk who entered the hall for their post-supplication tea and biscuits were interested; some even wandered over to offer advice or commentary.

A woman says that "you are in a wrong place, they don't come here, they prefer their own kind, sitting in the open air. And there is a charity that does excellent financial planning workshops. You should talk to them. They teach these women how to pay their dues on time". Another man says: "Why would women need financial advice? They are not any different from men". I ask him whether he thinks that women are treated differently. He says "maybe, if you really think about it" and adds "money is amoral anyway". He quickly leaves our table.

I am astonished by the ignorance and Katie says, "these are the churchy people for you..."

Another woman comes up with her daughter and asks whether she could sign up her maid as "she never has any money, but asks me for advances, so this should be very useful for her".

But beneath this ostensible objective, we are really there to hear stories; stories that are real and present. Financial literacy is our academic invite into the lives of domestic workers in Hong Kong, but our true calling is not academic at all. It is personal and emotional and extremely difficult to broach.

We decide to sit a bit longer, wait for the crowd to go and then talk to the women who curate the exhibition.

The old woman from the tea station comes up to us and gives us tea. We take this as an encouragement, as an invitation to stay – a thin, unspoken connection.

The crowd slowly disappears. When the room clears and the three foreign domestic workers trying to raise funds for the shelter they all inhabited are the only ones left we are able to breach the divide between them and us, we pull our chairs over and begin to talk.

Our first communication – wrapped in the guise of financial workshop planners – is greeted with polite complicity. Our second – authentically voiced as women who wanted to hear their stories – was met with heart-felt revelations, with tears sometimes and, briefly, with laughter.

◆◆◆

On one level I wanted to understand their financial worries, but really what I was interested in was their needs, hopes and dreams – what they are striving to express within the system they are participating in; this horrendously inhumane exploitation.

My question, as a researcher, lingers in every movement I take, every thought I have, every question I aim to ask; that is how could we create a shared space without exploitation, a dialogue about finances that enables them to be seen with their needs, rather than the lens of what makes sense – and therefore profit – for the bank, and beyond for the whole system. I have no intention of creating a financial literacy workshop to make sure they are 'paying their dues on time.

With all these intentions I was still unprepared for how completely co-joined the financial matters would be with their personal woes; the desperation coming from having no real choices; the desperation of having so little that no matter the proficiency and excellence of managing it, the need is always larger and emergencies are impossible to plan for.

"I send HK\$2000 home, I put HK\$1000 to the bank and HK\$1000 is for me, for food and for my holidays"

– says Annellyne – "my salary is HK\$4000"²⁸

"I thought your employers pay for your holidays"
– says Katie.

Annellyne looks puzzled. "No, I have to pay for my food and everything on my holiday".

Suddenly it clicks that she refers to her day off on Sundays as a holiday.

"Does it mean you don't eat before you leave your house or when you go back?" – I ask.

²⁸ Exchange rate: 11.05 (HK\$4000 = £362)

"Oh no, we are not allowed to" – Florence chips in. "We are not allowed to eat at all on Sundays. My Madam makes sure I don't eat when I don't work. But they get me to take the rubbish out when I get home at 8 o'clock." Annellyne nods in agreement – "We are not allowed to eat".

"I sent HK\$2500 home and gave the rest to my aunty" – says Florence – "this was my first month salary".

What do you mean? – I ask – do you mean for the agency you came with?

"Yes... for the training and she gave me the money for the bus to come and do the training. I needed to pay the fare back to her and she gave the rest of the money to the training people."

(I know that the Agency fees are now illegal, therefore the companies in the Philippines created 'training facilities' that the prospective employees need to attend and pay for).

I paid 37,000 pesos²⁹ to the training people. – Florence adds. She stands up and goes to her bag, takes out a folder. "This is my case" – she says.

The folder is pristine, white and quite thick.

Is this the folder the Mission helped you to put together? – I stroke the cover of the folder – I know

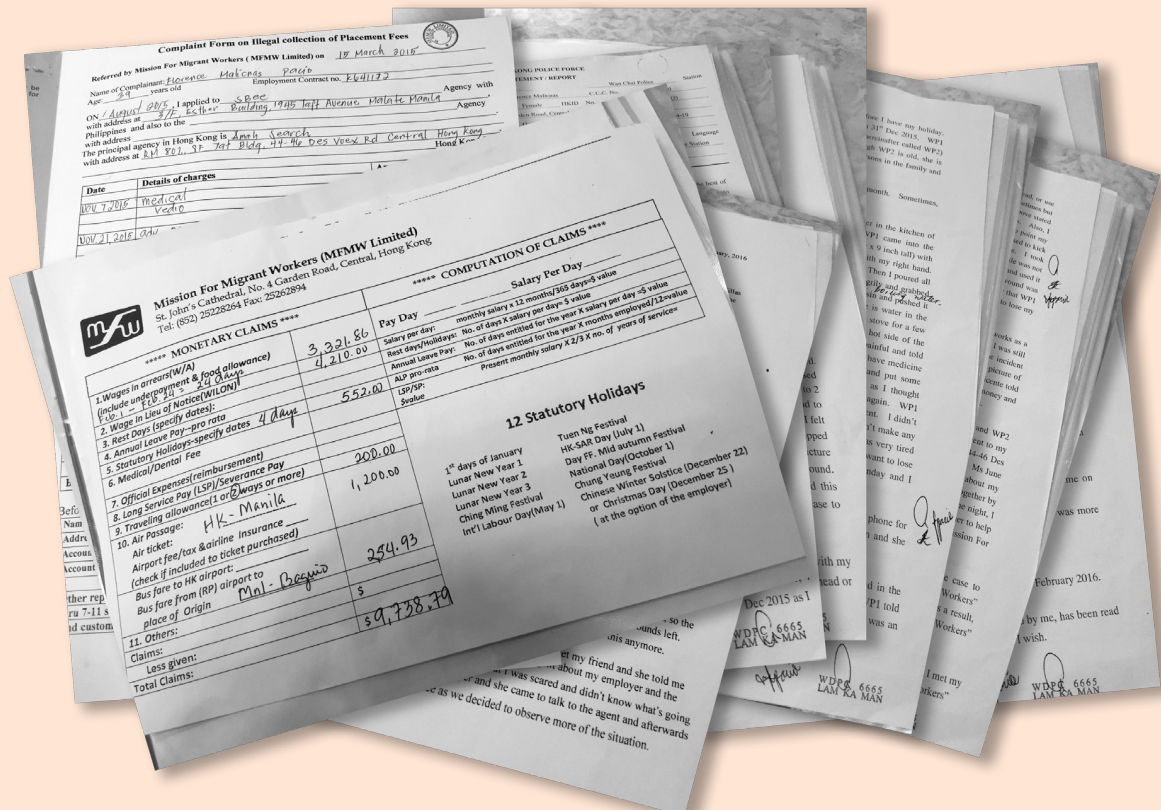
Florence's life is in it; her life through the eyes of the police, through 'official statements' and evidence. I look at Florence and ask: "Do you mind if I look into your folder?". She nods and pushes the folder in front of me.

I am stricken by the tidiness and orderliness of the folder; pages and pages of words, immaculately labelled, signed and countersigned. I start reading... The world disappears around me, I don't hear what Katie, Annellyne and Florence are talking about. I am pulled in the dark waters of unnecessary and brutal inhumanity; the words are powerfully narrow in scope to capture the vastness of pain and desperation.

The words can't be said. They can only be read.

The report gives a detailed account of Florence being burnt, hot water poured over her, because she wasn't moving fast enough to fetch water. Her hair being pulled out, because she wasn't thorough enough with hand washing some clothes. It describes her sleeping conditions, being kicked, while sleeping on the kitchen floor.

I believe Florence is showing me herself as someone who is reduced to nothing but wants to get a piece of herself back, but it is too much to be talked about. It needs the voice of silence. And touching of our hands. Then words can flow. With tears. Tears of compassion. Tears of anger. Tears of despair.



²⁹ Exchange rate: 65.91 (PPeso37,000 = £561)

They were all struggling through court cases due to mistreatment by their employers, and it was this trauma – rather than the lack of salary while their legal cases were resolved, as they were not allowed to work – that was the root of their despair.

Our questions about managing money, debt, loans and personal goals, were replaced by their narratives:

... How could she treat me like this when I raised her children...?

... She is like a sister to me...

... I don't understand why they poured boiling water over me...

I still can't believe I was in jail. I don't understand why she called the police. I was with her in the kitchen she knew I couldn't have taken the money. HK\$200... I have spent more than that in the market from my own money to feed her children...

There were times when we acted as interviewers – I was posing questions while Katie diligently took notes. Then there were times when our roles were forgotten and we were simply a group of women experiencing a shared disbelief that there are people in the world who treat others so poorly. All the prepared materials, the large sheets of paper and colourful pens, the mini printer, I bought especially for the occasion, all lay unused – they somehow seem inappropriate, invasive and extravagant in the present circumstance. On reflection I notice we weren't asked any questions, although shared some aspects of our own lives. My original idea of asking groups of women to draw on the cardboard boxes they sit on just feels obscene.

◆◆◆

It has taken a few days and cycles of inquiry for Katie and I to process our experiences and as agreed in the beginning of our Deep Hanging Out we write our reflections in our journals, then talk about it. Without being sentimental, melodramatic or exploitative, we were trying to excavate stories, finding our voices and representing the voices of Florence, Annellyne and Rufflen as the seeds of collaborative inquiry and acts of justice. We followed the flow of the conversation that emerged amongst us as a basis of our (post) inquiry and reflections. The themes of the conversations were about 'your hopes and needs', 'those who help you achieve them', 'difficulties you face', 'reasons for coming to Hong Kong' and 'what it will like back at home?'

Below are the reflective pieces from our journals:

Katie

My personal experience of this interaction was one of deep discomfort, not just because hearing their stories was upsetting but also because I was conscious the whole time of my position in relation to them. They were financially dependent on their foreign employers and

responsible for the financial welfare of their extended families back home. I am financially independent and without dependents. They were mistreated by their employers and powerless to voice their maltreatment beyond the confines of the justice system.

My employers have brought me to Singapore to lead a life of privilege and opportunity and if they mistreated me in any way, I would have the strength and the means to shout out about it, to take back my power from those who had harmed me.

Reka - When my family relocated to Singapore, we were treated like royalty: received our visas in two weeks, business class travel for the whole family, our accommodation and all living expenses were paid for a month (then extended for another one, because the flat I fell in love with became available until a few weeks later). Although there is a policy that the bank doesn't 'buy places in schools', calls were made to ensure my son got into the right school. Beyond the financial support, colleagues were helpful and kind. In contrast, all the women we were talking to have significant recruitment debt they needed to pay back, and the amount is a minimum of 30% of their annual income. The recruitment (training) fees immediately make them predisposed to exploitation and this debt makes them vulnerable to further exploitation. I have come to see that these helpers live in a world of "cannot" and it feels that despite all their hard work, a very few of them are able to ascend to the world of 'can/have'.

I feel a very strong resonance between my situation and that of the situation of the foreign domestic workers; the direct experience is very similar, however our financial circumstances make our prospects and possibilities light years apart.

I am in touch with the vulnerability and exposure associated with being employed on a 'local contract' in Singapore. I am in the hands of my employer and the employment laws of Singapore. I became acutely aware of this situation during the most recent redundancy exercise the bank went through; because of my son's schooling we had no choice but to remain in Singapore until the end of May 2016; whereas if my employment contract was terminated, I should have left the country in 30 days (by the end of December 2015). However, our financial situation would have allowed us to remain in Singapore for over 9 months, without either me, or my husband working. And this is privilege, a privilege that the women we talked to don't have, and never will.

This is the first time when I am really in touch with being privileged. This noticing makes me feel relieved, yet at the same time filled with embarrassment, especially when being in touch with the foreign domestic workers. It makes me constantly question my situatedness and how I relate from that.

I chose to come to work in Singapore in a bank that stated its purpose to be 'here for good'. I was curious whether it is really possible for a commercial organization, especially for a bank, to be connected to society, to embed social purpose to its commercial operations.

I have come to realize that these intentions haven't really been embedded into business practices beyond the bank's CSR activities and brand promise, however it is definitely the reason most employees join this bank and what makes and keeps them happy. Any mentioning of contradictions between actual practices and this intention is impossible, treated as treason.

Katie

They were broken, emotionally and sometimes physically; rough callused hands and burn marks, tears streaming from heads hung low. I am strong and resilient and happy, my cares are trivialities of circumstances that are within my power to change. They were dependent on systems and people that care little for their futures, and deeply indebted to agencies who treat them merely as pawns. I am reliant on nobody for my future goals, I have no debt; I am indebted by love only to those who have helped me get me where I am today.

This stark divide in power and status that flooded across the table between the helpers, Reka and I was palpable, and the sense of guilt remains with me today as I reflect upon and write about this interaction. We left that day, fed ourselves, relaxed in an executive departure lounge eating cookies we didn't need, and returned to Singapore and our comfortable, confidence-inducing lives.

They left that day and returned to the shelter that houses 13 of them in a 6 - bed residence. They returned to the limbo they inhabit as they await the outcomes of their legal claims. Some are desperate to return home to see their children and never step foot in Hong Kong again. Others just want a new employer so they can continue to fund the college education of their dependents and the daily living expenses of their relatives. But all of them are unable to make these plans, or to act in any way, until the courts decide to hear their cases and bring down decisions on whether to compensate or deport them. It is this complete powerlessness that affects me the most.

We cannot change the system they exist within. We cannot stop the multi-million dollar business of foreign domestic workers or the plethora of organizations set up to facilitate their placements and make as much money out of them as possible. We cannot change the way financial institutions prey on the financially challenged rather than helping to lift them out of penury so they can plan a future for themselves which is financially stable and independent.

Our experience and positions mean we can try to help these women manage their finances and warn them of the multitude of loan sharks and schemes that are lurking on the precipices of their vulnerable lives. We can listen to their pain and hope in some small way to relieve it through compassionate understanding. We can even try and set up sponsorship schemes to help fund these women and their children's school fees as they stay at the shelter. Perhaps then, the very fact that we came to work together in a Bank - a fact which unites us as friends but disconnects us from these women and also from our own true purposes - may bear some fruit for these women that have so touched us with their stories. Perhaps then, we can use the edifice of the "bank" as a force for positive change in these women's lives, and in our own.

Reka

Pain grows and lingers in me; it is born out of a discrepancy between what I think is humane, respectful and generative and the experiences these women shared with us. I don't know whether it is possible, but it feels my soul is aching. My mind keeps returning to our conversation thinking when and how I made the connection, acknowledging our different locatedness, yet also woven together into a messy map of reality. I am deeply moved by the circumstances of the stories I have been hearing. At the same time, I have found it difficult to own my locatedness in relation to the foreign domestic workers - not to feel ashamed or try to sink into the background or to be too much in the forefront, but to actively hold it, let it be part of the eco-system of our voices.

The feeling of becoming an ally is getting stronger in me; I could frame the practice of my inquiry as caring and compassion, being open to the stories and histories of others and feeling prepared to be moved to action.

I am thinking what it means for me to engage and experiment with a socially inclusive, relational inquiry to overturn injustices... and invite others into this...

On reflection I notice, I really notice, my privilege. Whatever I seem to be afraid of losing, like promotion, credibility, job, is nothing compared to what the women we have been in touch with can lose by breaking the rules, set by their employers: they can be abused without any consequence and even lose their lives.

It feels not only unthinkable but also unimaginable.

Yet, I felt compelled to find a way to further inquire into our situation, that revealed both the internal exclusion that exists within the system, through privilege, as well as radical otherness, that points against the preservation of the existing order.

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FINANCIER TIMES SUPPLEMENT

ISSUE SIX

CONTENTS

RELATIONAL ETHICS

MY INQUIRY AS A FORM OF EMBODIED POLITICAL AND ETHICAL ACT



Relational Ethics

At the beginning of my doctoral journey, we were required to create our ethical statements, and as part of this exercise I articulated the following Guiding Principles :

- Generate Participatory Dialogue - all, who participate in this inquiry, are treated as co-researchers (Ingold, 2008; Moustakas, 1994), through collectively establishing "a dialectical process of inquiry by drawing on the complementary perspectives, interests, skills, and knowledge bases of practitioners and academics "(Hartley and Benington, 2000, pp. 459)
- Co-authorship - co-researchers are also invited to share reflections and co-write in service of allowing their own voices to carry their wisdom and experiences
- Ethical tensions to be made public in the inquiry process - in service of inviting more critique and generative engagement with the ethical struggles the inquiry engaged
- Foregrounding critical awareness of power - in service of inviting accountability and the recognition of the multiplicity of sides of both power and oppression, acknowledged and addressed (Baker Miller 1986)
- Structuring Safety - encourage experimentation with useful ways of inquiring into the lives of participants of the group and the communities they are members of

In the case of my inquiry, the practitioners represented and were situated in starkly different positions in the spectrum of the interknotted realm of the economic and social inclusion/exclusion.

Whereas I experienced holding myself to account through my Ethical Guiding Principles when engaging employees of the bank, my ethics were awakened slower and took a different form through the Deep Hanging Out with the Foreign Domestic Workers. Becoming in touch with the difference in experience needed to embody my guiding intentions, I feel I have found the beating heart of my inquiry; a shift from knowledge to ethics (Leppington, 1991). The difference was routed in the constitution of power and ethics.

On reflection, I noticed the way I approached, engaged and inquired with these different groups was underpinned by my internalized social structures, effecting how I became a critical researcher, who starts from an ethical principle and does research designed to emancipate people from patterns of social relations prejudged to be oppressive, to expose patterns of exploitation, or to subvert structures of power that allow some people to be dominated by others (Pearce and Walters, 1996)

Therefore, my guiding principles felt more like espoused theory rather than practice.

My chosen method of - Deep Hanging Out - amplified my ethical dilemma and represented a parallel process to my inquiry question of exploitation, to the extent in which it is a genuine bi-directional process (Chambers, 1997).

Despite that I initiated the invitation to research into this field, have facilitated the conversations, have written up notes of observations and conversations, I have shared these notes and invited interactive introspection as much as I possibly could. Therefore I believe, power was distributed as much as the context allowed, however control of my research remained with me when it came to sharing the findings of the Deep Hanging Out inquiry.

My inquiry as a form of embodied political and ethical act

Reflecting on these experiences, my inquiry question has gained another layer.

Emergent inquiry, in the form of participatory dialogue reminds me of a constantly renewing construction, in which the research outcome is a temporal activity and it is one way of understanding, not the way of understanding (Simon et al, 2014); in a process where "there can be neither a first or a last meaning; it always exists among other meanings as a link in the chain of meaning, which in its totality is the only thing that can be real" (Bakhtin, 1981, pp. 69).

In other words, inquiry inspires constant rebirth and reconstitution of itself.

Out of this playful invitation, in addition to many unexpected, uncounted and unpredictable questions, insights and realms of inquiry that have been emerging, the thread I wish to grab hold of is linked to, yet reaches far beyond my locatedness as an organizational development and change practitioner.

It reconstitutes my identity to take into account how my locatedness appears in the larger eco-system, taking those realms into account that are not constitutive parts of the espoused, but the lived. That is inquiring into the experiences of the mess, while at the same time being part of it, relating to the mess of every day life, and being and practicing from the stance of holding 'both and' in mind, the mainstream and the unspoken aspects of our constructed reality of the financial world; artfully switching between being in the messiness and chaos to being fully present in the experience and the order of sense making.

Although I set out on a quest, as my inquiry, to find examples of this transformative dimension in banking, in other words the presence of vulnerability, compassion and relevance coexisting with the mainstream narrative of the system, however I have chosen a path that inquires into the experiences and locatedness that are being ignored.

Remittance economy - hope and exploitation



DREAMS AND REALITY

I keep thinking of the cardboard boxes.

I keep thinking of the bags.

I keep hearing the noise of the pulling of the duck tape.

I wonder about the social and economic pressures that enable and drive women to leave their families and native countries to seek opportunities abroad, just like me. It seems these pressures also result in an increased acceptance of women's ability to work outside of their home and change their traditional roles within the family.

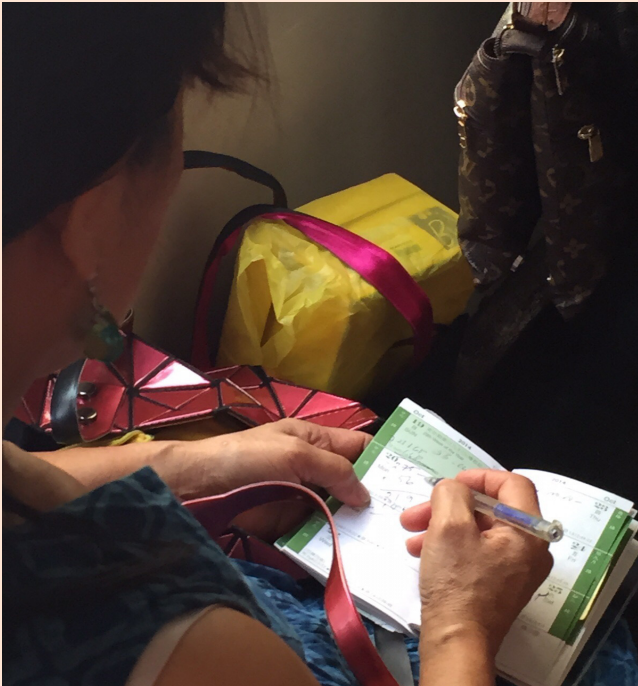
I wonder about the absence of opportunities and the desire to create opportunities for themselves and their families that tear families apart, leaving their loved ones behind with - most often grandparents and other members of the extended family looking after the children.

“ *... and suddenly I see beyond; I imagine the children who receive the boxes* ”

”

“ It has always been like this... for generations... - says Cynthia when we talk about migration - in the beginning of the last century, all the men, who were able, left to the sea. They went to Hawaii, to the US; then, in the seventies, to Saudi to work in construction. It has always been a clear expectation that when one works abroad they are there to send money home.





- if they are on the sea, 70-80%, if land based, about 50% of their salary home, because you don't need to spend much, really. Then, at the same time in the seventies, women started to migrate, again to the US and then to other parts of the world, to work as nurses and care for the elderly; then the most recent wave of domestic work.

I remember seeing some women evangelizing on the street in Hong Kong, 'that if you are a good Christian, you follow God's will, you don't spend, but work here the best way you can and send your earnings to your families'. I watched these women for a while, dressed neatly, standing in the midst of the buzzing square of Central, while seemingly no one paid attention to them. I ask Cynthia about this.

There is a very strong expectation that if one works abroad they are there to support their families and send as much back as they possibly can. They are also expected to have more income if working abroad and therefore take on the full responsibility for the family economics. - Cynthia says.

And I know when she says family she means the extended family, covering siblings their children, sometimes uncles and aunts and their children, often step children and spouses of second marriages.

You have just met Elizabeth, she says. Elizabeth married her sister's husband when she passed away and now is working to send money home for his children (her stepchildren) to help them build a house.

She has been supporting them through their education before, and now the house. The second one Gira, who you also talked to, she is one of her stepdaughters. Elizabeth is a teacher, but there is no promise that there would be work if she went back."

And suddenly I see beyond; I imagine the children who receive the boxes - the importance material things have, as they are manifestations of their mothers' love, as well as maybe a tantalizing prospect to escape... I wonder whether they really do get these parcels or the material things disappear, become absent, just like their mothers.

But the reality is harsher than I could have ever imagined. My inquiry opens up a space to make sense of what it means to be a migrant worker, a symbol of global capitalism at work.

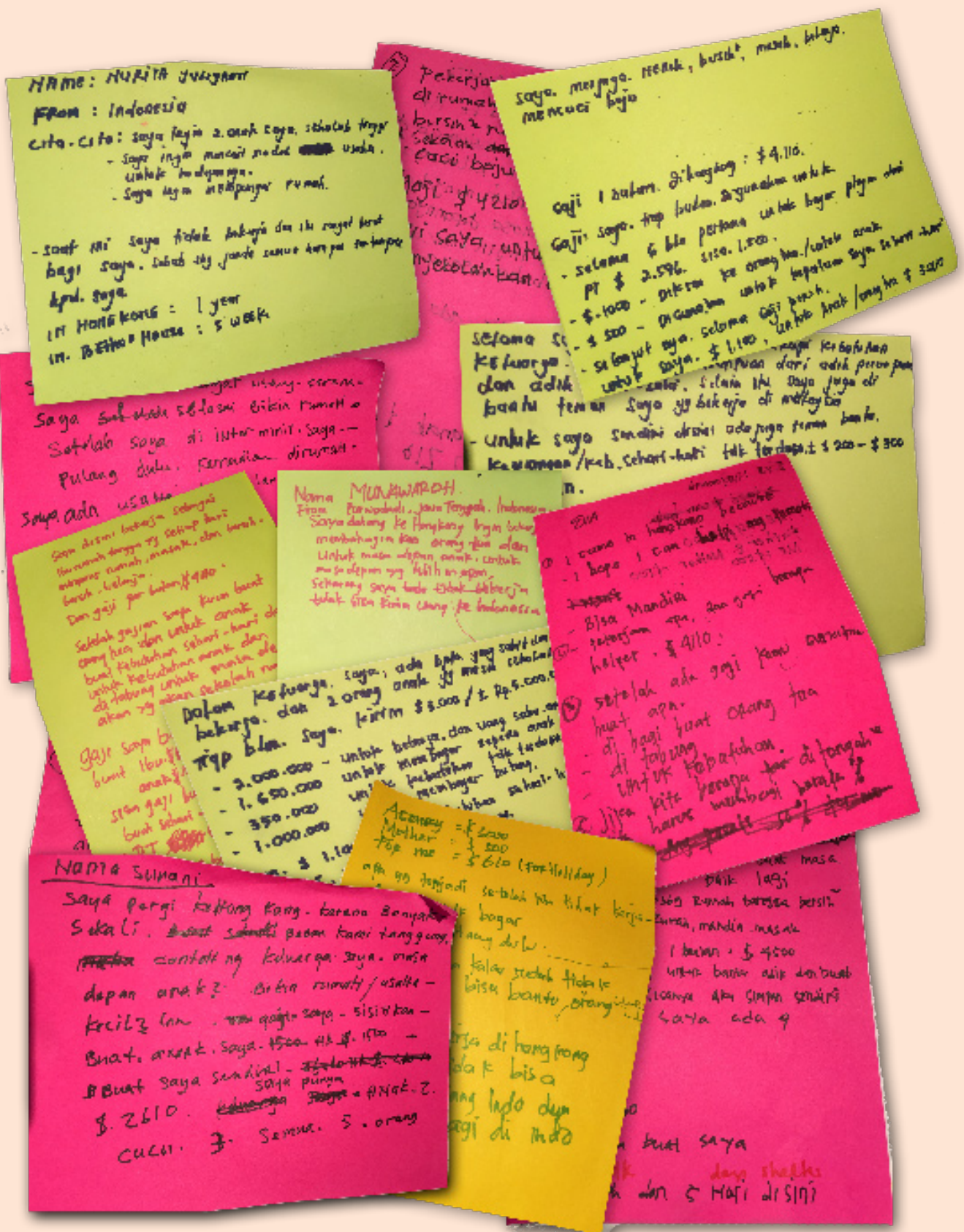
The conversations with some of the Foreign Domestic Workers, transform the boxes to symbols of intricate knottedness of the remittance³⁰ economy made up by vulnerabilities, commitments and exploitation as their reality, just as by aspirations, desires and dreams. At this point I have an acute need to reiterate and re-ask permission to use their personal stories. I feel the previously agreed privacy and ethical statements of my inquiry now become reality and practice. I experience the responsibility of being the custodian of, and for sharing this information. I offer the option not to share the exact amounts of money they earn, but percentages, in order to provide some privacy. I also invite them to respond to my questions (that are translated to their mother tongue) in their native language. Some women take me up on this offer and someone from the MFMW later translates their responses, without me sharing the names.

However, it seems being named in my research and published creates excitement and energy amongst most of the women.



³⁰ Remittance is a transfer of money by a foreign worker to an individual in his or her home country.





'Window to the world of the lives of the Foreign Domestic Workers through the narratives of their financial commitments'

Vicki

I don't regret being away from my family, because they have professional jobs and education. And I know my work enabled that. All of my children are well educated. I don't regret being here, although I don't teach, I used to be a principal at school back at home, but I use my skills when tutoring the Madam's children. Of course, I feel the loneliness and homesickness, but being here for 25 years, I find it difficult to imagine going back. When I go back, I want to work with the Church on 'Migrant Orientation Work' because that is where so many of the young ones make a mistake.

I give 80% to the bank that pays for renovation
 5% for my brother
 5% for my father and sister
 10% is for me to be here, to spend it on myself.

10% is for me to be here, to spend on myself

I give 80% to the bank that pays for renovation



5% for my brother

5% for my father and sister

Racquel

I came here to help my parents, to earn money, I have one kid I do it for his future, to help him finish school. I have a lot of dreams for my family to build a house because we are poor, so I came here to Hong Kong because the salary is higher than another places abroad. I think my dreams come true, but my employer terminated me, so how can I help them now.

Before I came here I borrowed money from the Philippines - how to pay I don't have work. I graduated as a teacher but very hard to find job in the Philippines.

I have one son, I am a single mother so I need to work and find job to help my parents too. I want to find another job/work to earn money and to pay my debt. My job as a domestic helper

- I do cleaning, washing, tutor, taking care of baby, elder, care of dog, ironing, wash car, cooking;
- The salary is HKD 4120

I decided to come here together with my parents because we all know I can pay fast because the salary here in Hong Kong is high.

My father is a farmer, my mother housekeeper in our house taking care of my son.

- I give 50% to my mother and son because going to school and to buy things inside our house and things in school
- Father 10% because he wants to buy.
- Younger brother 10% for his family
- Grandmother 10% for medicine
- Raquel 20% for my agency fees and my needs and my debt in the Phils.
- My credit needs to be paid in October but don't know how to remedy because I need a part time while waiting my case with my employer. But that is illegal."

20% for my agency fees, my needs and my debt in the Phils

I give 50% to my mother and son to buy things inside our house and things in school



Grandmother 10% for medicine

Younger brother 10% for his family

Father 10% because he wants to buy

Eka

I came in Hong Kong because I want much money giving my family and I want to learn in my future. Because work in Indonesia so little money. My work in Hong Kong: Swipe the floor, mop the floor, bring my son to school, cooking, washing the clothes My salary HKD 4110 My salary I'm giving to my children to school. My salary I giving to my parent HKD 1000, giving to my agency HKD 2500 for 3 months.

15% to Children for schooling

60% for my agency fees,



25% for my Parents

Lina

We are in debt from the beginning. I had to borrow money from my aunt to get to the town where the training agency was. I had no money for the bus fare to get there. I sent the first year of my pay just to pay that money I borrowed and all the fees and medical. I had no money for myself. I had to borrow more money to be able to send money back for my family. They all expected money to pay the school and the food and all the other household expenditures. I have been in Hong Kong for ten years now, my children will graduate from school soon and then I will graduate from my loans 60% for my dependents 40% for me."

40% for me



60% for my dependents

Eva

But we have the political and economic power here. I tell my husband what to spend the money on. Before I came here, I had to obey my parents and my husband. We are empowered here, we never were able to speak up when we were at home. We are independent here and learn from the culture. We have respect from those at home, because they think we are better off and we have become different. We have to make sure we have a good Madam, not a local family, because they don't want us to rest, just want us to work all the time and not feeding us well
70% goes to pay my debt back, to my bank loan
20% allowance to my husband and family
10% for me."

20% allowance to my husband and family

70% goes to pay my debt back, to my bank loan



10% for me

I wonder about the rationale shared by most of the domestic workers we talked to about the reasons for leaving: 'I do it to pay for the education for my children'; 'I need to pay their university fees'. Sacrificing everything, making a choice between satisfying their children's material needs or their emotional needs, in service of obtaining a higher education degree, which on one level seems to be unquestionable, on another level seems to be a 'cover story' - a desire, a fantasy, maybe even identification with the oppressor, aiming to be represented, not only present within the mainstream narrative.

However, the price to be paid by the Foreign Domestic Workers is stark; to remain exploitable and non-disruptive to the dominant order.

Listening for the underlying structures that frame the experiences of the Foreign Domestic Workers, a continuum of vulnerabilities gets exposed; starting

with training and recruitment agency practices in their villages through transportation and lasting into their work behind the doors shut firmly in the homes of their employers, and also rooted in deeply held values and commitments within their culture of origin and families.

It also seems that these vulnerabilities are taken advantage of every single step of the way, creating a systemic and endemic exploitation through debt.

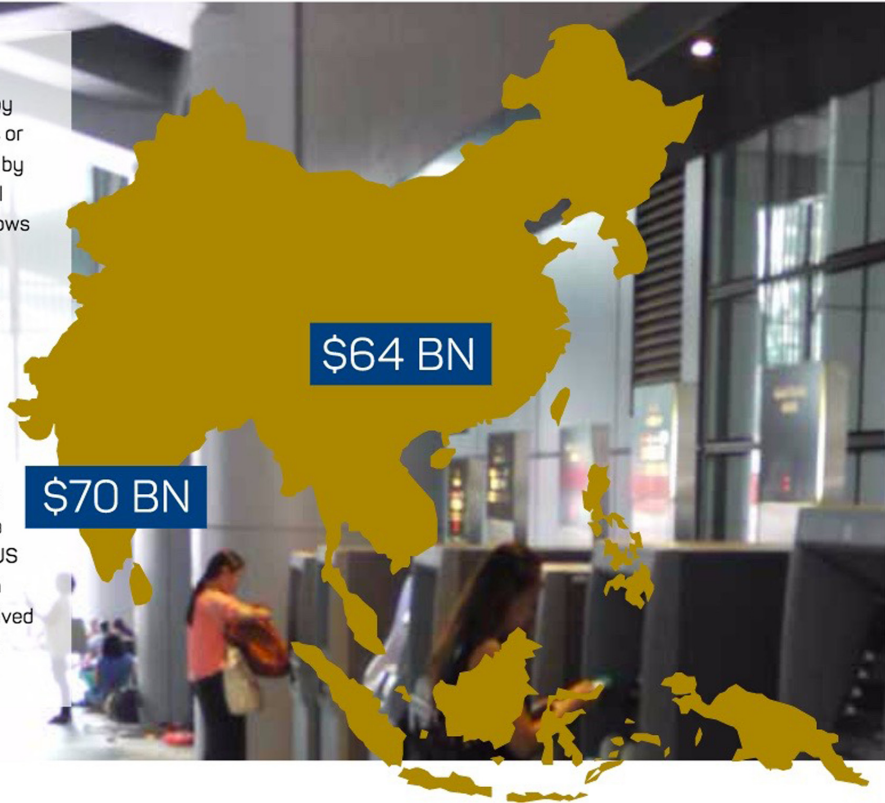
“ I do it to pay for the education of my children ”

I turn my inquiry from the personal stories to the systemic and read the statistics issued by organisations concerned about social justice and equality.

The numbers, just as the context and the consequences shock me, and offer me new perspectives:

REMITTANCES

A remittance is a transfer of money by a foreign worker to an individual in his or her home country. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. Workers' remittances are a significant part of international capital flows, especially with regard to labour-exporting countries. In 2014, \$436 billion of workers' remittances was sent to developing countries, setting a new record. Overall global remittances also totaled \$583 billion. Some countries, such as India and China, receive tens of billions of US dollars in remittances each year from their expatriates. In 2014, India received an estimated \$70 billion and China an estimated \$64 billion³¹.



In 2015, according to the World Bank, the Philippines was the third highest recipient of remittances, as a percentage of 10% of Gross Domestic Product (GDP), that of USD29.7 billion³². Although the Philippines is the 2nd highest country of tertiary educated migrants (1534 thousand in 2010/2011), the most important sector of labour migration for women is domestic work³³.

The International Labour Organisation (ILO) reported that the domestic work sector grew significantly between 1995 and 2010. The domestic workers rose from approximately 33.2 million to 52.6 million – an increase of 19 million people of which 83% women³⁴.

1995: 33.2 MM

2010: 55.6 MM

According to the ILO definition 'domestic worker means any person engaged in domestic work within an employment relationship and domestic work means work performed in or for a household or households' and 'migrant domestic workers are workers who have migrated either internationally or within their own countries' borders to find employment as domestic workers'³⁵.

All policies, including the numbers³⁶ and minimum wages³⁷ concerning Foreign Domestic Workers are framed and implemented on intergovernmental and governmental levels. These policies result in a low value being attributed to domestic work as an unskilled, informal and underpaid occupation, performed by women.

³¹ <http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1199807908806/4549025-1450455807/Factbookpart1.pdf>

^{32, 33} *ibid.*

³⁴ ILO, *Domestic Workers across the World: Global and regional statistics and the extent of legal protection*, ILO, Geneva, 2013

³⁵ ILO C189, Part1.

³⁶ POEA - Intergovernmental agreement on the number of migrant workers

³⁷ HKD 4110

Working hours: HKSAR currently has no statutory provision stipulating general maximum working hours. Compared to other sectors, MDWs are particularly vulnerable to excessive working hours given the nature of the work and “live-in” arrangements, where work and rest boundaries may be blurred. This can result in MDWs being “on-call”, with open-ended hours, lack of influence over working time arrangements, insufficient rest time and uncertainty of hours worked.

Weekly rest: A MDW is entitled to at least one rest day in every period of seven days. A rest day may be changed but another day of rest must be granted in lieu within the same month or within 30 days. An employer must not compel a worker to work on a rest day. The rest day must include 24 hours of continuous rest. Employers must not compel a MDW to perform duties on his or her rest day, but a MDW may volunteer to work on a rest day. This is in line with general labour law provisions for other workers.

Statutory holidays: Like other workers, a MDW is entitled to 12 statutory holidays in a year. If a statutory holiday falls on a rest day, a holiday should be granted on the day following the rest day. Payment in lieu of granting a statutory holiday is not permitted. If an employee must work, then the employer must arrange an alternative holiday within 60 days before or after the statutory holiday.

Paid annual leave: A MDW is entitled to paid annual leave after serving every period of 12 months with the same employer at the following rate: seven days each for the first and second year of service; and starting from the third year, the number increases by one day per year up to a maximum of 14 days.

Paid sick leave: A MDW is entitled to two paid sick leave days for each completed month of service in the first 12 months of their contract and four paid sick leave days for each completed month of service thereafter. The daily rate of sick leave pay is equal to four-fifths the average daily wages.

Minimum Allowable Wage: Because of the requirement to live-in with their employers, MDWs are excluded from the Minimum Wage Ordinance enacted in 2010, which is based on an hourly rate currently set at HK\$32.50 per hour. Their salaries are regulated, rather, by the Minimum

Allowable Wage for Foreign Domestic Helpers, currently set to HK\$4,210 per month (as of 1 October 2015). At the time of the survey, the Minimum Allowable Wage was HK\$4,110.

Parental leave and protection: Like other female workers, female MDWs are entitled to 10 weeks’ maternity leave. Maternity pay is equal to four-fifths of normal wages. It is unlawful for the employer to dismiss a pregnant MDW after she has served a notice of pregnancy, except in cases of serious misconduct. Like other male workers, male MDWs are entitled to three days paid paternity leave for each confinement of his partner or spouse. Paternity leave pay is equal to four-fifths of normal wages.

Food Allowance: Food must either be provided during employment or an allowance must be given in lieu. If food is in-kind, it must be free of charge. If an allowance is given instead, it should be no less than HK\$995 per month (as of 1 October 2015). At the time of the survey, the Minimum Food Allowance was HK\$964.

Accommodation: Under the SEC, an MDW is mandated to live in the home of their employer. The employer must provide a MDW with “suitable accommodation” and “reasonable privacy” within their home and it must be free of charge. Although there is no specification that a private room must be granted, the employer must declare the type of accommodation and facilities to be provided to the MDW in the SEC.

Insurance: Employers must take out an insurance policy to cover his or her liabilities under the Employees’ Compensation Ordinance and common law for injury at work in respect of an employee.

Travel Allowance: Upon commencement, termination or expiry of a MDW contract, the employer should provide a MDW with free passage to or from Hong Kong to their home country, usually an air ticket covering airport tax, and a daily food and travelling allowance of HK\$100 per day from Hong Kong to destination. There is no statutory provision related to compensation or an allowance for work-related travel in Hong Kong.

Source: COMING CLEAN The prevalence of forced labour and human trafficking for the purpose of forced domestic labour amongst domestic migrant workers in Hong Kong. March 2016



Implementing these policies, though practices - such as domestic workers being confined to low pay, living with employers, no specified working hours, food deprivation, restriction of communications - imply a systemic exploitation, reinforcing the power and economic inequalities between employers and workers within the households and treatment of these women as commodities rather than people.

Controversial HKSAR policies pertaining to MDWs

Two-week rule: This provision dictates that MDWs are required to leave Hong Kong upon completion of their contract or within 14 days from the date of termination of their contract, whichever is earlier. Critics note that this means that MDWs must scramble to find alternative employment in Hong Kong within this limited timeframe. However, the government asserts that the rule is not designed to allow MDWs to find new employment, but rather, for MDWs to prepare for their departure from Hong Kong back to their home countries. The government says that the "two-week rule" was put into place to prevent MDWs from "job-hopping", but critics suggest that the rule puts MDWs in a disadvantageous situation and makes them prone to exploitation from employers and employment agencies, as fear of termination makes them hesitant to leave or report an abusive situation.

"Live-in" requirement: This rule, introduced in 2003, dictates that MDWs must work and reside in the employer's residence in Hong Kong. This is Clause 3 of the SEC, making both employers and MDWs liable for breaches. The government's rationale for it is to prevent MDWs from taking on secondary or part-time work, which they say would compete with the local domestic workforce. With Hong Kong's small living quarters, it is often difficult for employers to find suitable space in their homes. And, while employers must submit in the SEC a description of the accommodation they will provide for the MDW, there is no inspection undertaken at any point by either the Labour or Immigration Departments to verify that the provided accommodation is suitable or in line with the original submission. Critics say this requirement opens MDWs to abuse and excessive working hours due to the blurring of work and rest time, and also note that MDWs often are denied appropriate living quarters and privacy. They also point out that the "live-in" requirement is often a burden on employers as well, who themselves may prefer live-out arrangements."

No right of abode: Whereas "professional" migrant workers who work continuously for seven years in Hong Kong have the possibility to be granted permanent residency, MDWs are ineligible for this status under the Immigration Ordinance. A judgment handed down by the Hong Kong Court of Final Appeal in 2013 confirmed that, due to the nature of MDWs' contracts and visa arrangements, they could not be considered to be "regularly residing" in Hong Kong.



I have mixed emotions when reading such extensively researched and well-documented facts of the Foreign Domestic Workers and modern day slavery. I cannot fully make sense of something being hidden, yet at the same time publicly available. It feels deeply twisted, somewhat perverse, pointing to a deep dysfunctionality.

Then I relate to my discomfort this seeing evokes differently, it alludes to something ontically unrepresentable in the system.

Systemic Exploitation: Securitisations of Remittances

I share my newly acquired insights about how the domestic workers are tied, through tradition, social practices, and persistence of poverty and limited economic opportunities in such inhumane conditions work with one of the bankers who has been participating in my inquiry. I share that I find the governmental practices in Hong Kong and the Philippines disturbing because these create structures that enable deep levels of exploitation.

It seems the social animosity of this situation somewhat structures the very reality it seems to fissure. Yet, the inquiry that emerges from this observation reveals another layer, a powerful, unquestionable seal that further ensures the proper and absolute functioning of the sociosymbolic hegemony of the economic.

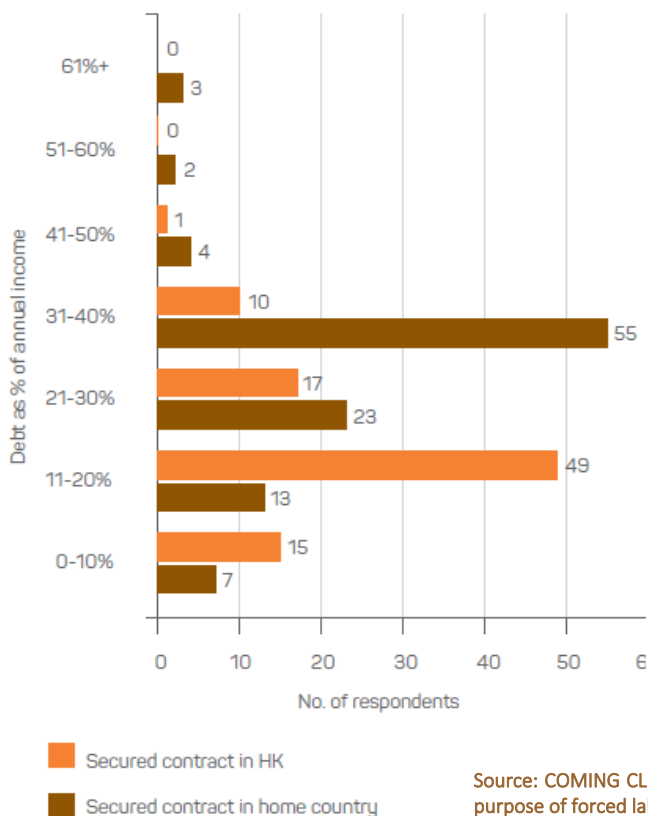
'Securitisations of the remittances has been one of the most lucrative businesses in the emerging markets both for the banks and respective governments. I have worked on creating such deals for many years.'

She explains a bit more about the banking product, as I haven't heard about this before.

The world shatters beneath my feet; it seems there is a series of industries that feed off the domestic workers, and it is a flourishing global business.

Appendix 8 is the recorded inquiry of our conversation, in which we aim to create a shared understanding of intergovernmental and institutional investment and economies that exist and contributes to maintaining the foreign domestic worker business.

Exhibit 1: Recruitment debt (borrowed from a broker, employment agency or finance company) as a percentage of annual income (n=199)



“ Securitisations of the remittances has been one of the most lucrative businesses in the emerging markets both for the banks and respective governments ”

Source: COMING CLEAN The prevalence of forced labour and human trafficking for the purpose of forced labour amongst domestic migrant workers in Hong Kong. March 2016

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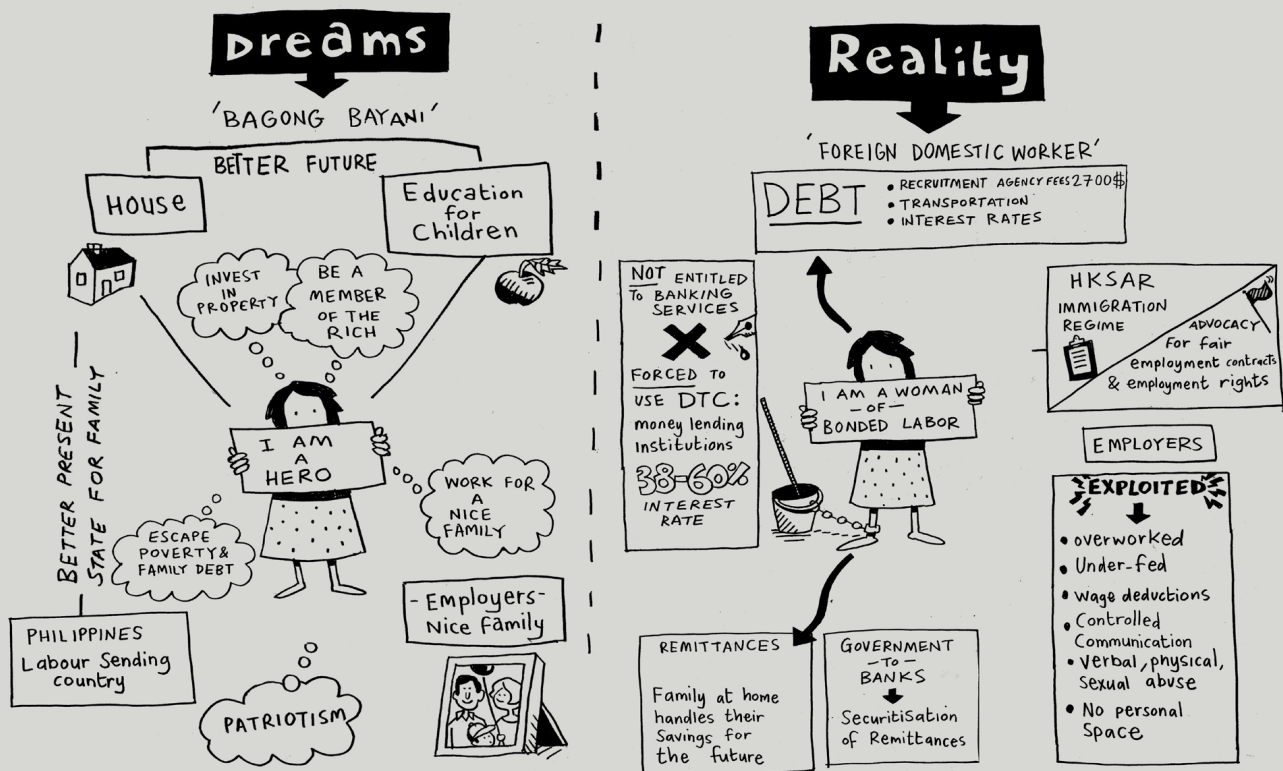
CONTENTS

BONDED LABOUR



Bonded Labour

I feel I have arrived at the true underbelly of global capitalism.....



It seems, the various jigsaw pieces I have gathered through my inquiry show a very different picture to the one I saw before.

It feels that a realm, a particular side, a real otherness is creeping through.

The women I met, who work as Foreign Domestic Workers, like many other migrant workers find themselves in the situation of modern day slavery, because they pay inflated fees and become crushed under the burden of enormous debt.

“ My parents worked so hard, they worked on the land, to send me to school, but we ended up heavy in debt, we were desperate and so many of our village said Hong Kong is a good place to work. ”
(Cora)

“ There is no money in the village. We can't live on the crops we grow ”
(Eka)

“ My parents have lost everything, we lost our house, we are in debt, this was the only way ”
(Rachel)

'Bonded Labour, the status or condition arising from a pledge by a debtor of his personal services or of those of a person under his control as security for a debt, if the value of those services as reasonably assessed is not applied towards the liquidation of the debt or the length and nature of those services are not respectively limited and defined'³⁹.

³⁹Article 1 of the 1956 UN Supplementary Convention on the Abolition of Slavery, the Slave Trade, & similar Institutions and Practices

CHAPTER SEVEN - PLAYING CATS CRADLE WITH REALITY MAKING

The first cycle of my inquiry focused on broadening my understanding of known propositions. The inquiry process itself has not been linear, it has rarely made rational sense; but I have allowed my emotional resonance and curiosity to lead me, which felt like a messy and meandering journey into the unknown, in which I bumped into the edges of the formal banking system and the edges that exist within this formally upheld and constructed world.

The more I looked, the more contradictions and idiosyncrasies of lived experiences, meaning the phenomenological description of the life of an individual, their theories-in use (Argyris, 1977, 2000) and the properly structural models of the conditions of the existence of that experience, as espoused theories (Argyris, 1977, 2000), have been revealed.

Allowing my inquiry to emerge in this way has enabled a unique realm to appear in which multidimensional sets of radically discontinuous realities can momentarily co-exist; that, taking a postmodernist lens, have drifted so far apart they that actually constituted themselves into dialectical opposition of essence and appearance or structure, and lived experience (Jameson, 1991).

I then decided to inquire into the structural coordinates that not only determine a particular and fixed view of the experience itself, through the social and economic forms that govern experience, but conceptualising these co-ordinates as hidden structuring structures that are no longer accessible for sense making (Scharmer, 2009); therefore they make the immediate lived experiences become simultaneously homogenous and fragmented (Badiou, 2005; Bauman, 2007).

This created another complex edge in, and for, my inquiry.

That is, of inquiring into and facilitating change of structuring structures which shape primarily the images of reality, then reality itself (Baudrillard, 1994). While placing the phenomenological experience as the anchor of my inquiry, contextualising it within intersubjectivity (Husserl in Costello, 2015). I also approached it as a metaphor for otherness, the excluded part, (Badiou, 2005) through what has been expelled and ignored (Lacan 2004) and turned a blind eye to (Heffernan, 2012), an element that cannot be represented within the dominant system, therefore radically other.

During this process, using abductive reasoning has helped me to switch between practice and theory and facilitated a stem of my inquiry to look into my change practice as the next cycle of my inquiry.

In the [Financier Times Special Edition Issue Two](#), which consists of four sections, I delve into the realms of third order change, through inquiring into possible ways of exposing particular theories-in-use using initially a reflexive approach (Finlay and Gough, 2003) that would reveal the structuring structures of the reality making processes that shape knowing and practice; and experiment with third order change (Argyris, 1990, 2000, Argyris and Schon, 1978, 1996; Naylor et al, 2016), placing the disciplinary power itself as a focus of inquiry, as a possibility for innovation through paradigm shifts (Lakatos, 2000; Kuhn, 2012).

The first section, [Glimpse to the Never Resolved](#), focuses on re-framing my inquiry question as I envisage it could exist if it was explored from an ontological point of view, namely the excluded part (Badiou, 2005).

In section two, [The Ethical Act – Defiance to Follow Protocol](#), I use two lived experiences, as truth events (Badiou, 2005) to portray possible responses in relation to what one could take up in relation to the radical otherness, or social symptoms (Zizek, 2014). In *What if...*, I give an account of my experimentation of framing the invitation to others to participate in bringing what is present but not represented in the situation to be represented.

The third section, [Innovation of a Change Approach - Trios](#) is an account of a currently ongoing experiment, as a second person inquiry with fellow OD practitioners, of a change approach that builds of the works of (Badiou, 2005; Lacan 2004; Gallaher, 2010; Boxer, 1994, 2014) with the intention to further the change practice of third order change (Bartunek and Moch, 1994; Bateson 1973). The section has two parts, [The Process of Developing the Trios](#) and [Description of the Trios Approach](#), outline the principles and the process. I aim to approach the change work as working with the ontically held impossibility (present in enactive processes) that fuels the repetition (which appear in the epistemic realms), that is to work with the excluded part (Badiou, 2005).

The fourth section, [The Possibility of the Impossible](#), is an account of my first person inquiry using this process, aiming to gain some insight into what is present in the way in which I am, but not represented consciously. In other words, with this inquiry I aim to find what fuelled my doctoral inquiry, choosing to sit down on the pavement with the Foreign Domestic Workers while working for a mainstream, bank. And whether, and if so how, this insight has enabled me to embody a different relatedness to the unrepresentable, whether I was able to defy protocol.

FINANCIER TIMES

ISSUE TWO

SPECIAL
EDITION

Playing cats cradle with reality making



'The highest goal is to view science from the viewpoint of the artist and art from the viewpoint of life (Nietzsche)

Glimpse to the Never Resolved

I deliberated at length about what makes it so hard, I even argue that within the current ontological frames it is impossible, for mainstream banking, as a manifestation of the discipline of economics, to mobilize the economic and social will needed to consider the plight represented in the interknottedness of economic and social inclusion/exclusion.

During my search to understand capitalism as a socio-economic system no explanations available through social theories and economic practices seemed to go beneath the surface and grasp at the roots of the issue, pointing to what is really going on.

Therefore I started to ask the question differently -

If the socioeconomic system's body politic perpetuates social exclusion through economic/financial exclusion, albeit unwittingly, could it be that the excluded fulfil a function for the society as a whole? If so, what function might that be?

What, if this obstacle in question is a systemic necessity without which the situation's logic would collapse?

Rumi (2004) puts this dilemma so eloquently

“No matter how fast you run,
Your shadow more than keeps up
Sometimes, it's in front!

Only dull, overhead sun
Diminishes your shadow.

But that shadow has been serving you!
What hurts you, blesses you.
Darkness is your candle”

Emboldened by this ancient sage, I reformulated my question and asked -

How does the exclusion of the poor, the immigrants, the socially abjected, the 'have nots' facilitate the confident running of the current socioeconomic system?

In this sense, the constitution of the invisible underside of the dominant ideology, the underprivileged' perpetuates social and economic privilege as one of the defining characteristics of the currently dominant normative order, of shareholder capitalism.

An example of such a way of approaching what is really going on, is Marx's (1990) contribution to political thought, through which he surfaced that the bourgeois society created dispossessed masses of proletariat that are absent from the political and social realms.

Since his observation makes visible the invisible underside, what is present but not represented in the situation, through bringing the enactive relational processes and representations to consciousness, it offers a glimpse to the never resolved, therefore is a blow at the normative order, a truth-event (Badiou, 2005).

The Ethical Act – Defiance to follow protocol

Katie asks to see the outline of the argument of my thesis as part of our co-inquiry with the foreign domestic workers in Hong Kong. She doesn't respond for weeks and somehow we don't find the time to talk...

When we finally do, on a Monday morning, I share the flow, feeling quite happy that I could articulate most of the complexities and feel that it has a thought substantial enough to add to knowledge.

She looks at me intently and after a long silence says:

“Why are you wasting time on this, people with money will never care for others, especially for the poor. This is the way things are. Your research implies that this is all wrong; your thesis judges those who are participating in this, as if caring for the poor is coming from a moral high ground.”

I experience a rush of feelings; I am taken aback by what Katie says, mainly by the fact that it is being experienced as judgmental; yet I am eager to hear more, because it feels what Katie expresses is somewhat the heart of the matter.

She continues –

“I feel exhausted listening to you...It feels like I can't follow you to this new space where you are going. I am never going to be able to give up my privileges... Working with the maids is hard enough and we are not even the usual suspects who work in the bank. It is hard because it is so different to what we value here... And you say this is not enough... there is still more to it... I understand what you say, but it is just too much. I like working with the maids; we give them something and it makes me feel good. What you are talking about doesn't, it makes me feel bad.”

“ I experience a rush of feelings; I am taken aback by what Katie says.... ”

Similar to my initial experience seeing the Foreign Domestic Workers sitting on the pavement, the edge carried through Katie's words is one of the greatest insights I have received during this inquiry.

As we talk about this more, it is an experience about dissent; the capacity of how far one can go or is prepared to go and being in touch with both one's own limitations and complicity, resisting being changed; the deep fear of losing one's symbolic identity and facing annihilation (Edelman, 2004, in Ruti 2012) for wanting to relate to this differently and the underlying ethics of this choice.

However, there is a shadow side to this gift, I become fearful for our relationship; that our inquiry will end, because my invitation was too much as if we didn't contract for this. Katie's outburst on a practical level is completely valid. Our contract was about being a co-inquirer in the Deep Hanging Out with the Foreign Domestic Workers. However, on reflection, it also raises a more fundamental question about ethics and change.

Third order change, the way in which one takes up a position that is different to their previously held position towards the system is a deeply personal choice. My role and ethical responsibility, when inviting one to these realms of change, is to facilitate the seeing of this possibility, but then it is the person's responsibility and choice what to do with it. Through this conversation and reflections, I become acutely aware of the demand on the person this inquiry places – protecting their identification and resisting being changed; the extent and the quality of 'otherness' one is able to encounter, bear, learn from and turn the into action – and ultimately the very fact that the inquiry does change the inquirer.

◆◆◆

Why do I bring this experience into my narrative now, when inquiring into reality making one might ask?

On a personal level, I experience something similar, yet responded fundamentally differently to Katie when it came to how my inquiry impacted my practice in banking.

It illustrates the immense task and strain on the individual of 'dissenting protocol', do something that is impossible from the perspective of the social order – that puts not only the normative order to question but also one's identity that is co-constructed within those structures.

I believe, I could have inquired into knowledge making and that would be more than enough for my inquiry.

However, I was compelled to go beyond and explore how we make our realities and how the power politics of disciplines shape this process itself. As a consequence of this act I believe I have been propelled take up a different psychological position in relation to the socially accepted and promoted narrative of the environment of mainstream banking.

It created a schism where my social identity and intelligibility, a buffer role, act from the stance of a 'tempered radical' (Meyerson and Scully, 1995), similar to what Katie was eluding to, somewhat disintegrated.

For me, actually saying no to the symbolic establishment, to the knowledge making discipline first and then to mainstream banking, was more important than any potential benefit my act could ever bring. The very act of wrestling with the ethics of my research resonates with how I experienced the way in which my father chose 'to be', somewhat condemning the social order with his actions.

Similar to the maids on the pavement, my father's crucible memories and actions (through the stories he shared with me as part of my inquiry) have kept me intrigued. There was something in those memories that fundamentally influenced me. I have been thinking how to make visible the invisible and find the impossibility that questions the logic of the normative order in his stories.

I have asked my dad, after explaining to him my inquiry intention to talk about these shared memories as metaphors.

Below are our thoughts and reflections talking about The Land, the Pawnshop and the Baked Dollars.

What is ultimately represented in those three stories is: ***Deference through not having.***

- Loyalty and obedience was essential for survival
- Affluence was forbidden but for those representatives of the Communist Party. Adherence to power gave access to basic rights, of some private ownership, formed as privilege
- Work and risk are mostly carried by the women, unseen, undervalued, intentionally hidden for survival
- The two economic systems had an unbridgeable difference between the those who 'have' and those who 'have not'
- We lived life in a systemic lie – 'we all know it is not true, but act as we didn't, as if it was true'

What was present, but not represented in the situation described by those three stories is: **Defiance through having**.

- Having and dreaming of having (private ownership) was the most important human right, despite it implies defiance and therefore making one vulnerable
- Striving for the unattainable was the purpose in life, at the expense of actually living. This could only happen through creating a bubble of personal economy in which women played a very active part in the forbidden, non-existent economy
- Secrecy about wealth – no friends or alliances, family unit is reinforced. Secrecy about how this was achieved (pawnshop) through women's and children's work. This work, because it happens as a form of defiance, needs to be kept as a secret
- Acted as if we were part of a world where wealth is not defiance but ordinary

Looking at **Deference through not having** and **Defiance through having** side by side, I think about the impossibility they allude to.

Finding ways of tinkering with the system, while risking everything and devoting immense energy to do that, directly inhabiting the desires of an ideologically opposing narrative – challenging the structural underpinnings of a system – when encountering the Economic Narrative, the structural outsideness has become fully apparent.



By having this conversation it has become apparent in my father's actions, that he was aware of the very real risk of being wiped out, and implicitly he was prepared to relinquish all of the normative support of the given cultural fabric.

Although I don't believe my father's actions made much of a dent in the facade of the symbolic establishment of the socioeconomic order of communism, applying this way of thinking others did, like Rosa Parks, who by condemning the social order, created previously unencountered webs of signification that have become the very foundation of a new social link (Zizek, 2001, 2005) in regards to social justice and equality, bringing third order change.

Edelman (2004 in Ruti, 2012, pp. 190) defines such acts as ethical acts, when "the subject risks total obliteration

because of unfaltering refusal of the symbolic complex of meaning that legitimises the subject as a member of the given cultural fabric, Through the act, one surrenders the customary coordinates of one's identity for the sake of the act cuts through the layers of maneuvering and compromising that characterize human life as an opportunistic pursuit of social validation".

What if..

I keep wondering whether it is at all possible to entertain the idea of a different relatedness in such circumstances that not only benefits the dominant side, but ideally recognizes that what the Bank is attached to is only one of the possible frames out of many, and that it is possible to let that one go.

Letting go seemed such a far fetched request... Asking people to leave the Absolute, feels naive. So, I need to frame the invitation differently... I need to find a way to intervene so they cannot afford to ignore the dilemma.

How to evoke some spirit of inquiry?

How to invite people not to give up on a part of themselves that they themselves don't know about yet?

How to invite them to be profoundly uncomfortable and relate to others who are the least similar to them?

What if...

What if...

What if the framing is different?

How could I frame the inquiry as such, that the unthought thought can appear to bring something unprecedented into existence, to produce the possibility for new possibilities?

What if I frame the question as a potential edge for innovation?

I notice that I am trying to find ways that my question can be heard and palatable to those in banking, whose interest are deeply vested in maintaining the dominant narrative undisrupted. My experience resonates with the very dilemma and practice of the Tempered Radical type stance Meyerson and Scully (1995) write about.

With the concern that framing my question as such, I myself create a structuring structure that keeps the exploration to the second order change, I return to my original inquiry on the Domestic Helper Business and to the securitization of remittances. I invite the bankers who originally participated in my inquiry to think about those services, as if they were opportunities for innovation.

"This is impossible. We did everything we could. Believe me, it was a very innovative solution when it came to the unsecured loan business. I wouldn't do anything different."

(Corporate Banker, Domestic Helper Business)

I got a completely different response from the Transaction Banker, who worked on the securitization of remittances. It was like opening a floodgate. She sent me a long email with details what could be done differently (see Appendix 9).

She believes she has described a radical new approach;

"...towards migrants and the ecosystems of which they are a part, whilst fulfilling both the economic objective of earning an acceptable return for investors, and the social objective of lifting an increasing number of people out of poverty and raising their standard of living."

We later talk about what made it possible for her to come up with this new approach and she says:

"You know when I thought about these women, I realised they face the same issues as I do, they have children and they need to pay school fees, they have extended families; I need to pay for my mother's care, they have to think about their financial future, I have just had a meeting with my financial advisor about my retirement plans".

“ How to evoke some spirit of inquiry ”

My conversation with Katie, as well as the follow up inquiry with the bankers surfaced an intriguing dilemma; it seems 'otherness' that is culturally intelligible and that struggles that resemble our own, are possible to relate to and somehow we, as human beings can grow our capacity to relate to these in others. It feels like second order change, even on a conceptual level, that is of relating to the represented otherness, it is a close to impossible hurdle to come to terms with... and I haven't even got to changing practice.

However, when it comes to relating to the 'otherness in the other', the exclude part, it ruptures the (illusionary) coherence of the social world, making us profoundly uncomfortable, evoking the deepest struggle; privileging relationality, not the other, but the relationship that is good for both (Benjamin, 1995, 2004) over self-sovereignty and the sovereignty of the normative system.

These conversations also help me notice the order that we know is very resilient, because we all sustain it and that fundamentally, the excluded part is immeasurable. In the terms of the dominant discourse, it can't be determined that it belongs to the situation at all. The excess of the parts over the situation cannot be measured. It can only be decided.

In other words, someone can choose to recognise the existence of the part, or to deny it. This is a choice between defying protocol or sustaining the order.

And this points to the heart of third order change; the ethics of the self-other relationship.

◆◆◆

The more I thought about articulating ways in which to bring about third order change, the more I felt like being stuck in an impossible place.

I struggled with articulating a methodology that can be applicable... But if there was not a methodology, how could this change be facilitated? How could I further knowledge of my discipline?

I seek a way to articulate an approach that is a systemic inquiry to embodied narrative, that aims to facilitate making visible the invisible, therefore challenging the logic of the normative order in a way that opens up the possibility of establishing new social links in service of third order change.

I, therefore decided to reflect on the main insights of my learning journey and by doing so I notice three distinct elements as structuring structures that enabled new insights to emerge.

These tenets are :

- *Inquiring Spirit*
- *Paradoxes*
- *Metaphors*

Inquiring Spirit

Become receptive to the subtle, hidden messages of otherness;

Open ourselves to the ineffable realm of relational being;

Truth events (Badiou, 2005) or shock of recognition (Bruner, 1979).

Enacted relational representations and relatedness to be noticed

Paradoxes

Invitation to re-frame problems, think into the discovery of previously unconceivable solutions, unavailable connections to be seen.

Impossibility to be articulated

Metaphors

*Invitation to liberate from established ways of seeing;
suspend judgment;*

*Offers a space to look at taken for granted conventions;
shift perceptions and stretch limitation;*

Experiment with authentic and ambiguous expressions;

Explore 'unknown' aspects, go beyond obvious, the known;

*Enter to the world of the imaginative, evocative,
wondrous, elusive and ephemeral nature of lived
experience (Chia in Zandee, & Cooperrider 2008);
Embodied participation.*

*Enactive representations and
relational processes appear in
the social conscious*

On reflection, I noticed that these tenets carry in themselves the approach and possibility of second and third order change, depending on the discipline used to frame these approaches; and undeniably the readiness of the recipient party to engage in any change work.

Drawing a parallel to my own learning and change process, (described in Being involved in my own perplexity and Banking as a Social Phenomena) the work starts with evoking the spirit of inquiry.

Action Research has extensively established ways of evoking, deepening and turning insights to practice, therefore I would like to build on these established ways of approaching personal growth and organisational change (Reason and Bradbury, 2013; Reason and Torbert, 2001; Marshall, 2001; Gergen, 2009b, Coghlan and Brannick, 2010). Using extended epistemology (Heron 1992, 1996) to facilitate broadening the currently available proposition and to develop practices that redistribute established ways into a different order points to working with paradoxes. It aims to bring multiple truths to co-exist through altering the dynamics of what is represented in the consciously and socially co-constructed reality.

The work focuses on the internal exclusion that exists in a system. Yet, at the same time through the form of enactive representations and relational processes, elements of the situation that are present but not represented are also there and accessible for work, when a different discipline (and change purpose) is being used.

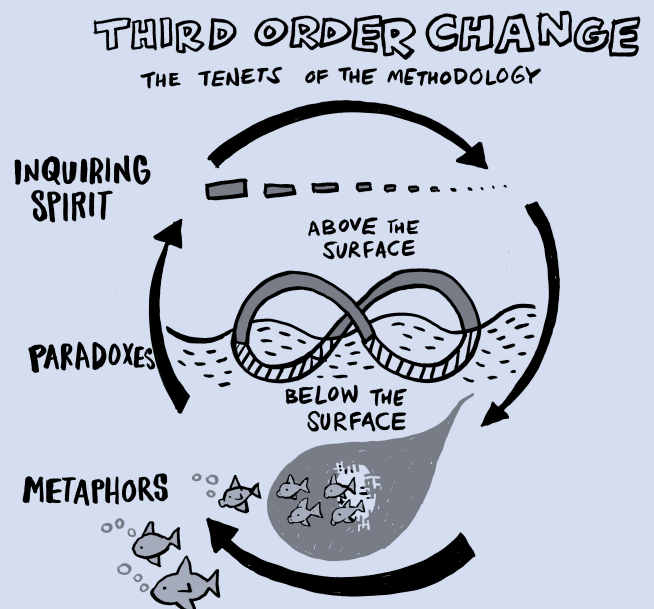
Using the work of Action Research as a foundation to loosen up indubitable truths, (Peirce, 1972; Knott, 2015) in knowing is an essential enabler to contemplate the possibility of engaging in looking at ontological structures, in the form of third order change.

Placing the interplay of the 'inquiring spirit, paradoxes and metaphors', within the context of intersubjectivity and relational unconscious, might seem like a small or simple action; but is fundamental to third order change.

The interplay itself offers a space in which in which the enactive representations and relational processes otherwise radical otherness (excluded part, Badiou, 2005) can appear.

It is on the edge of what is present but not represented socially. In this sense, what needs to be evoked in service of third order change is an intersection of two situations that appears to be a void, because it is not recognised (represented socially by the dominant order) but very present in the situation.

Building on the Plus 1 works of Lacan (2004), Boxer (2015a) that places this very paradox into the heart of the work, through giving an actual role and voice of the 'present but not represented' (through the using of metaphors), offers a space where one can discuss a dimensionality of life that is unknowable yet impacts on our epistemic practices (theories-in-use) and animates ontically.



Innovation of a Change Approach - Trios

The Process of Developing the Trios

The insight I took from my inquiry up to this point was that the continuing development of a discipline, and therefore the impact we can have as change practitioners, depends on its practitioners finding the courage not to be frightened by controversies, rather meeting them as opportunities to develop new understandings, leading to new kinds of outcome that redefine disciplines.

The choice implicit in such courage is ethical, through the ways in which we take up a relation to what is yet-to-be-learned.

In other words, how to build our own capacity through practice, to be prepared not only to critically understand ideologies and disciplines that shape and define us as OD Practitioners, but to change in service of becoming more

available as containers (Bion), 1998) to facilitate third order change.

The heart of the approach, that I named 'Trios', is working with the intersection of the inquiring spirit, paradoxes and metaphors, using them as structuring structures for opening up possibilities that facilitate third order change.

I used the name Trios as it reflects of three distinct elements of the approach:

- The three tenets of the structuring structure of the work - inquiring spirit, paradoxes and metaphors;
- The three roles that people take up in the process which will be described in the following section in detail – the Speaker, the Listener and the Metaphor Holder;
- The three phases of the process which are also described in the following section in detail – Pre - Trio, Trio and Post-Trio work

To test my Trios approach and learn, I decided, as part of engaging with the phenomena I have been inquiring into, to initiate an inquiry with fellow systems psychoanalytically oriented OD practitioners, an experiment in collaborative work, aiming to create a new approach to facilitate third order change.

My choice of Joanna and Caroline as fellow inquirers was rooted in our pre-existing relationship, our shared interest in approaching practice of co-creating meaning (within the psychoanalytic discipline) in a different way when it comes to understanding social symptoms (Zizek, 2014) instead of applying clinically rooted individual-oriented (Freud, 1975a) approaches.

After the initial framing of the intentions of this inquiry, (see initial invitation in Appendix 10) we agreed on the following objectives for our second person inquiry:

- To develop an approach using our own learning process, to which the focal data are the enactive relational representations and relational processes; what is beneath the surface, the unconscious intersubjectivity, rather than the repressed
- To develop an approach that isn't exploitative (develop a psychoanalytic methodology, that can be used in organisational consultancy work, that is more democratic, enables the person to hold their part of a collectively shared unconscious (enactive representations and relational processes) rather than by someone else (via expert mode)
- To experiment with an approach and then initiate it with a wider group (whether it is a peer to peer methodology or not)

Below is the description of the process, we collectively experimented with and fine-tuned to our purpose.

Although this group has tested the Trios approach, the field trials are ahead of us.

As a collective action we are designing an event to further our inquiry with others, inviting inquiry to focus on modern day slavery (as an enactive representation of shareholder capitalism).

"We have been developing ideas around the themes of modern day slavery, migration economics and how we might enhance understanding and collective responsibility in the face of widespread exploitation of these worker populations. We will be focusing the exploration on how organisations are implicated by, and relate to the issue. We aim to explore how systems psychoanalytic approaches provide a possible lens through which to understand these issues and whether it can provide an underpinning for action. We intend to collaborate with local charities and businesses working in this area as a way of anchoring the conversation in the local context" (text from our invitation to the event).

Description of the Trios Approach

There are three phases of this process:

1. Pre-Trio work
2. Trio work
3. Post-Trio work

During the **Pre-Trio work**, either individually or in Trios, we contract with the participants to make the transition to a more reflective space, to make a commitment to inquiry. A space that probes beneath the surface of everyday theories, descriptions and practices of what is going on when our intentions and actual practices don't align. It is also an opportunity to share the Trio process as well as the way the metaphors and the group work as both reflections of the very issues they struggle with and to deepen their understanding how this parallel process will be used in reflecting, sense making and action planning.

In **Trio work**, the person in the role of the Speaker tells a story, the Active Listener helps the Speaker to expand on their story by asking open questions, and the Metaphor Holder offers a metaphor to sum up the story they have heard. The story situation described by the speaker is compared to a real thing, which is representative of the situation, not literally the same. The metaphor points to what may be ignored or excluded by the way the story is being told.

There are three rounds of conversations as Trios; when each Trio starts again people change roles, with each round building on the original story. The Metaphor Holder keeps the time (for detailed process description see Appendix 11).

The purpose of the **Post-Trio work** is to share and make sense of any insights observations and new links that were made during the Trio work; aiming to answer the following questions:

- What are the two sides of the dilemma that got surfaced by using metaphors?
- What is the oscillation that is happening between the two sides (what are we stuck in)?
- What are we turning a blind eye to?
- What are we not dealing with in our actions?
- What functions could that fulfill?

Using these insights the Trio decides and agrees on what may be useful to consider and do in regards to proposing changes in their current practices in regards to the dilemma collectively presented.

The **Post-Trio work** can be completed as a group activity or include a step of individual work before the group activity, during which the participants are asked to reflect in a more structured way, using a dilemma framework. The latter invites a deeper reflection process that requires a facilitated conversation with the Process Consultant/Observer.

Roles

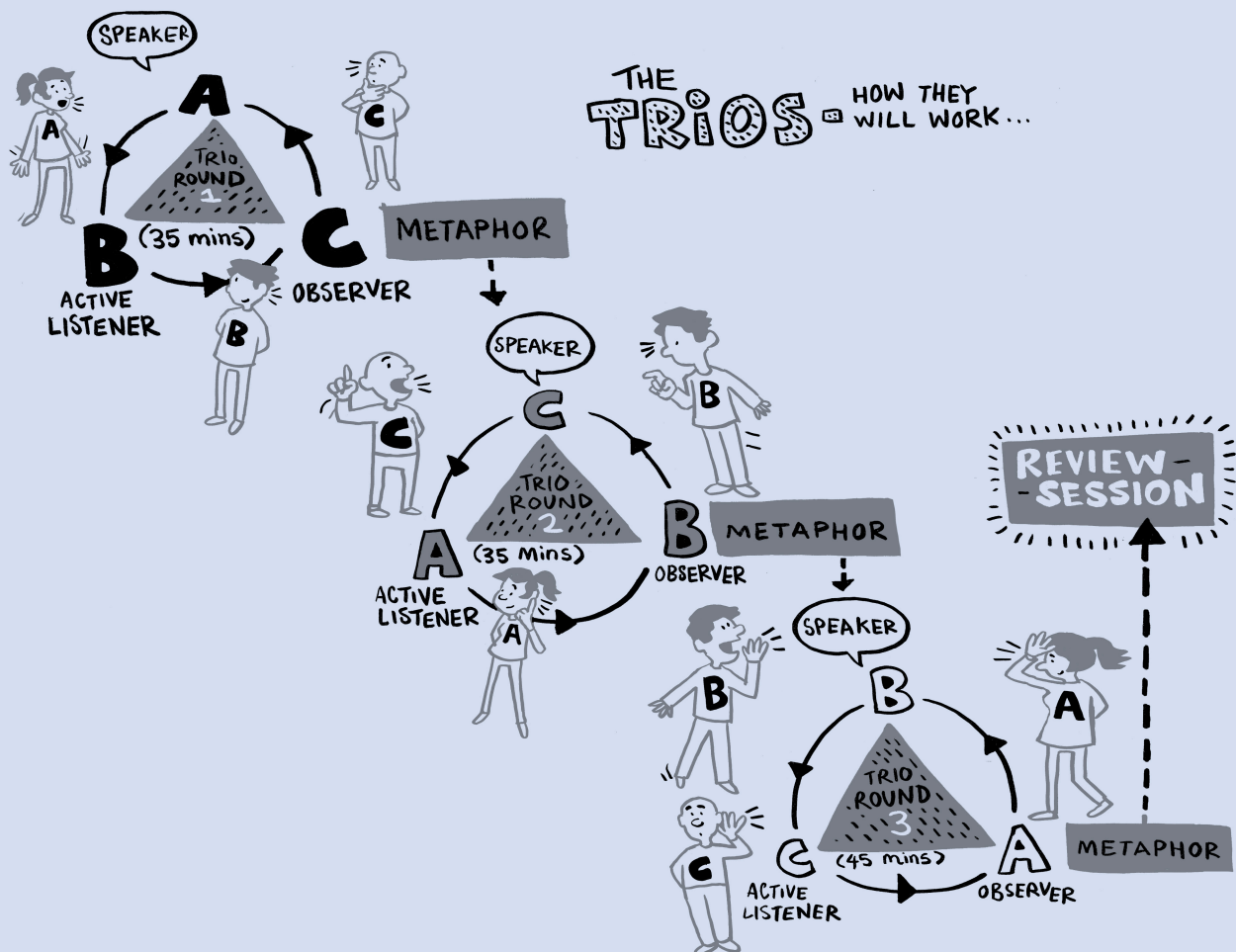
The working group consists of three people (Trio) with specific roles. The Trios meet three times throughout the course of an agreed period of time to have three conversations, with each member of the Trio taking it in turn to carry out each of the following roles:

1. The Speaker
2. The Active Listener
3. The Metaphor Holder

(a potential additional role of Process Consultant/Observer can be included, who holds the overall process together with out much interruption or involvement in the work of the Trio)

The **Speaker** tells a story from their own working or personal life about a situation they experience or they are stuck with, or a dilemma they don't seem to be able to resolve.

The **Active Listener** asks clarifying and open questions to help the speaker to develop their story, to help them go further. It is not about giving advice or saying what you would have done – it is to encourage the speaker to say more.



The **Metaphor Holder** listens in silence, as if behind a one-way mirror. As you listen and pay attention to your thoughts, your associations, your feelings that surface in relation to the story being told. While you are listening, think about:

- What explanations about what is going on are offered and implied?
- What is missing, silent, absent from this account?
- What is this situation like, what does it remind you of?
- What metaphor – a picture, a song, a poem - would somehow capture what you are noticing?

Listen to not only what is being said, but how and what is not. Most importantly, discount nothing that comes to your mind.

At the end of the story (once the Listener has asked the clarifying questions) the Metaphor Holder offers a metaphor that somehow captures some aspect of their listening, that captures some element of the story that is missing, quiet or silent.

Possibility of the Impossible

Below is an account of my first person inquiry using the Trios approach. The conversations of this inquiry, as well as the reflections were recorded, and I am using them verbatim.

The originating dilemma I shared was:

“The amount of work I have been doing recently at work is distracting me from what I would like to do. My private time is being eaten up by work and travel; I don’t have time to do my research. The Foreign Domestic Workers have very limited time and I am asking them by participating in this research, to give up their free time “

Our process surfaced three metaphors:

- No Man’s Land where either you save yourself or you are a casualty no one cares about
- Running in mid air (when the person moves but the surface doesn’t or vice versa)
- Diamond in a rubbish bag

Once reflecting on what these metaphors could elude to – what is present but not represented consciously in the situation, I then articulated the following dilemma:

“I am inhabiting and embodying both the economic and uneconomic narratives, flipping between the two and this creates a feeling of constant yet quasi activity. I am doing this to myself, because I don’t know otherwise. By maintaining this situation (also engaged in marginal narratives/the other side), I feel liberated, as the grip of my alienation within the system is loosened”.

What is ultimately represented in those three stories is the **Economic**.

- Feeling of working for a bank is important
- Remain steadfastly in the economic world, where power is, with very little interest or appetite to change
- Work, work, work while being engaged in my inquiry makes me feel good as it makes me feel as if I was having a higher degree of inner freedom, while I actually don’t

What is present but not represented in the situation described by those three metaphors is the **Non-Economic**

- Engage in a meaningful way that is non-exploitative and liberating
- Be with those who are disenfranchised, through this action create space where dominant and marginal can be represented together
- Resituating myself by planning to leave the bank; understanding this means I give up some of the normative power and privilege I have
- Leaving the (privileged) economic world I would be part of the World, but in a less privileged and powerful way. I would be part of a different narrative.

Looking at the **Economic** and **Non-Economic** side by side, I was thinking then about the impossibility they allude to.

“The impossibility hides behind the fear of a life that appears not to be dependent, that has its own ways of knowing and being, and that begins with discovering what it means to live alongside the master narrative (and marginal ones). The fear leads to not wanting to conclude, but remaining being for the establishment while appearing to challenge it – the consequence being placing myself in an ever-present paradoxical position without fully acknowledging my own complicity.

The impossibility behind this appearance is attaining a ‘higher degree of inner freedom’, living within a wider range of human values in the daily struggle to live in freedom and dignity.”

Further reflecting on this, in Hungary, within that context, the economic narrative didn't exist. The monoculture was different because it was a communist narrative. The other side to this was a different, capitalist narrative, which was prohibited. My dad was striving to have an economic narrative. Hungary was a broken economy and generally speaking we were poor (we were the maids), we sat on the outside of European capitalist economies; we were worthless (in the eyes of the capitalist economies).

Then the political changes happened and, in the UK, I was fully embedded in the economic narrative and successful within it. So I had a double anchor within the economic narrative. It was my dad's goal in life to be part of this, and my own drive was to be part of this economic story, to be part of what was valued.

I am on both sides and in neither. Growing up psychologically and physically I inhabited the uneconomic, although we were actually quite well off in the Hungary we inhabited, but my dad wanted to be better off; wanted to own things. As an adult, throughout my career I have physically inhabited the economic but retained emotional links to the uneconomic.

◆◆◆

Reflecting on what the process has surfaced for me hasn't been easy. When reflecting on the oscillation between how I represent the economic and uneconomic, I suddenly realised that I have taken up a buffer role, in Meyerson and Scully's term a tempered radical (1995) and got caught in a quasi activity of challenging the system within, yet not taking a real stance to its truly repellent side, represented in the otherness of the other (the way in which the Foreign Domestic Workers receive financial services and therefore their exclusion from society). Similar to Katie, and many others in the financial sector, I wasn't prepared to fully acknowledge my complicity and give up my privileges (both in the physical realms, as well as the comfort that the illusion of self-sovereignty offers).

“ I feel a choice, an ethical one, has become accessible to me ”

As a result of this process, I feel a choice, an ethical one, has become accessible to me – that is to decide to respond to the impossibility surfaced, rather than remain in the buffer role. This is an invitation that arose from a dimension of being, it is a foundation to a new social link.



CHAPTER 8 CLOSING INSIGHTS AND CONCLUSIONS

In this last chapter I give an overview of the way in which the insights of my inquiry using the three data sources – my personal journey, engagement with the Foreign Domestic Workers and with banking employees – came together, opening up new meaning and therefore novel practice in the context of my work, a summary of my inquiry, what I have done and what I have learned,. I also summarise my doctoral claim and my contribution to the theory and practice of organisational change. Finally I look at the evolution of my inquiry, aiming to address questions of quality and rigour in my research, including what I would do differently if doing this again. Lastly, I reiterate the interdisciplinary nature of my research stance and ontological orientation of intersubjectivity and relational unconscious, and the epistemological approach of psychoanalytic left, as a necessary position and orientation to be held for third order change, offering a paradigm shift in the work of Action Research in the realms of second order change.

Looking back on my doctoral journey, I see the transformation of my practice in the Bank, as well as the emergence of a completely new practice as an Action Researcher in the realms of the socio-economic ecosystem focusing on the remittance economy, with an ethical and political stance to be working against servitude and modern day slavery.

In addition to being engaged in parallel inquiry cycles, I believe that the critical engagement with literature, exposure to theory and then directly linking it back to my practice – using hermeneutics as an approach , making sense of what the experiences and theories mean in the context of my work was a fundamental and essential part of adding to the conceptualization and practice of third order change.

In the following sections I would like to articulate the underlying connections, a new pattern of framing, that holds the rhizome of inquiry, experiences and sense making together and the way in which therefore, new meaning and practice become available to me.

Looking back on my inquiry question in Chapter 2, I stated;

In the context of third order change, my inquiry is about exploring what do we do with a particular experience that insists on being noticed, which not only doesn't fit the current frame, but when looked at more closely, actually puts the frame itself into question. In other words, how 'otherness' is concealed, excluded or ignored.

I notice that I don't have a direct, clear-cut answer. I have surfaced some new patterns and meaning, inquiring into how the interwoven nature of the three sources of data could come together when I was questioning the framing in which particular experiences and their related meaning emerged.

Through my first person inquiry – The Land and Baked Dollars – I discovered the deep roots of my questioning. My father trying to create his individuation in a system, and the price one needs to pay for questioning the system and taking an 'unorthodox stance', was very similar to what I am experiencing in banking, knowing that I am paying with my being. In my experience I put a substantial part of my identity on the line. I notice the radical political act, and ethical too, of sitting down with the maids, stepping out of the very heavily guarded and crafted role and relatedness of what a banker can play and what relationships and views one can have.

While remain working for the Bank, I experience this as one of the most courageous acts of mine that constituted my inquiry, engaging in a dialogue and inquiry with the Foreign Domestic Workers, as a population that is traditionally unseen for the Bank, categorizing them as members of the 'underbanked or unbanked' segment. However, in my inquiry I approached this relationship as an external mirror to see what is happening inside the bank, to reveal something we are not including in the mainstream narrative. It also revealed novel connections between my memories from my own past and present situatedness, in regards to privilege and framing. Coupling these experiences with the engagement with the bankers, I aimed to be with them in their reality, in their economic narrative, suspending judgment (as much as I could) to develop a deeper and broader understanding of the juxtaposition of realities, and the framing that creates those. Having grown up in a communist country, what I learnt was through several cycles of inquiry that 'what banking is for' – the narrative of shareholder capitalism - is not my 'inherited' narrative,

Coupling these experiences with the engagement with the bankers, I aimed to be with them in their reality, in their economic narrative, suspending judgment (as much as I could) to develop a deeper and broader understanding of the juxtaposition of realities, and the framing that creates those. Having grown up in a communist country, what I learnt through several cycles of inquiry was that 'what banking is for' – the narrative of shareholder capitalism - is not my 'inherited' narrative. I became more able to listen to and hear the emerging whole, to what emerges from the collective and community settings that I have connected with. I also learnt to listen to others, to what the people I met are offering to me and listening to myself, to what I feel emerging from within.

In the following sections, I am going to answer, again more through sharing new narrative, meaning and therefore practice that emerged, rather than specific answers, the more contextual questions of my inquiry. These questions, just as the insights linked to them are interwoven, therefore the upcoming sections, by definition, don't have clear boundaries.

- 1 *If the socioeconomic system's body politic perpetuates social exclusion through economic/financial exclusion, albeit unwittingly, could it be that the 'excluded' fulfill a function for society as a whole that determines the possibility of social change? And if so, could this function be connected to 'otherness'?*

I reflect on this question in the section [The Aftershock of my Inquiry – Emergence of my new practice working with the financial ecosystem.](#)

- 2 *How could the phenomenon of this exclusion be explored if it is inherent, yet not represented in the system, without which the situation's logic, the narrative order would collapse?*

I reflect on this question in the section [Summary of my Inquiry.](#)

- 3 *How does the exclusion of the 'poor, the migrant workers, the socially abjected', the 'have nots', facilitate the confident running of the current socioeconomic system?*

I reflect on this question in the section [A Rhizome Turning to Cat s Cradle..](#)

- 4 *Therefore, what change intervention is possible?*

I reflect on this question in the section [My Doctoral Claim – Third Order Change as Embodied Enactive Ethics.](#)

However, to briefly summarize my claim, when answering the above questions, my most important finding is becoming cognizant of what is not represented, but only present in the situation and also coming to realize the individuality of one's existence - in this sense, individuality is asserting oneself despite established protocols determined by mainstream narratives.

This is a decision and a being of action (Badiou, 2005).

This is the kernel of third order change, it is to understand and alter one's life; that is to act from personal choice while encountering social barriers which stand in the way.

This is an ethical choice.

Third order change is choosing to become an individual who looks for the possibilities within those limitations instead of "being acted upon" (Badiou, 2005) by the collectively created narratives and their representative institutions.

I believe the above conclusion offers a significantly new insight to the conceptualization and practice of third order change, as it offers an interpretation to approach it as a quantitative and paradigmatic change, structural from an ontic point of view, rather than a large-scale transformative change.

This approach requires the acknowledgement and exploration of the parallel present sets of assumptions and the working through of those, appreciating and inquiring into their framing themselves, rather than generating

false dichotomies. It is like noticing when two tennis players are trying to win a match by hitting beautiful insightful shots, but in two separate tennis courts; and finding ways of inviting them to play together in one court.

A Rhizome turning to Cat's Cradle

To illustrate the outcome of my doctoral journey, I share a conversation I had with the Head of Compliance of the Bank I work for.

As a consequence of the financial crisis and the unethical practices that became systemic within the financial industry when it came to dealings with customers, Financial Regulators have identified Conduct as a new type of risk. In my role, as Head of Conduct, I was asked to provide an in depth analysis of the conduct related risks of the Bank. The way in which I interpreted the analysis I needed to complete was as an inquiry, not only focusing on the way in which we, as a bank, behave in relation to our customer, but also through looking at the faming that determines this very particular way of being and therefore our relationship with our customers. In other words, I translated my doctoral inquiry question into my practice.

"...The business model, target, the way in which we set our targets and the way in which we make our money inherently holds the inevitability of mis-selling". - I say to my boss's boss

"Are you saying that the organisation can't achieve its financial targets, the very promise to its shareholders without mis-selling?" - he asks

"Yes".

And you said this to the CEO?

"Yes".

The whole demeanour of my boss's boss changes, his smile is replaced by a dark look, the air freezes between us.

"I always knew you were controversial, but this is serious - why would you say that, why would you cry wolf when there is no need? We have all the right controls in place, there is no chance of mis-selling taking place" - he argues.

"I think the issue is beyond what controls we have in place, it is a structural issue, not only with us, but with all financial institutions, the way in which we define who we are, what we do and how we do it." - I respond

Throughout the conversation I feel calm, focusing on creating enough comfort in the controversy that had been ignited by the shift created by introducing a new argument into the conversation - one that fundamentally moved us away from the preferred way of approaching this dilemma, through the argument of bad apples, a widely used narrative of individualising bad behaviour, rather than seeing conduct as an outcome and interplay of systemic sets of assumptions and practices.

The new argument represents a shift by challenging the frame we live by, as well as enabling challenge itself. While it is a tough place to be, I feel confident offering this type of critical engagement.

I hone the conversation to the situation, what can be seen when paying attention to what is present but not represented and work through it from those elements.

The conversation slowly turns, there is a bit more openness towards inquiring into the assumptions that underpin the Banks' particular way of being-in-the-world and the way in which this manifest itself in the practices, and theories-in-use.

Throughout the situation, I am in touch with the fundamental repositioning of myself in the bank, being able not only to address this matter, but also the way in which I address it; and this presence supportively anchors me. I am reminiscent of the past, often feeling like the child shouting "the emperor is naked".

However, in this conversation I feel I am having a dialogue with the naked emperor with the intention of facilitating his understanding of what has led him to be naked, his belief in the tailors, and helping him come to the conclusion that if he wanted to he could choose a different way of engaging with the situation.

“and this is all in your report?... You have all your facts in order?”

“Yes. We have undertaken extensive inquiries with over 250 people, focusing on the particulars of the situation, the unknowns, rather than building out our argument from the models we never have questioned. Ultimately answering the question, what indirect affect do we really want to create and maintain as a Bank – not as an aspiration, but in real life - through how we respond to the particular context of our customers”

It has taken nearly 8 weeks for the Report to reach the CEO, no changes were made to it, but it required an immense amount of effort to draw up the courage to be able to just simply be in a conversation, challenging the system and its framing.

One might not grasp the gravity of having such, or similar conversations in the Bank; but finding words, creating space, being invitational and having the courage to speak to those experiences and meaning that are outside of those that a particular system engenders through certain meaning and practices feels like embodying the ‘possibility of the impossible’. I notice the paradox, that having earned the respect and credibility that means I don’t get shown the door immediately so that the conversation never happens.

To have this conversation required some fundamental realignment of my situatedness, role and mandate within the Bank and an in-depth transformation of the way in which my ‘being-in-the-world’, my embodied relatedness to and within the system manifests itself. I moved from being a Leadership Development, Organizational Development practitioner, who was tasked to ‘make bankers (more) ethical’ to taking up an internal role that is the extension of the expectations of financial regulations, aiming to unearth and work through the inherently present unethical aspects of the system, that exists regardless of the individuals in it.

I notice the evolution of my practice becoming able to relate to “ what is really there, not what I think it should be there” in others and in the experience, being able to relate to different partial truths, suspending my judgment, relating to partial truths that co-exist and choosing my actions towards these phenomena.

I learnt how these partial truths systemically embed certain practices, and the way in which otherness becomes systematically hidden, in the case of my inquiry, of banks and the impact they have on customers, investors, regulators and markets, the way in which banks do not consider their effect in the societal realms, only within the economic narrative. Inquiring into the juxtaposition of the narrative of the bank and what I saw was represented when seeing the maids on the pavement, has lead me to inquire into ‘otherness’. Furthermore, by inquiring into what is unsaid, expelled from thinking and meaning making (Badiou, 2005) is in itself a paradox and manifestation of subjectivity, leading to the exploration of the ontic, being-in-the-world (Heidegger, 2010).

Summary of my Inquiry

To recap, my doctoral research is a systemic inquiry into embodied narratives.

The main focus of my inquiry was the actual, lived experiences of the Foreign Domestic Workers in HK, the scope of migration and remittance economy and servitude, supplemented by data from my personal experiences and experiences of banking employees.

However the particular gaze throughout my inquiry was the way in which any particular framing excludes (the way in which meaning is offered).

Therefore, my inquiry was into a conceptual stance that is embodied in an ethical dilemma, namely there is no alternative to the singular economic ideology, and the way in which poverty is actually created and maintained by this very framing.

To summarise my inquiry, I would like to go back to the beginning, the philosophical invitation posed by Heidegger (2010) regarding the inquiry into Being, using White and Epston (1990) and Geertz (1973) to explore relationships between stories, tellers and listeners of those stories, as a framing essential for third order change, namely exploring the above ontically.

White states “text analogy introduces us to an intertextual world. In the first sense, it proposes that persons’ lives are situated in texts within texts. In the second sense, every telling or retelling of a story, through its performance, is a new telling that encapsulates, and expands upon the previous telling” (White & Epston 1990, pp. 13).

White’s further (1992) observation made me curious about narratives, how narratives and more importantly embodied narratives dominate people or groups of people, and understand how the context of these narratives has established their dominance. My curiosity was piqued by how the concept of oneself and of the world, is limited by the identity imposed upon one by this dominant narrative.

The first cycles of my inquiry in mainstream banking revealed a particularly constructed narrative that radically excludes possible experiences, realities and truths that sit outside the economic narrative. The consequence of this particular absence of being represented in the situation on banking practices, namely conserving existing ways of doing things, defined by pre-established relatedness, leads to ‘no-sided’ oscillation, during which the way in which the dilemma refuses to be held, but remains intact and in service of the dominant side.

In this sense, both the individually defined and collectively constructed restraints emanate from the position and identity defined by any dominant narrative; and therefore in Badiou’s terms, what can be represented in the situation.

As Ellison (2014, pp. 14) so eloquently puts it:

“I am a man of substance, of flesh and bone, fibre and liquids - and I might even be said to possess a mind. I am invisible because people refuse to see me... When they approach me they see only my surroundings, themselves, or figments of their imagination - indeed, everything and anything except me.”

Inquiring further into the practices of banking, I noticed that if that the otherness that is manifest only as present in the situation but not represented, those associated with that otherness are also exploited. Exploited in the sense that there is no change either in the interaction or in the identity of those embodying the mainstream narrative.

Operating from such a position, not engaging but refusing to acknowledge any other form of being but one's own, is a static non-engendering mode, as it stems from relating as if their position was the Absolute.

As a consequence, a wide-ranging lack of generativity was present, manifested in lack of inquiring spirit.

This observation led me to my second cycle of inquiry about how to intervene in such situations when, despite the damaging consequences, there still didn’t seem to be sufficient interest, or care, to engage with the ignored other side, to try to understand why it gets excluded and ignored from the thinking and as a consequence, may relate to it differently.

Out of these two cycles of inquiry a new insight emerged; an edge about my responsibility and work as an OD practitioner and to the realms of the ethics of the self-other relationship.

Looking at it from mainstream banking perspective, what would it take to have a different functioning assigned to the marginalised group (in this case the unbankable migrant domestic workers), that is currently keeping them from attaining a sense of social inclusion, having what is rightfully theirs (access to wealth) and therefore social cohesion?

Will this impossibility ever become a Possibility of the Impossible?

Interdisciplinary research and innovation of a Change Approach

As mentioned before, my thesis comprised of two distinct parts; the first one was a description of banking as a social phenomenon, whereas the second one described banking as an enigma of the other, an ontological impasse.

These two pieces were accounts of my inquiry.

Whereas I experience the inevitable interknottedness between these two pieces, I was also acutely aware that my loyalty and inquiry stance is rooted in the social thought of intersubjectivity.

On one hand, theorists of postmodern phenomenological orientated social sciences, such as social constructivism and post-structuralism, approach encounters as joint narratives that are mutually and consciously co-constructed (Husserl in Costello, 2015; Arendt, 1977, 1994; Bateson, 1973), giving priority to self-consciousness, to ego consciousness (Frie, 1999) and placing agency in the realms of the conscious and social when approaching intersubjectivity. Therefore their focus of inquiry is towards the context of power and social subjectivity, as well as the critique of that construction of knowledge (Foucault, 2002a) and reality through language (Habermas, 1981).

On the other hand, the central concept for psychoanalytically orientated thinkers and practitioners is the existence of the unconscious, a conceptualization of differentiated self-consciousness. The focus of this school of thought is to understand the singularity of being (Ruti, 2012), the enactment of subjectivity. The traditional focus, mostly of clinical work, of the unconscious has been approached as the dynamic unconscious, a repository of traumas (Freud, 1975; Heron, 1992), however lately it has been approached in broader terms. It is conceptualised as unconscious intersubjectivity as an enabling and determining driver of one's enacted embeddedness within the social (Lacan, 2004; Benjamin, 1995), a form of implicit transactions between participants (Odgen, 1994). This unconscious autonomy (Odgen, 1999) or thirdness (Benjamin, 2004) is created in the unconscious interplay of the participants and offers a possibility to relate and truly accept the radically other.

This shift posed a challenge on what grounds and lineage I located and legitimized my inquiry in the broader field of academic research through articulating the bodies of knowledge I draw on, critique, question and further.

For this reason my inquiry was driven by questions that require composing and decomposing not only in relation to the phenomena at hand, but also in relation to the framing itself, the very skills and lens investigating them. As a result, an interdisciplinary approach became a possible choice not a parallel existence, but a true mixing with (Haraway, 1994).

To relate this to my inquiry itself;

On a practical level, my inquiry began with a question about how, can in a banking environment, the concern for compassion (having responsible banking towards customers) be engaged with?

After completing the cycles within the first cycle of inquiry, my question turned into, how to drive a different relationship in the sponsoring organization (bank) that would manifest itself in a different balance between profit orientation and ethics in client relationships and conduct of the business? In other words, inquiring whether and if so, how the dynamics between profit orientation and ethics could be held not for the benefit of the dominant side.

My inquiry question during the second cycle of inquiry was about looking into how absence of a presence is being socially constructed – what is being omitted and how it gets omitted - and experimenting with interventions to bring these possible other sides into the mainstream. The inquiry and experimentation of surfacing these oscillations between the mainstream and possible other sides led me to a new cycle of inquiry that encompassed the recognition of the necessity of inquiring not only into the phenomena (both mainstream and other sides), but the very frame in which these sides of the phenomena are constructed and assumed as reality.

In other words, I was not only inquiring into the phenomenon of engaging in the concern for compassion in

banking, but also questioned the epistemological structures and ontological assumptions of my initially chosen mode of inquiry (Action Research) and its limitations in order to open up the possibility to explore the ontological understanding of the inquirer in relation to the phenomena inquired into, taking a stance of positive delinquency (Markovic, 1993) towards my theoretical heritage. From an organizational change perspective, I was moving my inquiry and interventions from second order change to third order change.



Furthermore, I intentionally embodied within my inquiry and writing the engendering nature, in the sense of bringing the 'other side', that is not being represented by and within the dominant narrative and framing, of inquiring in general and specifically into this phenomenon. I approached the engendering nature, as bringing the other side in, both in the sense of internal exclusion as well as radical otherness.

I did this on multiple levels.

I used lived 'experience', especially those that insist on reappearing, keep being repeated intentionally or not, as the North Star for my inquiry. I related to these omitted experiences as fragments of clues that have been left behind and point to other things that are going on, but for some reason can't directly appear in the mainstream narrative, but insist on being noticed as experiences that don't fit; symbols, signs and clues of otherness.

In the first cycle, I was using the emergent, the unvoiced and emotionality as main constitutions of knowledge for my inquiry instead of a dominant, knowing voice and by doing so, I recognize that this was a political act, giving voice to what was party to the internal exclusion, and by doing so, aiming to facilitate the redistribution of power. Whereas I let the emergent be experienced, I used the voice of knowing and guiding that enabled the reader to know; to know through relatedness. Engaging in the second cycle of inquiry, that was giving voice to the radical otherness, was an engendering process in the deepest sense, because the inquiry is about me and others in relation to the radical otherness and the ethical position one chooses to take up.

Looking at my thesis from this perspective, the first cycle followed and built on feminist theories and approaches, however the second cycle went beyond and beneath that, because the inquiry was framed as an ontological dilemma. As a consequence, the gendered nature was embodied and the inquiry itself became an engendering process and an ethical inquiry, because the question is whether one takes up a relation to this (reality) or not.

My inquiry also represents a parallel development and change in my practice.

They are reflections of a process in which I, with fellow co-researchers, was to grapple with the extreme complexity of the actual phenomenon and the constantly evolving understanding of it, as an outcome of the inquiry and sense-making process. These conversations – the sharing and listening – served as structuring structures for those involved to make sense, however it was also demanding as we are constructing this structure that is flexible and yet solid enough to enable us to find a new thought. And beyond that, I was working towards a structured structure that can invite others in to embark on their own change process, enabling previously expelled thinking and excluded thoughts to become present.

Furthermore, if this wasn't enough, there is another dimension to this struggle that is to stay and make sense of the lived experience, explore, reveal layers of meaning and by doing so, surface more questions while trying to resist the tyranny of absolute clarity, the perfect semiotic fit, to dominant paradigms.

Again, this aspect reinforced my inquiry as an ethical one.

Inquiring into the frames of reality making, with the mind-set that, this is only a frame and there are many others, so why are we attached to this one, shifts my inquiry to the realms of ontic assumptions and aims to make sense of the experience of such level change, when those who are engaged are invited to and ultimately required to pay with being, (taking up a novel relatedness to the originally held frame) when engaging in the concern for compassion in the banking environment.

As a consequence, this locates my inquiry in the dimension of the ethical, am I/is the bank, prepared to relate to the frame differently, that has defined me/the bank, and by doing so, create a new possibility adopting a different balance between sides and a different way of relating to otherness that couldn't be held within.

My Doctoral Claim - Third Order Change as Embodied Enactive Ethics

Inquiring into the frames of reality making (with a mindset that this is only a frame and there are many others) ultimately invites the inquirer not only to look at the ontic assumptions and but also to take up a novel relatedness to the originally held frame.

I have experienced challenges that were next of kin of my own condition and condition of my inquiry - The greatest difficulty was the problem of revealing what was truly present in the experience, rather than serving up what me and the Foreign Domestic Workers, or the bankers were supposed to feel, and were encouraged to feel. Becoming in touch with what was truly felt and how to express this.

Whereas Action Research uses the term 'improvement', the literature on third order change uses the term 'transformation', as if in the belief there is a known outcome to it.

I believe, as a result of my inquiry, that the outcome of transformation can't be entirely foreseen, therefore the question remains, both as an ethical consideration for any practitioner and as a limitation to research in third order change: experience of existential overwhelm as a consequence of the profoundness of the transformation in the relatedness toward the dominant narrative and the very transformation of the narrative itself. I share the same observation as Bateson's views on 'disintegration of identity' in Learning III (1979, 2000), that existential overwhelm is a necessary part of the process of engaging in third order change.

This poses the question both as an inquirer and as a practitioner – what is my responsibility? What mandate do I have to initiate this and can I really do this with others in an organizational setting?

- I feel quite exposed – it is a very personal account of my striving towards self-determination, my struggle to know the world, to create my own meaning – in a sense become conscious. As it is very personal, yet also a doctoral thesis that should be able to articulate 'generalizable and valid findings' my angst is how much I am able to articulate my individual and unique experience,, which is actually quite situation specific (how I explore financial exploitation, in the form of bonded labour, from being a banking employee, as a migrant worker and as a Hungarian)
- I also feel very exposing – of the lives of others (the FDWs and my family) – showing humanity in the realms where this only exist in the private (yet, the photos show how much of the private is in a way public – yet makes no dent in the system) The loneliness and the pain of seeing myself through the eyes of the FDWs. – allowing this to be the inquiry and making it public. And being in touch with the ethics of my own life

In this sense my doctoral inquiry and claim is deeply personal and therefore political.

In conclusion, my inquiry has taken me to the realisation that an ethical concern, that is the bedrock and manifestation of third order change, is not about how we are able to meet the inhumane aspects (radical otherness) of the other. This inhumane radical otherness (or equally argued as radically humane) is created by the normative system and is therefore not only making us profoundly uncomfortable, but socially not acknowledged or reinforced and is therefore mostly present in the realms of enactive representations and relational processes as unmentalised experiences.

The work to be taken up, in this sense to explore the way in which we all contain the other, both what is represented in the system and what is only present in the form of radically otherness and decide upon the relatedness we then embody in relation to the radically other.

Levinas's (1998, pp. 137) philosophy resonates with my thinking and offers a truly unique view in contemporary critical thought on ethics, arguing as he does on the primacy of ethics over ontology (and therefore epistemology). He postulates that ethics is "privileging of relationality over self-sovereignty, deep reverence for the irreducible otherness of the other, as well as our unconditional responsibility for the other". In this sense, a "true ethical step is the one beyond the face of the other, the one suspending the hold of the face, the one choosing against the face, for the third' (Zizek, 2005, pp. 22).

Therefore, I argue, as a conclusion, that third order change is a form of “embodied enactive ethics”- a position that exists in the dimension of being, a way in which we live our lives as the very expression of our inviolable ethical accountability towards and within the normative structure we are party to, as well as creators of.

However, the question remains, how an individual ethical act, through adopting a dissenting protocol of the normative system, moves from the individual act to a larger, systemic impact that would create a real dent in the symbolic order.

Therefore third order change, as a systemic inquiry, is about producing narratives in progress through reflexive and relational understanding of what is present in the situation but not represented, through accounts or descriptions of people or events have been lost or silenced.

I have been experimenting with the Trios Approach that enables bringing the enactive representations and relational processes from below the surface to the social and conscious realms; however I do realise that the extent to which third order change shakes the intrapsychic and social cohesion questions the very core of ones construction of self and the prevailing system; and that this is work that only very few are ready to undertake.

Evolution of my Inquiry and Practice as a Researcher

The inquiry I gave an account of in my thesis was my first attempt to engage in Action Research based, collaborative, conversational relationships, of systemic-social constructionist inquiry practice, as well as in developing a change approach, while building on some of the practices of Action Research, that would facilitate bringing what is present in the situation, but not represented, into consciousness, as a way of generating third order change.

As in all first (and subsequent) attempts, there is much to learn, and throughout my inquiry I have been concerned to find ways of articulating and creating accounts that encompasses the reflexivity and respect this inquiry approach implies, and explicitly states as practice.

I felt the heart of my work and inquiry was one of ethics.

My struggle was twofold.

On one level, I struggled with noticing the principles of relational ethics, then applying those to actual practices and finding a language for research, without being immobilised by my own fear that I do something that is unintended.

On a deeper level, I embodied the ontological dimension of the socioeconomic system we are party to; the lack of ethics that is present in shareholder capitalism, as did my inquiry.

In this sense, what I was struggling with, was doing the work that enabled me to find my being of action, that enabled me to bring this unrepresentable dysfunction to conscious realms, and actively disrupt the normative narrative. Therefore, this was my inquiry.

This, underlying drive of giving voice to individuality (what is present but not represented in the system), reinforced by the recognition of the impossibility of neutrality and objectivity in social research, could question the predictable practice and research method of my inquiry and thesis. While I recognise the limitations, I also believe it is a valid form of systemic inquiry as it is an account of the development and of my critical reflexivity as a practitioner (Simon, 2014); an inquiry process in which all theories, personal, professional, cultural beliefs and ideology were open to question.

On a practical (with ethical conations) framing, my inquiry is a dialogic journey, with the intention of exploring together the present and collectively created discontinuous realities, knotted together by the intricate network otherness, this inherently holds inevitable chaos and confusion arising from conversations and not-knowing.

Looking back on my inquiry, I ponder whether I could have done more careful coordination of these improvisations between my co-inquirers, whether I could have been more explicit in expressing my interest to better hold the power imbalance in relation to knowing, as well as situatedness, in order to further develop the practice of co-creating meaning, and actually bring together different parts of the eco-system.

The Aftershock of my Inquiry – Emergence of my new practice in the financial ecosystem

The writing up of my doctoral journey and thesis has offered me an entirely new insight and that has led me to a new practice: inviting a diverse representation of the community in order to inquire together and re-imagine the remittances economy. For so long my focus was on the Foreign Domestic Workers until eventually that enabled me to see beyond them and turn the inquiry towards their employers and to those working in the financial institutions that shape the mainstream narrative.

My current inquiry invites participants to break-through patterns of seeing and listening by stepping into a different and relevant perspective and experience, to help build relationships with different members of the community, and gain a system perspective.

I have started a new cycle of inquiry, under the umbrella of the Royal Society of Arts.

Turning the inquiry lens to the above feels like I have achieved some of the aspirations that I originally set out for my doctoral inquiry, yet it has taken much pre-work, framing and reframing, patience and learning to facilitate a situation in which such conversations and representations of this eco-system can take place.

However, I notice the immense difference between those intentions and inquiry and the one that is actually coming to life. On one hand, my invitation and framing of the inquiry reflect my situational understanding of this phenomenon, a fully relational position towards the system and the framing in which the system exists. On the other hand, I also, just as the participants, enquire through the knowing and curiosity of the partial truths, the very possibility that these difference of realities offer, with the willingness of entering and being in these different spaces, experiencing them rather than just 'interviewing from the outside'.

In Appendix 12, I share the reflections of one of the inquiry group members. It is a deeply personal account, illustrating the dilemma experienced by those in power when it comes to the phenomenon of modern day slavery and the financial well being of migrant workers.

This project has made me reflect on some of the choices I made while on my doctoral journey; as a chronicle of my inquiry not only of my practice, but in my way of being in the world; the possibility of taking up a different relatedness towards my originally embodied relatedness. I share these insights below, in the form of a letter to my younger self in Appendix 13, not as universal advice, or a blueprint for all who set out on a journey to enquire into Being and third order change, but in the hope these reflections will bring others closer to perhaps wanting to embark on a journey of their own.

The reflections of the sessions of this inquiry, has led to an event (see invitation below) to which citizens and expatriates in Singapore are invited, those who are interested in bettering the financial health of the Migrant Domestic Workers, to participate in an action inquiry group, alongside banking employees and Migrant Domestic Workers with the intention of creating a non-exploitative financial offer that takes into account the context of this group of women. To my absolute delight, people are approaching me wanting to be part of this inquiry, to bring their practices. An example would be a CEO of an ethical Employment Agency that doesn't charge the Domestic Workers for placement fees. As part of this work, I have been invited to work with one of the Singapore NGOs to help shape the advocacy to the Ministry of Manpower in Singapore, in relation to the employment practices of Migrant Domestic Workers⁴¹. An extract from the invitation to the Inquiry, as appeared on Eventbrite, at which I was a Keynote speaker, is included as Appendix 14.

Dovetailing this inquiry group, I have also initiated developing a proposition within the Bank using Action Research methodology, aiming to merge the two strands of inquiry in the future. See Appendix 15 for the email to the Head of Innovation in my Bank outlining the proposition.



When reflecting on my doctoral journey, I am reminded of the closing pages of William Golding's *Lord of the Flies* (1997).

⁴¹ Formal employment term in Singapore, equates to Foreign Domestic Workers in HK

In it, Ralph a natural leader of a group of boys stranded on a desert island has fallen from favour and is being chased by the group led by another character, Jack. The murderous tribe unwittingly chase Ralph on to a beach and to the foot of a Marine Corp. soldier. The soldier stares down at the suddenly absurdly small, young boys covered in face paint and said, "What are you guys doing?" In this single sentence, the normal, clean, civilized adult renders the scene absurd and we can see just how crazy things have become. For the boys, what has become normalized is laid bare as absurd, and remembering how they got that way is possible.

I think we can all recognize these moments when feeling stuck in our own 'theatre of the absurd' when someone comes along and offers a metaphor for what is really going on. In doing so, they say, "I see you. I feel what you feel. You are not crazy. You are not alone". In an organizational context, such moments of clarity in which the absurd is laid bare, in that moment of pure clarity, action (be it remembering, repentance, learning or change) suddenly becomes possible.

Just as in this illustration, third order change implies a paradigm shift, because it invites a new way of being, constitution of and functioning of an entity within its environment, rooted in the redefinition and renegotiation of the underlying relatedness and relational practices between those who are impacted.

However, the question remains; are we, as practitioners, prepared to go there and question fundamental parts of our own identity, our collectively constructed reality, to see what we are willfully blind to; and in the service of social change invite others to do the same, and in doing so, open up new possibilities?

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LIST OF CREDITED ILLUSTRATIONS

Front Cover - Foreign Domestic Workers, Hong Kong by Xyza Cruz Bacani

Financier Times Issue One - Finally the mirror got real, Bruce Eric Kaplan, New Yorker magazine

Financier Times Supplement Issue Two - Karl Marx monument by Lev Kerbel, Chemnitz, Germany

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Financier Times Issue Six - Foreign Domestic Workers, Hong Kong by Xyza Cruz Bacani

Financier Times Supplement Issue Six - Calvin and Hobbs by Bill Watterson

Financier Times Special Edition Issue Two - Chain link fence, Collective Next

Back Cover - Foreign Domestic Workers, Hong Kong by Xyza Cruz Bacani

APPENDICIES

Appendix 1

Attribution of key conceptualisation of triple loop learning

Author	Sources Cited	Date
Hawkins	Acknowledges Argyris and Schon, (1974); claims to be developing a model that incorporates Bateson 's Learning III (1973)	1991
Swieringa and Wierdsma	Acknowledges Argyris and Schon, (1978) as originators of single and double loop learning; propose triple-loop learning as further distinction	1992
Isaacs	Acknowledges Argyris and Schon, (1978) as originators of double loop learning; says that Bateson 's Learning III (1973) could also be called triple-loop learning; cites Hawkins (1991)	1993
Nielsen	Proposes triple-loop learning as a theoretical advance beyond Argyris and Schon, (1974, 1988);	1993
Flood and Romm	Acknowledges Swieringa and Wierdsma (1992) triple-loop learning; claim to be using their original conceptualization	1996
Snell and Chak	Cite Argyris and Schon, (1974) and Hawkins (1991); acknowledges Bateson 's levels of learning (1973); equates triple loop learning with deuteron learning	1998
Romme and van Witteloostuijn	Cite Bateson (1973), Flood and Romm (1996), Snell and Chak (1998) and equates triple loop learning with deuteron learning	1999
Yuthas	Cite Bateson's 'levels of learning (Bateson, 1973), acknowledge popularization of Bateson's level II as double-loop learning (Argyris 1982; Argyris and Schon, 1974, 1978	2004

Appendix 2
Attribution of key conceptualisation of triple loop learning

Bateson	Argyris and Schon		Swieringa and Wierdsma
Learning 0			
Learning I	Single loop learning		
Learning II	Double loop learning	Conceptualisation of Triple Loop Learning (implicitly stated): <i>Deutero-learning</i> Reflexivity about processes of learning at either single- or double loop levels, which Argyris (2003) characterizes as 'going meta'	
Learning III Conceptualisation of Triple Loop Learning: <i>Learning III</i> Change of epistemology, or 'a corrective change in the system of sets of alternatives from which choice is made'(Bateson 1973). Learning III cannot be pursued instrumentally, entails significant risk, and is beyond language. Bateson's levels are organised recursively.			Conceptualisation of Triple Loop Learning: <i>Beyond and superior to double-loop learning</i> A level that is beyond, and considered by proponents to be superior to, Argyris and Schon's single loop and double-loop learning in that it concerns underlying purposes and principles.
Learning IV			

Appendix 3

Why don't you work as a maid? - Inquiry into privilege and vulnerability

Extract of a conversation and inquiry on seeing the maids on the pavement in Singapore.

- Jim:** So how does that affect your sense of vulnerability? Or does it?
- Me:** I withdrew, because it was so shocking - it was striking, I tried to avoid, it, avoid going towards them. Not wanting to make contact. I can't personalise them.
- Jim:** And yet I know you feel quite passionate about them because in the past you expressed concern to me.
- Me:** I do and I'm trying to, but at the same time I don't think, these are individual connections. So when I feel stuck, it makes me feel uncomfortable. But the way in which I overcome that discomfort is to do something about it.
- Jim:** Lean into it.
- Me:** And make personal connections. I should go up to one of those maids and say hey what's your name and see them as human beings, irrespective of whether they sit on the pavement or not. I should step out of my privilege.
- Jim:** Maybe ask them for a coffee. Or bring a coffee to them.
- Me:** Yes.
- Jim:** And sit with them.
- Me:** Yeah, exactly, but for me it's like fuck. I can't, I can't be that much on the edge.
- Jim:** Why not?
- Me:** Because I'm afraid.
- Jim:** Afraid of what?
- Me:** I'm unbelievably afraid to lose my privilege.
- Jim:** Ah.
- Me:** I don't know how realistic that theory is, but my fear is real, I'm just so, so scared of losing my privilege. And I'm trying to think about it, I've never been in touch with this before, so this is new to me.
- Jim:** As an example when you run - when I run long distances, sometimes I get to the point, especially during the first few long distance runs, I did, I came to this point of vulnerability in a sense that the pain that you're starting to experience is just going up and up and up. And you're trying - and you're pushing against a wall.

So this is the wall? - and you're pushing and it hurts. It really hurts. And you have a choice. You can withdraw, or you can lean harder into it with intent - with your intentions. And my fear, of course, is just like your fear of losing your privilege my fear of course is that the pain's going to get worse. These are real and it's an embodied experience. So I'm wondering what it would be like if you think - if your intention and your passion is around exploring these systems and recognising that you, as part of this privilege bubble, are systemically contributing to this whole phenomenon. How would it feel to lean into it even further and get involved, and not just sit down with them but get involved in their community and explore that and cast away your fears and just let what will emerge, emerge?

Me: I don't know.

Jim: Have you thought about going to work as a, what do you call them, a maid, for six months or something, or three months?

Me: Like to be a maid?

Jim: Yeah.

Me: Fuck no.

Jim: No, but what would that be like just to see their world? Even for a month.

Me: I don't know. I mean, me a maid?

Jim: Maybe it's a harebrained idea, but I'm just thinking, would that be a way to explore your connections and your sense of the break, the bubble, what would you recognise from doing that experience?

Me: It's a really good question. I don't know. So what I thought was that - first of all that was a big realisation. It's like how vested I am into my own privilege, like holding onto it. I was thinking how to let it go. How to sort of say, you can take anything you want to, take my things. It doesn't even matter.

Jim: It's just stuff.

Me: It's just stuff. And, you know, how to sort of have a more equal experience. And I think it's like I have that insight, I need that movement into it. What I'm trying to find out is do I really care, or maybe I'm not the person I think I am. And actually so you know, I like my privileges and I don't want that to be changed. So I'm sitting here wondering am I a fake or am I not.

Jim: And the curious question here I would suggest, is why do you like your privileges?

Appendix 4 Interview with a Banker #1

Me: What is banking really for? (I am trying to understand how we create value in the banking industry... although the question doesn't sit entirely comfortable with me I feel it is a good conversation starter to surface some dilemmas of integrity and performance) What are the beliefs that sustain banking and the relationships with customers?

Investment Banker: If you take the lead investment banks in the world, it's a combination of really brilliant technical skills and relationship management skills, it's not either or. But if you said to me, will you run a bank well just on relationship management skills, the answer is no. The technical skills are the prerequisite; they are the get to the field and when you are in the field then there are other people with equivalent technical skills, the relationship management skills help differentiate you.

Me: I understand however the regulators are saying these technical skills actually don't serve the customers' needs. So you're saying the primary goal of banks is to make profit as an intermediary; to get the capital moving. So from this perspective, banks are only interested in the economic realm, not on the broader impact they have on peoples' lives?

Investment Banker: But that's a different question.

Me: In what sense? Regulators are trying to change the behaviour within banks, I am trying to understand the roots of a particularly shaped set of behaviours. What is the belief system that shapes banking?

Investment Banker: That's going to be different in different banks in different situations, the first thing is that, irrespective of how the capital is being deployed, have I fundamentally got the right technical capacity to analyse risk and return from my bank's perspective and I have I got the right product and service for the client. Then overlaying that is a decision that every financial services firm takes as to whether or not there are certain markets, certain industries that you will or you won't invest in or support. That depends upon the particular ethical compass of the institution.

Me: That's what I'm getting at. Does an ethical compass really exist in banking or, as long as the risk is within the bank's risk appetite, the deal is ok? So, the compass is calculated into the risk appetite.

Investment Banker: Of course, everything has a price, determined by the market. For example if you funded mining you would use the Equator principles⁴² on environmental sustainability and unless your client met those then the lending wouldn't occur. Or lending to weapons manufacturers or people who produce biochemical warfare materials, that's a decision for the individual enterprise. But that's the difference, the first is fundamentally to do with the banking rights and the second is where do we play. I will not be prepared to play, even if I'm in markets, where there is inherently high levels of corruption risk? If I do, what will be my rules around that? That's a different decision tree.

Me: With the example of the Equator Principles, doesn't it pose the question of whether aspirations actually make their ways to practice; whether we do banking differently at the front line, or have a dual system of espoused and actually lived practices.

Investment Banker: But that's again a different question

42

<http://www.equator-principles.com/index.php/equator-principles-3> The 'Equator Principles' is a risk management framework, adopted by financial institutions, for determining, assessing and managing environmental and social risk in projects. This international voluntary code was developed by banks to encourage consideration of environmental and social issues in project financing.

Me: *(The conversation feels like a battlefield his perception of Banking is so well defended from all angles I can't penetrate it. There is combativeness in his answers, which mean I cannot frame my questions as an inquiry. I try a different approach...) Do you know a little bit about financial inclusion?*

Investment Banker: The idea of financial inclusion is a concept to try and allow financing to occur for those people who would normally be excluded from the market. Now the most famous example of that is micro financing, so micro financing is a very powerful, poverty reduction tool. It has been supported by the World Bank or the Asian Development Bank, or has been done by not-for-profit organisations like KIVA. The idea of providing small cash based loans to people, who then pay it back in cash, has been very successful. There have been some other attempts of financial inclusion, for example some ideas around crowd funding for social enterprises.

Me: Do you think this is coming from a different idea about banking?

Investment Banker: Well, the majority of micro finance is not managed by the banks, but by not-for-profit organisations, or supported by institutions like the Asian Development Bank, which is not a private sector bank it's a multi-lateral development finance institution. There have been some banks that have gone in and set up micro financing initiatives, but to my knowledge, the majority of these have been social enterprises.

Me: Why do you think that is? Would it make sense for a commercial bank to step into this when, as you say, they are commercially viable?

Investment Banker: The yield is extremely good and funnily enough, the risks are actually a lot lower, provided most of the clients are female, the mothers are very assiduous about paying the money back.

Me: So what's the difference, from where is micro-finance emerging?

Investment Banker: This has been a social enterprise movement, the last 30 years.

Me: It's not really imaginable to have this as traditional or mainstream banking?

Investment Banker: Oh, no. But some banks that have been involved in it to my knowledge are doing a sort of social project and their returns have been quite reasonable.

Me: So you're saying serving the market and those outside the market are two separate things when it comes to banking practices. Outside the market is outside. It sounds like the place to be is the market; but aren't banks also enabling the creation of markets?

Investment Banker: But the size of the micro finance market is still very small against world global finance.

Me: I went to a lecture held by the World Bank, on financial inclusion, and they were saying that there are two billion people who are outside the current banking services. They are looking into how to use mobile technology for banking to bring them into the market.

Investment Banker: But that's a different thing to micro finance, this is part of the financial inclusion movements, the third stream of which is to utilise technology to lower the costs to such an extent in these emerging markets that those people who are poor and who would not normally access a proper banking system can in fact operate bank accounts.

Me: I agree but there are layers of exclusion. There are people who are completely outside and you have financial inclusion as the first step to get them in and then there is micro finance that is a sort of a social enterprise and then you have the markets.

Investment Banker: Yes, exactly. What may happen is that you can have someone come up the customer ranks as their wealth grows little by little. But basically every bank that is operating in an emerging market is trying to do stuff in that space.

Me: Theoretically yes, but with much higher interest rates and higher yield than customers in defined markets, there is little possibility to come up the customer ranks or, when paying 60% rate, even to remain financially afloat...

Investment Banker: But that's all about social development and the state can play a part in that. The private sector can play a role though, we've seen examples of micro financing initiatives that have been done with villagers that are living on two dollars a day and the micro financing has worked.

Me: Well, there is a bit of a contradiction here... I was looking at the interest rates on micro finance and it's quite high, it's much higher than in mainstream banking. If you are a domestic helper for example the interest rates are around 50%, and even in micro finance the interest rates are really high.

Investment Banker: Yes 30%.

Me: So higher than what customers would pay in a mainstream banking system... So, is this necessary from a risk perspective or banks do it because they can?

Investment Banker: They can...but it's also related to risk.

Me: So, this is the ethical dilemma then, isn't it? The only reason for a 50% interest rate is to gain a high yield. If you lowered your expectation towards your yield, you can lower your rate.

Investment Banker: Sure but the reality is that those interest rates are reflecting risk, but also its around recycling the capital. What generally happens in a micro finance fund is that they lend out to say, 50 people, the returns on that give them enough capital to lend to another hundred people. So there's a lot of capital recycling goes on in this micro financing area.

Me: Yes, in micro finance it is true that that they are using some of the return on capital to help a larger community. However, in mainstream banking the profit still goes back to the shareholders of the bank. I would say this keeps people excluded and doesn't facilitate social movement; it exploits them while making them feel better by having some things they couldn't have before.

Investment Banker: This is a bit of a radical thought about capitalism as a system.

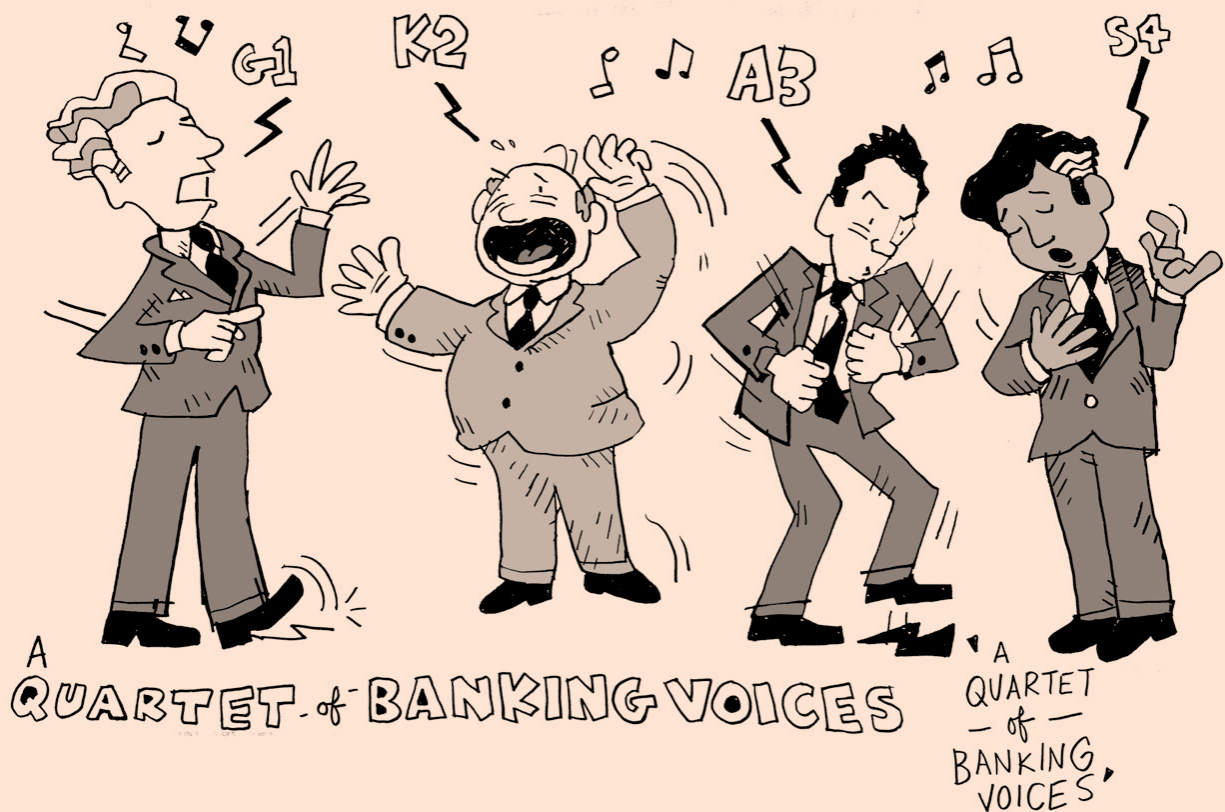
Me: Well, it is a socioeconomic system. Maybe having a blinkered view, that banking has had in the recent decades, only focusing on the economic aspect, one could argue for its own internal benefits, is founded on the assumption that no direct or indirect responsibility exists towards the social.

Investment Banker: It is an entirely different question; we were talking about banking. Commercial banking can be defined as the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn a profit. The banks perform this financial intermediation by pooling savings and channeling them into investments through maturity and risk transformations, thereby keeping the economies growth engine revving.

Appendix 5

A quartet of banking voices – Inquiry into what banking is for

Reading the text like a music score, hearing all four conversations at once, the richness is present - I can hear G⁴³ leading, his perfect Eton accent and eloquent thoughts expressed in staccato, with no patience to anything else but making money. K's⁴⁴ voice is poignant, it counterbalances G's, it brings the external world in, full of passion yet resigned. A's⁴⁵ voice is resonant, vibrant and critical; mistakes are listed as an underlying drumbeat. S's⁴⁶ voice, calm and subdued, slowly opening up, his hurt and bitterness seeping through despite being mindful and guarded with his words.



⁴³ Head of FX Desk, Hong Kong

⁴⁴ Head of Operational Risk, ASEAN

⁴⁵ Head of Commercial Clients

⁴⁶ CEO, Bangladesh

G

FX Desk

Our aim in this industry is to serve our clients and we help our clients maximise profits or their revenue by whichever parameters they choose to measure themselves by. So for example, that might be a hedge fund who was just looking for absolute profit, it might be a pension fund who's judging their performance on a relative basis or it might be for example a corporate demo benchmarking themselves to some sort of carry index or some sort of bond index or some sort of proprietary index. Either way, our job is to help them maximise their performance against whichever benchmark they want to measure themselves on.

My initial thought is that value in itself is multi-dimensional, so the obvious one is how do we create shareholder value, how do we create value for the employees, how do we create value for the communities that we operate within.

K

Operational
Risk

However, sometimes it's easier to talk about how you destroy value rather than how you create value. You destroy value through bad behaviours, through poor judgement and through lack of credibility, so I think you create value then, by being credible and operating with integrity as an organisation, so that your brand equity is valuable in the market place and from there, that's your foundation for building the dialogue with your customers in terms of delivering products and services that they value.

The opposite is, as we saw through the Global Financial Crisis (GBC), banks that compromise their value system, they developed product that was appropriate for them in terms of making money, but not appropriate for the customers, and that was a great exercise in destroying value. The challenge at the moment in banking, is to build a credible foundation and one that is based on integrity and use that as the foundation for creating value, because they're the banks customers want to deal with. I, as a customer, don't want to deal with a bank that lacks integrity.

Okay, how do we create value in this industry, is to make sure that capital gets itself into the hands of the correct people, like for any sort of economic activity that needs capital to be available. How we as a bank help facilitate economic growth and economic activity is by making sure that the money flows to the right people. It's no use if it's channelled inefficiently to some sort of moribund state enterprise that is going broke. It's no use if it's going to corporates with poor governance, corrupt management and a high default risk and it's no use if it sits in the bank's treasury either, so it needs to flow in the right direction. So that would be how I think we add value as an institution or as an industry. Our industry is not a casino, which it has behaved like over the last two decades, maybe with the exception of the past few years, but it's not a casino, it is a fundamental transfer of capital. People should be able to borrow sensibly to fund long-term assets.

A

Commercial
Clients

I think we're responsible as an industry to make sure that the wrong sort of credit isn't too easily available. Low interest rates, easy access, credit cards, these sorts of things ultimately lead to distortions by way of peoples behavioural changes, because they can have that immediate financial gratification. We can add value by restricting the flow of capital in the wrong directions, as well as making sure that it goes into productive means.

From a value creation perspective, I think we've moved so far from being in touch with our roots.

S

Country
CEO

I think banks play a role of intermediary and obviously by playing that role they are supposed to contribute to the overall GDP of the country. So what do I mean by facilitating as an intermediary? Very simple, in banking you have a group of savers from around the country that provide deposits to you; and the reason why they provide deposits to you is because they think of you as a safe haven, as somebody who is a custodian and obviously, you being regulated by the government gives them the comfort that you're not somebody who is going to run off with their money and will have the right interest and controls in place, hence they give it to you in terms of deposit. What you do with that money is the part where you're adding and contributing to the GDP. You take that role of custodian, you take that deposit and with that deposit, you set aside a set amount of capital that is required by a regulator and the rest of it, you onward lend to potential businesses that are creating jobs and employment and also creating, you know, contributing to the whole of the economy of the country.

G

FX Desk

I mean, within a very, very limited scope, one adds value by hopefully making money for the institution and making money for shareholders, but really it is, at its heart it is a client business and it's up to clients to define what value they want from us.

I guess we have the same value as any intermediary does in any field. For example, you know, what value does a football agent provide in acting as an intermediary between a football club and a player?

K

Operational Risk

I understand the mechanics of banking, I understand how banks make money, I understand their business model, but I think that's a commodity, anybody can do that. Anybody can go to the markets, secure cheap funding, bundle that up as a product and sell that onto clients.

I don't think the mechanics of how you do that is so much about as how you create value. I actually take it from more of a marketing perspective. I just think the mechanics of banking is commoditised, I don't think that's particularly special to any one any bank can do that. It's how you actually do it, to the market, is where I think the value creation piece lies.

A customer focused approach, which is, and I think a lot of banks miss this, particularly internally, a lot of banks are very internally focussed, but they're not terribly outward looking, and they don't think about the client experience enough. So I think the starting point is thinking about the client experience and what client experience you want to deliver. That to me requires massive insights into your customer base, in terms of what they're looking for in a relationship with you.

A

Commercial Clients

I don't think your retail customer had a connection with his banker in the way that was the case previously. We lost connectivity between what those people want and what we gave them and what we decided we would do for our own account.

I think the technology is very useful to give people control over their own affairs and the sense of, you know, if you bank online, you can move money around as you see fit, you can pay off your credit card, you can see how big your mortgage is. There's a certain amount of benefit in technology and the technology also makes it cheaper, you know, to access capital globally. I'm kind of an optimist on this, so I don't think that technology is the be-all and end-all.

It's a very different sort of accountability. In the 1970s, nobody had a credit card; maybe you had one in fact, now most people have two or three. There's such easy access to credit and accumulative credit, low interest rate credit, but it's not reasonable. The amount of credit available has grown so much, at a time when real wages haven't really grown at all, so people aspire to all these new things and they want them immediately and they don't save any more, it has changed human behaviour. The previous concept of saving and then buying has been transferred to buy it immediately, put it on a credit card and see how it goes, lots of cheap credit.

S

Country CEO

Banks have multiple stakeholders. One of the stakeholder's is obviously the bank, it's the customers, it's employees, it's the regulator, it is the shareholders and by value, what it does is by providing the function of acting as financial intermediaries, they are creating employment for the employees and obviously with that employment they are servicing customers by providing them services, that's again value by doing it within the gambit of the regulatory environment. They are adding value to the regulator by setting best practices, which can be replicated by the younger banks or local banks, as an international bank for example can do, by providing these services, by getting these revenues, less the cost it takes to pay for all these services within the bank. The profit that they develop and create, they return back to the shareholder in the form of dividend, that's value, so these are different ways of creating value.

G

FX Desk

Banks do it on a much larger scale, in an environment which has a much greater impact, or impacts a far wider set of people, so if one believes that the modern financial system could be entirely dis-intermediated and we're better off for it, then yes, if you believe that, banks have no value.

So for example, if you believe that the world's borrowers and lenders could be entirely matched off by peer-to-peer lending and everyone is able to do their own product due diligence for example, between who they're lending money to and where the source of funds was coming from, then fine, yes, perhaps banks don't need to exist.

K

Operational Risk

I think the regulatory environment force is inwardly focussed. There are a lot of resources employed with the banks now just to be inwardly focussed to satisfy regulators and I would argue that the majority of resources are focussed on those sort of activities and there's a disproportionately small amount of people actually focussed on the customer, and that's just the evolution of banking that I've observed over the last ten years probably.

I entered the industry about 20-odd years ago, and it was a very different industry then. Most of my time is focussed on I would say, internal requirements as opposed to the external requirements of the customer. I get to be involved on the discussion on the external requirements for the customer in this bank, for example, whereas in my previous role, my previous bank, in fact the first bank I started with, it was all about the client. If you went into a meeting and you weren't talking about the client, the client experience, then there was no purpose to the meeting, but that was the just the very nature of that particular bank and they were very good at making money.

We spend so much time on the unimportant stuff, which is like getting the language and the narrative right, that we sometimes run the risk of not understanding our customer in the dynamic environment.

A

Commercial Clients

We allowed people to have whatever they wanted immediately, we made it available on such a gargantuan scale that there was no local connectivity, or very little connectivity. These days branch managers are only administrators, everything is decided centrally. I think that lack of community interaction is very dangerous, there's no way that somebody sitting in Frankfurt can judge the economic conditions of a Northern English town. They just can't, it's not real.

The local branch manager in the Northern English town, he knows exactly what's going on there, if the factory is closing, if it's expanding, what's happening to the people there, who the town drunk is, who feels responsible, you know, that local intelligence has been lost to the industry. Now we have people doing it by remote control and I think that's dangerous. It has proved to be dangerous. Really, we have destroyed value by completely losing any sense of public trust in what we do either. Ten years ago, people would look at bankers and say, 'Wow, those guys make a lot of money,' and they either didn't like it or they wanted it, but now people look at that industry with disgust, who took the money to the casino, lost and then demanded that their mum and dad fix the problem and that has transferred from the banking industry to national governments and therefore to tax payers and therefore services are cut back everywhere.

S

Country CEO

I think a bank can do it more, because it's touching multiple industries rather than say a cement manufacturer; a bank can add value to money and can act as a multiplier, which is the most important thing about a bank. I really like banking as my personal value, because I really think that banks, at the end of day - if run the way they should be and they're doing what they're doing, - are providing individuals or individual companies or stakeholders with a service that is a much needed service, because clearly without banks, we would get into the old barter system. We all know that the barter system has its inefficiencies and it would be the most inefficient way of using resources, because what is banking? Banking is taking excesses off some people and providing that excess by repackaging it and providing it in the form of capital to people who are in need of capital. I think if banks don't provide that intermediary role in that regulated environment in which they're doing it, with the right risk and controls and balances, without a doubt, it will be the wild, wild west and people will be not be able to trust anybody.

G

FX Desk

However, I think the modern financial economy is large enough and complex enough such that, you know, both the traditional bank intermediation model and more recent market structures, such as peer-to-peer lending can exist, can co-exist.

I think the less I say, the better...

K

Operational Risk

Then, more to the point, not being aware of what our competition is doing, so that's the other part of creating value is being one step ahead of the competition. You've got to have strong competitive insights as well, into what they're doing. So if you don't have those sorts of insights in the foundation, then you're not going to create value.

That stinks. So I always bang on about the employee value proposition, as much as I do the customer value position, but I think that's as equally important to getting the business right and the balance right between your employees and your customers; the value employees need to create within the communities they work within and how they're perceived by society, so I think, you know, there's going to be a bigger focus going forward in terms of value creation based on your ability to support the communities within the countries you operate within. I think that's going to be a really important piece of the puzzle going forward in terms of value creation.

So in the context of my role, so within the operational risk, which is not a role I've ever performed before, this is one of my first times doing risk. The initial reaction to a risk person is 'you're here to prevent me from doing business', so that's a perception issue that needs to be overcome internally.

A

Commercial Clients

It's absurd, it has soaked up far too much, there has been a cost to this random cheap capital, that means that these days, in many countries, there's just not the money to do everything else, because they're so busy paying off or trying to manage the massive debts the banking industry has transferred to each nation. Look at the implications of that as well, the UK is cutting the defence budget, enormously, okay, so that means when some bad guys like ISIS poke their nose up, there's nothing they can do about it, because they have no capacity. Why has defence been cut? Because the national debt is huge, the national debt is huge, because banking has given it to them. A man in the street walks into a bank and says, 'I'm still earning what I did ten years ago, you guys got rich, walked away with a pile of money and left us with the crap, not acceptable'. So, we've destroyed not only a culture of saving and responsibility, we've created a global antagonism towards the industry. People wouldn't despise bankers so much if we were doing a good job and what does the average man in the street think a good job of a banker is? Provide efficient capital on a local scale.

Yes, when there's so much cheap money available, it becomes more a matter of coming up with the next bright idea and showing a company that they've got options, you could do this, you could do this, you could buy them, you could sell that, so how about just letting them do what the hell they want to do. I hope this is anonymous; otherwise I'm out of a job.

S

Country CEO

The role that banks play, more than anything else, they're custodians of other people's money. I think they have to take it very responsibly and they have to make sure that as they are creating value for all the stakeholders I've just mentioned, they do it in the most prudent and efficient manner as possible. I think the word 'prudence' went away and the word 'leverage' came in and I think that's where we got lost in the greed. I think at the end of the day that is where we went wrong was greed. Some of the intermediaries looked at this opportunity and rather than thinking of the money and acting as custodian with all of that entire amount, (so let us say a bank has \$100 million on deposit, \$90 million of customer deposits and \$10 million of their own capital. Rather than thinking that this is a company with \$10 million of capital, they treated the entire \$100 million as their own and started behaving and acting and doing things assuming that they owned the entire \$100 million and not realising that that capital belongs to somebody else.

G

FX Desk

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K

Operational
Risk

Whereas what they should be saying is, 'Actually, you're here to support me, and you're here to help me create value for the bank, and you're here to help me to do this in such a way that I'm not going to breach regulations, I'm not going to breach internal policies, whatever that might be.' 'I'm actually here to support you create value for the bank, through your customer, but do it in a legal and compliant way.' That dialogue doesn't exist at the moment, I think the perception is very much that risk within a bank, which is a really important part of a bank and always will be now, the perception has to shift to risk being an enabler of doing business as opposed to preventing business. In terms of value creation, that mind shift is going to take time, but for those organisations that get that right, and where risk and compliance is seen as a business partner, then I think the speed to market is going to be a lot swifter than those who constantly fight each other and see them as a disabler.

A

Commercial
Clients

I think the banking industry, the best thing they could do and you touch on something really great here, financial education and literacy. I think that should be taught at school, how you handle credit, how you handle a credit card, how you buy a house, these people have got no idea and banks can contribute to that and the industry could contribute to that. I think the very best thing globally that banking could do, is to split up the global banks, go local, go regional. RBS is doing it, RBS is going back to being a British commercial lender. That's it, no global megalomaniac ambitions. You have this mutual responsibility towards each other, that you as a bank manager sort of say yes and no, and you as a person sort of accept the yes and no. So it's that kind of seeing each other and relating to each other in that space, much stronger. It forces responsibility on both parties. You notice with micro-finance, there's almost no default, because it's a very local issue. Two or three people are together, they own the debt collectively and that peer pressure makes them responsible for the debt, default rates are incredibly low. On a local level, where somebody borrows money and they've got no intention of leaving that area, they had better be damn sure that they're going to pay it back. They better be good for it, or there had better be a good reason, but people don't like to be named and shamed.

S

Country
CEO

In that form they started extending that capital to people who were not necessarily a good risk, risk management and the use of capital was misused.

Banks are now being regulated on a very extensive basis. The capital requirements against every product are now being fully scrutinised, so I think regulation is the answer, but over regulation is not the answer. I think what banks need (and I think it will take a while for investors and depositors to gain back the trust in these banks), but I think the successful banks will be the ones that will have good risk management systems and good ways of monitoring their risk and making sure that the people running it (because it is a people's gig) are incentivised on a long-term basis and not on a short-term basis, because part of the problem in the past was, the incentives that were given to people who were managing the bank's capital, was on a very short-term basis. So they ran their businesses thinking they were only there for a few years and now clearly they have left and for the few years the returns looked good, but it had a very long-term damaging effect on the bank.

PROTEST PAPER AGAINST WRITING PAPERS

I AM A CHANGE AGENT!

AND I WANT TO WORK IN AN EMERGENT, MORE OPEN WAY TO ENABLE ISSUES, CONCERNS AND QUESTIONS TO SURFACE **WHY DO I WANT IT?** BECAUSE I FIND MY RECOMMENDATIONS AND MY APPROACH TO MY PRACTICE CONSTANTLY BLOCKED BY THE SENIOR HR LEADERSHIP. BECAUSE ALL OF MY SUGGESTIONS FOCUSED ON ENGAGING AND CO-DESIGNING WITH THE BUSINESS ARE **BLOCKED** IN ORDER TO ADHERE TO THE **HEIRARCHICAL** PROCESS OF **PAPER** WRITING FOR THE HR DIRECTOR TO PRESENT TO THE BUSINESS ONCE ALL THE DEBATE AND DISAGREEMENT HAD BEEN **IRONED OUT**. I WANT TO WORK ON REAL WORK, ENGAGING THE BUSINESS. **WHY DO I WANT IT?** BECAUSE IT IS IMPOSSIBLE AND MEANINGLESS TO FULLY DEVELOP THE IMPLEMENTATION PLAN BEFORE THE BUSINESS IS **ENGAGED** AND THIS HAD TO BE LAID OUT IN A **PAPER**. THE LACK OF DIALOGUE AROUND THE CONTENT OF THE PAPERS, REPLACED INSTEAD BY **PRESCRIPTIVE GUIDANCE** ON THE WORK THAT HAD TO BE DONE, MEANT THAT WHAT COULD HAVE BEEN A **CREATIVE** AND **ITERATIVE** PROCESS BECAME MORE OF A GRUELLING TASK OF TELLING THE HR LEADERSHIP WHAT IT WANTED TO HEAR. **I WANT TO WORK** IN AN ENVIRONMENT **WHERE IT MATTERS WHAT WE DO** AND HOW WE DO IT? **WHY DO I WANT IT?** BECAUSE I BELIEVE WHAT I DO MAKES A DIFFERENCE. BECAUSE I DON'T FEEL I **BELONG** IN AN ENVIRONMENT WHERE THERE IS THE LACK OF COLLABORATION, OPEN-MINDEDNESS AND WILLINGNESS TO EXPLORE THE PROCESS OF RENEWAL AND THE POSSIBILITY THAT IT HAD A PROFOUND EMOTIONAL, AND LATER A PHYSICAL EFFECT ON ME AND ON MY SUBSEQUENT PRACTICE. **I WANT TO COMPREHEND** THE CONTEXT, THE POLITICS AND MY ROLE. TO DO MY ROLE AND BE A CHANGE AGENT. **WHY DO I WANT IT?** IN TERMS OF THE ROLE I PLAYED, I HAD MOVED FROM AN **EXTERNAL CONSULTANT** INTO THE SYSTEM OF **BANK #2** TO HELP THEM AND PROVIDE **EXPERT GUIDANCE**. BECAUSE IT FEELS LIKE I WAS **NEVER ALLOWED** TO OPERATE AS AN INTERNAL **CHANGE AGENT**. I REMAINED FOREVER ON THE EDGES, TREATED AS A PERIPHERAL **OUTSIDER** WHO DIDN'T UNDERSTAND THE WAY THE **SYSTEM** WORKS OR ABIDES BY ITS **HIERARCHICAL** RULES. WHEREAS FORMALLY I WAS **AUTHORISED** TO FACILITATE **UNDERSTANDING** OF THE CURRENT SITUATION WITHIN THE BANK, **CREATE** A FRAMEWORK IN WHICH THEY WOULD BE ABLE TO RESPOND AND **CHANGE**, ONCE IN-ROLE, I NOTICED THE IMMENSE RESISTANCE THAT EXISTED TOWARDS **DEEP CHANGE**

WHEREAS I THOUGHT I WAS ENTERING INTO A ROLE WHERE I WOULD HAVE AUTHORISATION TO BRING **UNCERTAINTY** INTO THE **BANK** THROUGH FACILITATING NEW **INSIGHT** AND MOVE TOWARDS NEW WAYS OF KNOWING (BION, 2005), THIS AUTHORISATION WAS NOT **EXPLICITLY GIVEN**. IT HAD TO BE CONSTANTLY FOUGHT FOR AND NEGOTIATED FROM THE LAYERS ABOVE (MY LINE MANAGER, HR EXECUTIVES AND THE LEADERS OF THE BANK. I ALSO HAD TO **BALANCE** IT WITH THE COMPETING EXPECTATIONS AND AUTHORISATIONS REQUIRED OF MY PEERS AND MY SUBORDINATE TEAM MEMBERS. THIS **JUGGLING ACT** PLAYED OUT MORE STRONGLY THAN THE UNDERLYING PRACTICE I WAS TRYING TO BRING TO LIFE. **I DON'T WANT MY ROLE TO BECOME PAPER WRITING** AND NEGOTIATING THE HIERARCHY; AND I DIDN'T WANT TO BE **INCREASINGLY ISOLATED** BECAUSE MY ROLE WAS IMPOSSIBLE. I **OPERATED** FROM A SOLIDIFIED ROLE LOCK (BOGDANOFF & ELBAUM, 1978) THAT EMERGED FROM A **STRONG PAIRING** (BION, 2005) WITH MY LINE MANAGER, THE HEAD OF LEADERSHIP DEVELOPMENT, WHO HAD **12 YEARS** OF EXPERIENCE AT THE BANK AND THE POLITICAL CURRENCY THAT COMES WITH THAT KIND OF TENURE. I WAS BROUGHT IN TO PROVIDE **SUBSTANCE** AND **NOVEL THINKING** AND SHE WAS A MEMBER OF THE INTERNAL **ESTABLISHMENT**. OUR PAIRING DID NOT CREATE THE **NEW WAYS OF WORKING** I HAS ENVISIONED, SHE KEPT ME ON THE BOUNDARIES. HOLDING THIS ROLE INDUCED IN ME AN EMOTIONAL STATE THAT REFLECTED THE VERY **DILEMMA** THE BANK WAS FACING; HOLDING **BOTH THE TASK AND THE PROCESS** TOGETHER, NEGOTIATING THEIR BALANCE TO ACHIEVE **AUTHENTICITY**. ADDITIONALLY, THE **PAIRING RELATIONSHIP** IS AN ILLUSTRATION OF THE **EMBODIMENT** OF CONSTRAINTS AND **AMBIGUITY** THAT EXIST IN THE SYSTEM IN RELATION TO THE **CHANGE AGENDA** AT HAND.

Protest Action

- ❖ Work within the boundaries of the system
- ❖ Work directly with the business leaders, circumventing the established order of working through HR; getting their permission for change before any action or engagement
- ❖ Free yourself from the power of prevailing opinion and the opinions of the powerful; make your own appearance

Warning

- ❖ You will most probably experience some emotional hangover, dissatisfaction and potentially shame
- ❖ Whereas it is likely the business leaders will be supportive of rolling out of framework and strategy, a death-knell could be rang over you, because you will be stepping outside the unquestioned boundaries to progress change, putting your head above the parapet
- ❖ You are likely to experience isolation, being afraid and questioning your judgment; an internal conflict of 'doing the right thing' that is 'not the done thing'
- ❖ You will most likely decide to leave the organisation

Appendix 7 Questionable Gesture Inquiry

Corporate Banker: The team leader really does believe they should walk the walk; they do make money off the segment but they also give back with education. I sat through their management presentation seven times; what they provide for this unbanked segment is not cheap, it's at a high rate of finance, but they also are looking to provide benefit and make sure that their customers are well taken care of. They're very fair to them, everyone is fully aware as to what the terms are up front, and then the way they manage that and give back as they provide space, they work with the embassy, they provide financial education. They wouldn't need to do this because they borrow money anyway, but I think it's a good thing to give back and it's a smart way to do business. As they bring them in and as these classes take hold, they are good sources of leads.

Me: Is this happening for China as well as the the Phillipines?

Corporate Banker: There are two portions. One was the Hong Kong business and then this was a much bigger business, much stronger, well established, then there was also a Shenzhen microfinance business.

Me: The Hong Kong business is the domestic helper business?

Corporate Banker: Yes, and then the second one was this Shenzhen business which was working under a microfinance licence. This came about because there was always a huge grey market in financing so the government allowed each of the provinces to issue these microfinance licences and of course it was very self-serving. One of the things that we did was we shared the growth of the microfinance market in Shenzhen; there's about 110 microfinance companies of which only 10 have been in existence more than 4 years. So each year there are probably another 20 to 50 being created so it's really just a nascent market. When you're looking at the velocity, it's a huge growth market, and this is not just in Shenzhen, but all of the provinces. There are other businesses that are building microfinance business in each of the provinces going forward, so UA Finance is one of the leading players based in Hong Kong and it's trying to build up this network of microfinance platforms across China.

Me: Is it only the domestic helper business and DTC that has both financial education and microfinance.

Corporate Banker: So the business in Hong Kong is called Prime Credit, they have two businesses, there's a local business so they lend property, back lending, as well as personal loans and credit cards to Hong Kong citizens basically, and that's the biggest chunk in terms of assets of their business. They then have this very small niche business which focuses on the domestic helpers. The domestic helper business is for both Filipino and Indonesian maids, and actually those are two different sales teams because of language but it's the same approach, credit underwriting and all of that is tied to their employment agreement.

Me: Okay, I've got it.

Corporate Banker: So these are two separate things, aside from the processing of all this stuff there are two very different credits, different approaches and different ways of selling. It's a higher risk but a high reward as well.

Me: Okay, for the domestic helper business, for me it would be interesting to know how it came into the bank, why do you think we purchased it in the beginning and how it feeds into our portfolio, and then talk a little bit about the sales as a transaction, then we can just go into more of the cultural piece.

Corporate Banker: It was founded in 1977 so this is Prime Credit in Hong Kong, and in 2004 it was acquired by Standard Chartered. This business was always historically funded more by the bank, than by the deposits, we had the liquidity, we had the deposit franchise, so it was a very good marriage in terms of funding need and then the ability to lend that out at a pretty good return. I think one of the strengths of this business was that it wasn't completely overwhelmed and put into the mould of Standard Chartered, mainly because of two things one is the ticket size and then the type of customer. You're not dealing with your blue chip customers or high value segment customers that we're so focused on right now, so all these processes and forcing all this documentation, it actually runs counter to getting things done.

Unfortunately the customer base isn't the most well educated... they're just not going to have all of these documents that you'd need to get a loan from Standard Chartered. We just have too many processes and other stuff.

So that was one thing that was recognised quite early on, we're dealing with a customer base that wouldn't be able to fulfil all of our requirements, but on the same token our exposure, the amount that you're charging them, all that can compensate for that.

Me: Last time you used the words 'unbankable segment' so they wouldn't be able to meet those requirements anyway because of their social status or economic status, or even legal status.

Corporate Banker: I would say on the local lending side they would be bankable but they wouldn't be priority bank or our preferred segment, and they wouldn't be customers that would have multiple products like investments and deposits.

Me: Mortgage, things like that?

Corporate Banker: Yes, it's a more transactional customer base rather than an investing full breadth of product customer base, which is kind of where we're headed. So getting back to your question as to why we sell a business that was actually so profitable, it's mainly because if our aspiration is to have a global customer base you would have accounts in Europe, Singapore and all over the world. This is not that customer base.

I think on the other side what they were then able to do, because they weren't part of the bank, is they'd be able to be a lot more flexible in how they created products, how they rolled out products and they'd then be able to test and learn as they went. We just don't have that flexibility with our bank, everything has to be in a system and following a process, and if you don't then you're going to fail whatever regulatory test that you have.

So they did have that flexibility, both with their licence and also with their exposure, so that was very important for them and we were able to give them that autonomy to manage that. Then on the same token we were able to provide them with financing so that the pressure in terms of funding the business and growing it became less of an issue.

Me: I think when you say how we managed the business, it's like saying that being more responsive to this client segment needs, or the way in which they are able to be part of a financial system, rather than taking the regulatory laundry list and bank them appropriately.

It's more like creating that special space on the edges of our banking offer, is this what you're saying, taking into account what they need?

Corporate Banker: Yes, you try to manage that, there are just some things that are just non-negotiable that you have to manage. Then there are other things, we go through how many stages with all of our operational risk, everything, but a lot of it is common sense, so do you really need to create checklists around these items? If you are doing it properly you should be managing this anyway.

I think the other dynamic, with the level of scrutiny in everything that we need to to run our basic business, is we are finding ourselves not being as accessible to people. There is a cost to do business and unfortunately what it's doing is creating a bigger fringe where banks aren't going to be able to service these people because of the cost of doing business. This was a good example of how we were able to manage and again it's in a much more manageable size as well, but that dynamic with a higher yield and a less sophisticated customer base and whatever, worked.

Me: If you go back to what we talked about the other day and the domestic helper business, what do you think was special about that business? What kind of customer need did we respond to and what was our gain in it in a way?

Corporate Banker: So timing wise I'm quite sure that when we acquired it they already had this, there's an entity that they and other similar lenders created, this is a card based bureau and every domestic helper should have this card before these large lenders will provide credit to this customer. It's a way of managing their exposure so that they're not overdrawing and going from finance house to finance house drawing out credit.

Me: So does it mean that this card was a credit card type thing?

Corporate Banker: It was more like an ID card, it was a magnetic strip and you'd go in and when you did a transaction they'd record that you'd had this exposure.

Me: It recorded that I'd borrowed X amount of money?

Corporate Banker: Yes.

Me: Was it also recording the way in which I was paying it back?

Corporate Banker: No, it would just be as you recorded it and then I think you would update it as you paid it down or as you paid it off especially, you would then clear your record on it. It was a way of tracking credit exposure outside of the bureau, I think there are laws that govern how you capture data and data privacy, especially in Hong Kong. So this is an ingenious way of creating a means of keeping track, but then not creating a bureau, because all you're doing is you're inscribing information on a card and that card is owned by the customer and they take it with them. Then whoever else lent to them would then be able to say, "Okay, well show me your record," they'd then tell them, "This is the amount of exposure that we have."

Me: What's the thinking behind it, is it some kind of a transparency in the system between the customers and the various finance institutions?

Corporate Banker: Yes, it was a way of measuring the amount of exposure that you would have. So you and I have a track record so you go to the bureau and they'd know how much you have on your credit card debt, they'd see how you're paying down and whether you had any delinquencies.

Me: I've got it, so this is a credit rating in a different way.

Corporate Banker: Yes, so it's a way of understanding what exposure they had and managing it because again, if someone's operating outside of the bureau you don't really have access and the bureau is not going to capture these individuals because they're also not looked at as citizens, they're in employment paths. There's not much value to that segment because they can only take maybe one loan at a time so it's a lot of data for return. So this is a way of keeping tabs on the amount of exposure that they would have and managing that. If you have this system the borrower cannot just skip the country and you create some strength, so long as the integrity of that system and everybody cooperates.

Again, in any lending business, being able to lend intelligently is that kind of tipping point as to when you then really become a legitimate business. I think once they developed this, once they came up with this scheme and got it working it really then allowed this business to take off, before then I think no-one would have invested in it.

Me: And they had this system in place when they invested in them in 2004?

Corporate Banker: I think so, but it's called Community Card Services Ltd, it's a consortium of top lenders in the industry that have gotten together.

Me: How could the banking system or the controls that are required in a banking system be replicated but in a segment that doesn't need those requirements. I have a bit of a simplified version of the banking system; "What are those elements that we needed to put in place to both protect ourselves and this new client segment?"

Corporate Banker: Again, you can do it on knowledge of the customer, so the community type of lending and all of that stuff, but then again you are then limited to your scope of knowledge or influence or whatever. To extrapolate that further then you do need these basic fundamental building blocks of trusting the system, your ability to then extend credit and not lose that, you have to build that. How you do it and how they developed it is fascinating and then how they complete the loop and conduct themselves within the community and try to give back.

Me: How they conducted themselves in and built the community.

Corporate Banker: I think there are a couple of things that are very important in how they engage with the customer and also how they manage the relationship. First off the customer base, they're working in Hong Kong, albeit their salary is low. So in this community the local loans you're competing with are banks in that space. They had these charts and on the horizontal axis is the Trans Union score, A1 being good credit, to AZ being a less good credit.

This is a comparison of where banks will lend, so you've actually got two nodes, one is your traditional personal loan, lower yield but in a bigger ticket, and these are their percent of their portfolio that they'd lend to. They then would have a big bunch of unsecured higher yield balancing that off with a diversification play. Non-banks and then Prime Credit, would then be further along in the scale, a large portion of their portfolio would then be towards the lower credit grade but at a higher yield. So this is a perceptual chart that we created and you can get this from the bureau, so you could see on a Roth basis what their exposure would look like in terms of these credit grades.

So the non-bank financial institutions would be further along the credit line charging a higher rate, the banks would then focus up to a certain point. It's fairly [arbitraic], but again, it's what their experience is, what their credit appetite is and balancing between lower yield and higher yield and then making sure that that balance works. Again, what you will clearly see is more of the non-bank finance players being further on because you just can't compete in terms of price, so what you'll see is they have a very small exposure here.

So when you think about that customer base, what the overlap is for the local loan, it would kind of be in this segment here. Then here you're then starting to be not unbankable, but the unlendable piece that the non-banking financial institutions then take a bigger chunk of. The difference here is banks, because of the processes, what they do is they're more formula based. You try to be standardised and follow a set of rules, where the non-bank players, or at least where guys would say they differentiate themselves is they're able to interview customers, they're able to take less stable sources of income and then be able to translate that into a positive decision in terms of offering credit. Again, they'd be issuing smaller exposures, they'd be monitoring that customer more and there'd be a much higher touch factor there and getting comfortable with that credit. It's just a different approach to offering credit.

Me: It is a different approach, this amazingly helpful, especially the chart in trying to understand the underlying assumptions under the business offer. If you also look at this you can use formulas and due processes in lending and banking for those who are part of the financial system.

Corporate Banker: You're right this is the established element of the financial pyramid.

Me: Even if you are not a private banking customer but still you have your payslips, your permanent address, you are being seen as a citizen and you can prove your economic existence. What I'm seeing here is that with this type of banking, how can we create information and service to those who are actually either in the grey economy or in this liminal space of the economy? Like with the domestic workers who will never become or have the same rights as those who are part of the economic or the financial system. The underlying assumption is that you do need to bank those people because they also create some kind of a transitional wealth. For me, the interesting piece is that their wealth, whatever they generate, obviously their objective is to send it back home. I think what we're creating is how to also give something back to society when they are resident in Hong Kong.

Corporate Banker: Again, these are kind of citizens, the domestics aren't even on that because this is whoever has a credit score. They wouldn't be on the credit grading as they wouldn't have a record and that's again why they created that bureau because they just wouldn't show up.

Me: That's even more interesting then. So the only way we are able to see them from an economic perspective is through their cards?

Corporate Banker: Yes, so what they created, this here.

Me: I misunderstood I thought that they were all on the credit grading chart, but no, okay.

Corporate Banker: I think they may be, but unlikely. Again, a lot of it is credit card or mortgage so if you're just taking these loans I don't think that is being reported or recorded, again, it's not something that the bureau could turn into data to sell or value. So they created this to service themselves because the bureau couldn't do that for them. There are several players here, it is actually a trade association type benefit, but so critical because people could over extend and then just skip town, and this is the way that you protect yourself against it. On the same token it's how you can then be comfortable in the credit that you're issuing.

Me: So when they created this extended space on the fringes, when they go to the credit that they needed, or there was a sign, what was the intention behind it? Was it that they could use it for anything or they were paying back or was it somehow they had to justify why they have a loan? So what was the need?

Corporate Banker: For the helper population, really their whole purpose, as you were saying, is earning money and sending it back home. Then the problem is if you're just sending back on a monthly basis, with the best intentions, they just don't have the disposable income or the saving power to actually accumulate wealth. You send \$100 and \$100 are spent, and if you send less then that's what they have to live on, so there really isn't any ability to accumulate enough capital to purchase something.

So I guess really what's needed, or the usage, is really to make sure that you can purchase something and send something that actually has some capital value versus just meet consumption needs. So the famous example is building a house, it's almost modular how they do it, they'll build roof and walls, then they build flooring. You wouldn't be able to do that on the monthly amounts you send, so what you do is you borrow an amount and then you pay it off over time, but at least you have accumulated enough to make a capital purchase or something that then wouldn't be consumed very quickly.

Me: Did we somehow understand that this is what would be helpful for them?

Corporate Banker: I think that's part of how it would come about, another would be an emergency, if there's a medical need or whatever. So again, that's kind of really what it's being used for, they're not doing it to go on vacation or anything, they just don't have that level of income.

Me: So how did this product offer come to light? I assume we haven't interviewed domestic workers.

Corporate Banker: They understand what it's being used for and what types of categories so they will get that kind of sense. As a lender. They understand that also because when they do lucky draws and other stuff, I think that one of the prizes is a motorcycle with a little side car so you can have a delivery business. They'll actually send it out to the village not, "Here's your prize," they know that they have to also deliver it to the village that they're from in order to really be a meaningful prize. So again, they have an idea as to what it could be used for and how it's being used, so when you say, "Why would you take this money, why wouldn't you just accumulate it?" it's the tangible here and now.

As I was telling you, there's a contract, people know the length and terms of the agreement and you can figure out how much they can borrow, what are the typical living costs that they have, because it's rooming for work because they are living with a family, and then how much do they need to send back so that they're subsistent. So when you factor that in and you do enough of it you kind of figure out what's the affordability and how much can they borrow and effectively calculate that. What they do to make sure that they're lending responsibly is they have an index as to what they feel is the survival or meaning and fulfilling their needs as a customer, then factoring in what is the borrowing capacity once you take that out. Then they figure out they can service this amount of debt and they can lend that amount.

Me: As I'm listening my first thought was would you lock people in longer employment, but you can't, so basically the lending period is basically for their work permit.

Corporate Banker: Again, how you also look at the customer is you look at the time and several things. One is you look at the length in Hong Kong and then length with the employer. If they've been in Hong Kong for a long time and they've been with the family for awhile, they're a pretty stable customer, they have a family back home and they're quite dependent on the earning power of this individual. If they've been with the family a long time they know that it's working out.

So again, there's knowing the customer, providing them with what they need, making sure that they can live and that they can still provide for their family, they factor all that in, if you do that responsibly you give back whatever and you are contributing. If you think about it, if they didn't exist and they're going to loan sharks or whatever, there will always be that need for credit, they'll always want to and aspire to provide, in my view I would sleep easy at night doing this for them every day.

Me: I know that we talked about it last time, that we sold it off because it wasn't part of our strategy going forward. What is it in the new owner, or in Pepper, where are they in the risk management space? I'm just trying to get back to our conversation that we talked about today, this one, into the ordinance of the money lending licence instead of being deposit taking.

Corporate Banker: So again, the regulated side, the HKMA versus a moneylender and others, it's kind of a no-brainer for us. As the shareholder we're always going to be working under HKMA and we also have a huge vested interest there. Whereas Pepper, they're not a HKMA licence entity, they don't have a bank, being a bank has got its privileges and also its problems. I think when Pepper as the acquirer started to look at what it would take, and part of it was us convincing them too because the dynamic is that we were having a lot of conversations with the regulator that they weren't privy to because they're not regulated. HKMA, or any regulator, say "Look, don't tell me your problems, they're your problems, all I care about is you have a licence, if you want to keep it you follow the rules. Then if you're selling, or if you're doing anything, once you're at that point then we'll talk about it, but here are the rules." So they'll give you the regulations and they'll do this and they'll say, "So long as they can meet this, fine." If you were a regulator that's how you'd deal with it also - this is the cost of doing business. I think they made that trade off as well, I would prefer the business less regulated.

If you look at their business model and then kind of how they operate in everything, again, they follow the banking fundamentals, they're tapping the same type of system, they don't take deposits, at least in a lot of their markets. In terms of accessing the financial system they do a lot of securitization. It's one of their strengths and they're very sophisticated when it comes to structuring, lending and tapping the capital markets for funding. So they participate but again, there are all of these other regulations that they may not want to deal with. I think from that perspective they then move further from HKMA regulations and this business doesn't need to be HKMA regulated. So their biggest competitors are money lenders as well as DTCs and banks, depending upon which of the products and segments that you're looking at. They really are an interesting in-between company where they're providing and competing in different markets.

Me: What stayed with me from our previous conversation is more like the cost that the customer picks up, what is the interest rate that they are paying in order to have access to this potential capital investment that they can make? The money lender business is more on that side, the interest rates are higher because of their business model and also unregulated is the risk, what you said, the ordinance is that they do it. For me it's like, if we move a little bit into this ethical aspect and whether this business is therefore good, it's a nice thought but what is the cost that the customers will have to pay to be in this space? Is it up to 60% interest rate, is it ethical? It's interesting to see the movement because I can see that there is huge profit to be made in this space.

Corporate Banker: I think again, HK is an interesting market in the sense it's deep and it's well serviced and competition really drives things, so you don't need to regulate it in the sense. I would say in most of the developed markets you have to protect the lower end, so payday lending and all of that kind of stuff, that's where you need to regulate.

With banks there are interesting ways in which people play both sides, and what I mean by that is if you're new to the bureau system, let's say, and you need credit, sometimes you'll go to Prime Credit for a local bond, you'll borrow, you'll establish a credit and over six months you can then maybe borrow from a bank at half the price. So then you'll do that and you move from the disenfranchised to the franchised and you get a huge benefit. In that case, before you could charge a prepayment under HKMA, so DTC, a money lender can't charge prepayment penalties? The reason they do that is you're lending a higher rate of interest, to then add a penalty on top of that they felt it was excessive.

Me:

Also it's different because it's a cash business, money lending, so I suppose that there is more benefit to have a constant working capital as cash.

Corporate Banker: It's both because if somebody is paying you a higher rate of interest you want them to continue paying interest if they're a good customer. If they're a good customer and they've saved and they've come into money, no-one wants to pay 40% interest. Again, this is the one size fits all of regulation, you've got to create a law that captures things, but of course there are always going to be these situations where you can point at it and say, "Well this law is very unfair," either to the lender or the customer.

Appendix 8

Interview with a Banker #2

Me: I have been inquiring into the financial services available for the Foreign Domestic Workers. I was shocked to learn the way in which they need to work in order to support their families. Looking into the different forms of financial exploitation further, I understand that the cost of remittances is close to 8%⁴⁷ - far above the 3% target set in the Sustainable Development Goals.

Transaction Banker: We have been doing a lot of securitisations using the remittances. The Diversified Payment Rights (DPR) is still one of the most lucrative businesses, despite the radical drop in the overall volume of securitisation since the financial crisis.

Me: Is it because of the mortgage-backed securitisations was viewed as partly responsible for the crisis?

Transaction Banker: Yes, but the DPRs, because they are based on trade finance products between countries, is a more stable asset class.

Me: Please tell more about securitisations.

Transaction Banker: Securitization is the process in which certain types of assets are pooled so that they can be repackaged into interest-bearing securities, which investors can buy in order to achieve a return just like any other asset class.

Increasing numbers of financial institutions employed securitization to transfer the credit risk of the assets they originated from their balance sheets to those of other financial institutions, such as banks, insurance companies, and hedge funds. They did it for a variety reasons. It is often cheaper to raise money through securitization, and securitized assets as these were then less costly for banks to hold because financial regulators had different standards for them than for the assets that underpinned them. In principle, this originate and distribute approach brought broad economic benefits too spreading out credit exposures, thereby diffusing risk concentrations and reducing systemic vulnerabilities. Until the sub-prime crisis unfolded, the impact of securitization appeared largely to be positive and benign.⁴⁸

Securitization was initially used to finance simple, self-liquidating assets such as mortgages. But any type of asset with a stable cash flow can in principle be structured into a reference portfolio that supports securitized debt. Securities can be backed not only by mortgages (Mortgage Backed Securities) but any assets (Asset Backed Securities), such as corporate and sovereign loans, consumer credit, project finance, lease/trade receivables, and individualized lending agreements, etc.

One type of cash flow that is often used to structure a securitisation is remittances that are sent home from workers in foreign countries. The flow of these remittances is considered fairly stable by the financial institutions that structure asset-backed securitisations. An analysis is performed of the volatility of the remittance flows, and a decision is made as to the lowest level the flow of remittances to a particular country are likely to reach. That amount is then taken as the flow which can be securitised, since there is a very high statistical probability that the flows will continue throughout the tenor of the Asset Backed Securities deal and will be available to repay the debt. Remittances are playing an increasingly large role in the economies of many countries.

They contribute to economic growth and to the livelihoods of less prosperous people (though generally not the poorest of the poor). For some individual recipient countries, remittances can be as high as a third of their GDP.

Me: The way you have described how securitisations work covers the economic and financial impact, but leaves out any consideration of the individual and broader society.

Transaction Banker: These workers usually keep a small portion of their salary for themselves, sending the majority back to their home countries for their families, which may include not only spouses and children, but also parents, siblings, and their families. It is not uncommon for one migrant worker to support more than a dozen relatives.

⁴⁷ <http://siteresources.worldbank.org/INTPROSPECTS/Resources/334934-1199807908806/4549025-1450455807487/Factbookpart1.pdf>
⁴⁸ Based on articles by Andreas Jobst, Economist in the IMF's Monetary and Capital Markets Department

The receipt of the remittances props up, and sometimes replaces, the income of the recipient households. With more income, household consumption rises. Once basic needs such as food and toiletries are satisfied, additional income is spent on clothing, furniture, tools; then perhaps leisure activities; and finally, some luxuries. Hence most recipient families enjoy an enhanced standard of living. An important element of choice that the recipient family now has is education – many countries only offer free education up to primary level, and even when it is offered, it may not be regular or high-quality - so remittances give families better opportunities for higher-quality education for their children, thus contributing to lifting them out of poverty. Health is also a beneficiary of the remittance phenomenon – recipient families may be able to afford medicines, thus helping to sustain life. Migrant workers come from different regions in the country, so the benefits can be felt not only in the cities but also in towns, villages, and rural areas.

At a more macro level, in countries such as the Philippines, which are highly dependent on remittance flows, an increase in these flows is producing a favourable impact on the country's balance of payments. The steady inflow of remittances enables the country to buy more foreign goods and services; this allows it to service its external debt and other obligations. In fact for the Philippines, the rise in remittances (which is partly due to the rise in the number of migrant workers, but also due to the rise in the value of the USD against the Philippine peso) has contributed to turning around the country's economy from one that had a constant balance of payments deficit to a healthy surplus.

Me: May I offer a different view on this? The foreign workers are exploited on multiple levels; by the extremely low wages they receive for their work, the money transfer fees and finally on a systemic level, through securitization.

Securitization makes the remittance economy more lucrative on a macro level; the government of the home country can borrow against the steady flow of remittances not only without any imminent responsibility towards the migrated workers as citizens of the country, but there is a vested interest for them to keep the status quo of the originators of these remittances. In the current practice, the cost is completely externalized both by the bank and by the governments. It is a static model, in which the migrant workers carry the cost – both financially and emotionally – and in my books, that is exploitation.

Transaction Banker: Well, in terms of the securitisation structures, there are questions about whether the benefits of these structures could perhaps be shared with the migrant workers who create the cash flows, which would thus ensure recognition of the value of the business. None in business currently have suggested that this could or should occur (as far as I am aware), but this could form part of a deliberate strategy to link the financial service providers with the members of society who are enabling those services and products to be sold. Examples could include standardising fees for cross-border low-value payments; incentivising the originators to maintain the flow of remittances with special promotions; etc. Fees could even be waived completely if there were other transactions going through that provider which resulted from the remittance - for example, the remittance being used as a deposit for payment to a school, and/or the down payment for a loan which the beneficiary could take out from the same financial services provider to pay the rest of the school year's fees.

Me: Would you consider securitisation ethical?

Transaction Banker: When we consider the ethics of using remittances in securitised transactions, the question needs to be put into the broader context of the ethics of using any retail deposits for a financial institution's activities. A bank makes money by taking in deposits and remunerating them at a relatively low rate of interest, then lending those funds out to borrowers at a much higher interest rate. It is worth emphasising that in this way, a bank is able to provide funding to businesses and individuals for a wide variety of purposes, from expanding businesses, buying property, to funding education, making acquisitions etc.

The prime objective of a bank or any other financial institution is to provide an acceptable return for its shareholders. This prime objective is what drives the activities and behaviour of the financial institution. If a financial institution is to change its objective, to for example one of greater contribution to society (sometimes called sustainability), then the shareholders must agree to accept a lower rate of return. Until we have investors who choose to put their money into a company which has a holistic approach to making profits, and which includes benefits to society as part of its calculation of profits, then we will not be able to change the way the financial institutions operate.

Appendix 9 Possibility of the Impossible Inquiry

Transaction Banker: There is no space for innovation. The only question is whether it's ethical for banks to use retail deposits, and of course the exchange rate is always a question. Securitisations help to build economies.

Me: But can Securitisations be viewed from the perspective and experience of the migrant workers. Could banks behave differently and use that opportunity to generate a more responsible and sustainable approach?

Transaction Banker: You are interested in how we can change a bank's approach towards segments such as migrant workers to provide innovative ideas for generating further income from the remittance business, which also acknowledge the role that the remittances play in the economy. Currently, where banks are still assessed on the level of returns they earn for their investors, we will need to demonstrate that any innovation will earn profits, and also that the innovation will fulfil our objective of distributing more of the value of the products and services to the members of broader society, in this case the migrant workers. Here are some examples of how this could be achieved.

A) Extended Family Supply Chain

Supply Chain Finance basically allows the suppliers to a company to benefit from funding based on the strength of the trade contract between the supplier and its buyer, often at a reduced interest rate compared to what they would pay if seeking finance on a standalone basis. Banks providing this type of finance to a supplier of a customer company analyse the contract between buyer and supplier to assess its strength. This works best where the buyer company has a strong credit rating and a tight contract with its suppliers, and where the supplier depends on that contract for a significant proportion of its business, hence is unlikely to default on the contract or would suffer considerable penalties if it did.

Using the same principles, banks could take the strength, or reliability, of the remittance flow from a migrant worker to their extended family in their home country, and use this to support the provision of funding to the extended family members. The "reliability", or creditworthiness, factor could be provided by either 1) the past stability of the remittance flow – ie how long and how regularly the remittances have been sent or 2) the stability of employment that can be reasonably predicted for the migrant worker, based on the contract, whilst being conscious of the notice period contained in the contract by ensuring the same notice period for repayment of the loan. Imagine a bank in the Philippines gathers together all the stakeholders involved in the extended family supply chain and carries out an assessment of their needs.

These could be the following:

- 1) The employer of the migrant worker needs to:-
 - a. pay the worker on a monthly basis
 - b. pay his/her medical insurance, and a bond
 - c. pay for the workers travel home at least every two years
 - d. pay a levy to the government (e.g. in the case of Singapore)
 - e. give the worker money for expenses in the course of carrying out their job (e.g. grocery shopping)
 - f. may wish for their domestic worker to attend a course (e.g. first aid, cookery)
 - g. may wish to pay into a pension pot or an additional fund (e.g. presents, bonuses)
 - h. may wish to buy for their worker an electronic device for maintaining

contact their family, (e.g. smartphone, tablet – which could of course also be used to access bank accounts)

2) The migrant worker needs to:-

- a. remit funds each month as cheaply as possible (e.g. fees and foreign exchange rate)
- b. in some cases may want to hold the funds in trust or in an escrow account to ensure the money goes where he/she wants it (e.g. to an education fund, medical bills)
- c. pay into a pension fund, or a savings account (e.g. to buy a house, either in the host country or more likely in the home country)
- d. pay for courses (e.g. financial inclusion, cookery, technical skills to enable them to forge a career, undergraduate or masters degrees, etc)

3) The main beneficiary of the remittances needs to:-

- a. distribute fund to other family member
- b. pay for food, utility bills, education, medical bills, housing (e.g. mortgage or rent)
- c. pay into a savings account (e.g. pension)
- d. pay for items which may enable them to set up a business and generate profits (e.g. chickens, sewing machine, tools)

Point 3) can be repeated for each of the final beneficiaries of the funds.

Each of the above stages represents an opportunity for a financial institution to provide a service to the individual in the supply chain, using the strength of the supply chain to help structure the product or service to enable the extended family to benefit from banking services and will bring more individuals into the banking system. For example, a new type of account could be created, with sub-accounts for the different family members, where conditional payments could be made against presentation of an invoice from the school, and could be paid directly to the school. This could bring more cash into the formal economy, enabling greater supervision of the payments flows, which will enable banks to monitor payments for potential money-laundering and terrorism activities. The bank account of the employer could provide a product whereby with one transaction per month, the employer transfers money into a sub-account in the name of the domestic worker, and the amounts for the various above mentioned payments are automatically transferred into the relevant beneficiary accounts.

The set-up costs and/or funding for this new range of products could be financed from the proceeds of the securitization product, thus fulfilling the objective of providing a clear, transparent link between the originators of the cashflows which support the securitisation (i.e. the migrant workers) and the beneficiaries of the securitisations (i.e. the banks and governments who receive funding and the investors who receive a return from the product). This proposition would become economically viable because the whole extended family would become a single customer unit under this approach.

Appendix 10 Invitation to Trio Group

From: "Czegledi Brown, Reka" <Reka.CzeglediBrown@sc.com>
Subject: plus 1 project
Date: 6 April 2016 00:45:02 GMT+8
To: "joanna.trela@gmail.com" <joanna.trela@gmail.com>, caroline farmer <caroline@caroline-farmer.com.au>
Cc: Reka Czegledi-Brown <rekaczegledi@yahoo.co.uk>

Hi Joanna and Caroline,
Apologies for the 'work email' but easier to set up calls.
Sooo..... I am really happy we seem to be interested in Trios. Just to recap, this is what we have been talking about so far on it:

We're planning to do 3 one hour sessions together with Philip observing, each one starting from an 'originating situation/narrative'. In this way, each of us will have a one hour session that focuses on the originating situation/narrative' that we bring.

My suggestion is that we replicate the same process as in Rome – 3 rounds (that gives an opportunity for each of us)

5 mins to share

5 mins to ask questions

5 mins for the plus 1 to share metaphors (she holds the time boundary)

We then rotate, the plus one introducing a situation/narrative that exemplifies their metaphor, the speaker becoming the listener, and the listener becoming the plus one.

This is 45 mins for 3 rounds, so gives us 15 mins in the end to reflect on the whole process. Apart from the issues/stories that are brought to the purpose will be...

To explore how the Trio approach could work as a peer to peer supervision methodology;
Think about what the possibilities and/or limitations of the methodology might be over the long term or using this methodology in organizational consultancy work;

And do further thinking about how it works as a sense making process for gaining new insights into a work dilemma.

I am really interested in the approach from multiple perspectives: one is how to develop a psychoanalytic approach that is more 'democratic', enables the person to hold their part of a collectively shared unconscious rather than by someone else (via expert mode);

I am also interested how to 'merge' this approach with a group analysis/ relational analysis that places the relational aspect into the center (empathy/compassion/thirdness).

I would really like us to experiment with an approach (we would be the 'clinical trial'☺) and then initiate an ISPSO regional meeting to do it with a wider group and I would like to test this in my research as well – partially as my research is moving towards modern day slavery (& financial inclusion), so it would be interesting to develop an approach that isn't exploitative. ☺

Appendix 11

Detailed Trio and Post-Trio Work process description

Trio Work

Round 1 (35 minutes)

Person A is the Speaker - talks for 15 minutes, sharing their dilemma
Person B is the Active Listener - asks questions for 5 minutes
Person C is the Metaphor Holder – at the end of the 20 minutes offers a metaphor (or series of metaphors) to describe what they heard. There is 15 minutes to do so.
Person C records the metaphor on a flipchart

Round 2 (35 minutes)

Person C becomes the Speaker and tells a story stimulated by and connected to the first metaphor they offered in Round 1. - talks for 15 minutes
Person A becomes the Active Listener - and asks questions for 5 minutes
Person B is the Metaphor Holder– at the end of the 20 minutes offers a metaphor (or series of metaphors) to describe what they heard. There is 15 minutes to do so.
Person B records the metaphor on a flip-chart

Round 3 (35 minutes)

Person B becomes the Speaker and tells a story stimulated by and connected to the first metaphor they offered in Round 2. - talks for 15 minutes
Person C becomes the Active Listener - and asks questions for 5 minutes
Person A is the Metaphor Holder– at the end of the 20 minutes offers a metaphor (or series of metaphors) to describe what they heard. There is 15 minutes to do so.
Person A records the metaphor on a flipchart

Post Trio Work

OPTION A

In the end of round 3 Person A leads a conversation, with the help of the other members of the Trio, to review all metaphors, return to their original story, ponder together what was heard and give their sense of what has emerged as the underlying problem or dilemma in the original story. The description of the underlying issues is recorded on a flipchart.
This sense making conversation should take 15 minutes.

OPTION B

Using the 'Dilemma Framework' and the recorded metaphors, each participant is asked to work on their own (or possibly with the support of the Process Consultant/Observer)

- to clarify their dilemma, hidden within their story, itself and the nature of the impossibility around which it is oscillating. This includes being clear which side of the dilemma is dominant and what is the 'situation specific 'other side'
- to clarify what is not being addressed by the dominant frame
- to ask what power/knowledge interests are being served by the what the dominant frame is not addressing
- Identify a situation demanding attention, around which a network may be formed in response, which can operate like a paradoxical intervention. i.e. the response cannot be ignored because of its effects on the situation, but which, in order to be sustained, disrupts the existing dominant frame

Once each participant completed their Dilemma framework, return to the group to discuss.

Appendix 12

Initial Reflection from an Inquiry Group member

RSA Fellow meeting - Modern Slavery in the context of Foreign Domestic Workers in Singapore

Thank you for the topic. It was obvious from the discussion last night that everyone has a strong opinion on that is wrong, particularly in the area of domestic help.

I agree that if we use strong words like slavery, the issue will get attention but equally it will meet resistance from the Government and employers. I also think it was generally agreed last night that it would be better to focus on limited specific areas. Progress has been made and most new contracts demand one day off a week and even if not practiced 100 percent, it is becoming more common to allow maids to keep a passport (old timers like me have good reason to be reluctant to accept this).

A few points:

1. Foreigner workers arrive in debt. They accept this because of a belief that their potential earnings can pay this off. While many of us foreigners were head-hunter and so employers paid the air fare, we still have young people from Europe coming here under their own steam via a social pass to seek work in Singapore. RSA members from other lands should not assume all incoming labour comes via corporate employers.
2. As an employer, I would expect the person turning up for work to be paid by me for the labour he or she is about to do. I am not responsible for paying for the education to get those skills or other expenses on the road to get them to my office door.
3. Employers here do pay a fee to the agency that brings foreign workers here. Of course, this should not be passed on to the worker. If this is happening, then there is an opportunity to change the situation.
4. Culture. Having Amahs (female servant in East Asia) has been common in this part of the world, as was richer Chinese men having two wives! It shocked me when one of my staff showed me the house where her father kept his second wife.
5. Singapore has moved on in terms of social conscience. Years ago, handicapped (sic) people were hidden away. When the SMRT was first built I asked why there were no lifts for wheel chair bound citizens, I was not given an answer. SMRT had to retrospectively add these facilities. Overseas construction workers are now given proper accommodation - I am sure there is still some way to go. Workers are still transported in the back of pick-up trucks and currently we accept it. The Government needs to first feel there is a need to change in such areas.
6. As I mentioned, let's not talk about salaries. The Philippine government for its own self-interest has artificially raised the salary of maids. They will not even pay their own Ministry of Education teachers those salaries. Salaries should be in comparison to the country supplying the labour. Nobody leaves their family if it is not an attractive financial alternative.
7. Slavery to me means no pay and no means to leave. Maids are contractual workers. They can choose to leave at the end of two years and if they are really unhappy, they can transfer earlier. The contract means the workers cannot just walk out after a spat with the employer. With younger girls away from home, there are often emotional problems.
8. In Singapore, often the domestic worker employer has had no experience in employing anyone. Some are quite junior in their own jobs and suddenly they have power over another human being. This leads to abuse. An education programme and social pressure can change this mind-set.
9. We tend to exploit our domestic helpers because they are living in and ask them to work unreasonable hours. I have been guilty of this. I think we need to push for a fixed number of hours.

10. We should not forget that the domestic worker gets free meals and lodging. In Hong Kong, I understand, many live outside and would have to pay rent hence the higher salaries required. Sensible maids here can save money as well as send enough back home to pay for a child's education. After several years of saving on behalf of my current helper, ensuring she had a lump sum at the end of the contract, I felt I should not control her income. Now she wastes money on her day off. Has three phones plus a laptop that apparently doesn't work, dresses in her wardrobe she has only worn once and no savings after ten years of working. She's waiting for my end of contract bonus due in November!
11. In Singapore, we want women to return to work after having a baby and they also want a career. Singapore does not provide affordable kindergartens or adequate daily care for the old folks. Foreign domestic helpers fulfill a need at a price and within a working environment that is practical for the average Singaporean. Currently our society integrates this 'exploitation' into its economic health.
12. Most maids renew or transfer. It is my observation that the majority are reasonably happy with the current situation (of course, they would rather be in their home country earning the same money) and have a good social life. Ex-pats tend to judge this arrangement by their own Western standards and experiences. As a country develops, this source of labour will dry up. Where are local Amahs? Where are the Singaporean men who used to mix concrete? As Indonesia, Sri Lanka and the Philippines develop, so this 'slavery' will naturally end. Golly, I will have to start ironing my own shirts as I did in London.

Sorry, this list was not in any order, I just got up and thought I'd quickly respond to the ideas that floated around last night. I'm not sure any further surveys are needed except to be used material to encourage government change. Talking to friends and family plus domestic and building contract workers, can give enough feedback to see where things could be improved.

Creating sensitivity to an employee's humanity and a fixed number of working hours would seem two achievable goals. Scrapping the levy, or using it like CPF (Central Provident Fund in Singapore) as a savings scheme, is long overdue. It is patently unfair to the employer and employee.

Appendix 13

A Letter to my Younger Self - Read before starting on your Doctorate

Reka,

1. Allow yourself the uncomfortable luxury of changing your mind.
 - Be inquisitive and cultivate the capacity for negative capability. Dare to ditch your opinion and say “I don’t know”, this will allow you to change your mind and above all, change yourself
 - Don’t be afraid to ask questions
 - Don’t be afraid of hearing other views than your own
 - Don’t jump to the conclusion that another person doesn’t get it because they don’t agree with you
 - Talk to people who tell you different truths to yours
 - Listen to those truths carefully and cherish them
2. Allow stillness to speak to you
 - Daydream
 - Let fragments of experience, even those you hate because they are painful, float around and click into new combinations, let your unconscious speak to you
 - Take risks and follow your spirit
 - Be courageous, cross the line
 - Don’t turn a blind eye, even if everyone is blind around you
3. Presence is far more intricate and rewarding than productivity
 - Don’t try so hard – have eyes and heart for other things and most importantly other people
 - Fall in love with the journey, with its unexpected twists and turns, its darkness and light, not just with the destination
 - Journal and write, although at times it will seem difficult to find the time
4. Anything worthwhile takes time, a long time – the pieces of the puzzle will reveal themselves

Appendix 14

Extract from the Invitation to the Inquiry as appeared on Eventbrite

REMITTANCE – Film Screening and Discussion on the Financial Health of Migrant Domestic Workers

Did you know Singapore has over 240,000 Migrant Domestic Workers and the number is growing? They are the main breadwinners who support extended families in their home countries. Their work, although mostly invisible to the public eye, is relied upon by families in Singapore enabling high levels of workplace engagement and productivity. Their work is key to the country's success.

We would like to invite you to join us in an exploratory conversation about the needs of and possibilities for migrant workers, re-imagine the remittances economy and our collective responsibility to find ways that promote both long and short term financial health of migrant workers.

We will screen a docudrama, Remittance (<https://www.remittancefilm.com/>), co-directed by anthropologist and film-maker, Patrick Daly, to help us all better understand the reality of Domestic Helpers within the context of their financial commitments, promises and expectations. We will use the insights from the film to generate ideas that could serve as a starting point for innovative action to supplement currently available solutions, such as Financial Literacy training.

Our invited speakers and the participants of this event represent wide-ranging experiences, influence, and roles in shaping this future. We will also share first hand the experiences of helpers and other stakeholders – and we need your inputs, too!

The event is hosted by the Macquarie Group, and sponsored by the Royal Society of Arts. Keynote speakers include Reka Czegledi-Brown, Dr. Patrick Daly, co-director and co-writer, Yoland Bernas, domestic helper and supporting actress, and Jacqueline Loh, Aidha.

Registration to attend this event is free, however we encourage guests to make a donation to Aidha (www.aidha.org), an award-winning charity and Institution of Public Character (IPC) that provides impactful financial education to migrant domestic workers and other low-income women. The donations raised for this event will be fully matched by the Macquarie Group Foundation

Light refreshments will be served during the event.

We hope to see you joining like-minded people in the world of social impact.

Details of the event:

Venue – **Macquarie**, Level 17, Tower 2 Marina Bay Financial Centre, 10 Marina Boulevard, Singapore, 018983

Date - 03/04/2018 from 5:45pm to 8:30pm

Suggested donations amounts (note: all are eligible for a 250% tax deduction):

- S\$25 – covers the cost of course materials for one student
- S\$100 – covers the cost of a \$100 scholarship for self-supporting students
- S\$500 – covers the full cost of delivering a six-month course to one student
- Optional amount: <http://www.aidha.org/partner-with-aidha/make-a-donation/>

Appendix 15

Email to the Head of Innovation in my Bank

"I had some great conversations with Shirish, Vasuki and Drew last week on further exploring the viability, associated risks, previous and current thinking on remittances. There is clearly an ongoing and active exploration and interest within the Bank and in the wider industry to develop a novel approach to remittances, framed as a sustainable business aspiration taking the social externalities into account.

Whereas the challenges of establishing an end-to-end Remittances proposition is being approached, rightly so, from Regulatory perspective (that is of Regulators not allowing Financial Institutions to take a risk based approach on FCC requirements), the issue needs to be approached in the context of our purpose as a bank.

I think the framing of this opportunity is much broader and links to the fundamental transformation we as a banking institution will have to undergo, responding to the realities that exist in our footprint. According to IMF statistics there are over 230 million international migrants in the world. Some 180 million of them send money home regularly. If there was a country made up only from international migrants, it would have a larger population than Brazil and have a larger economy than France. In 2014, 413 billion dollars of remittances were sent home. The average amount people send is \$200 per month on average. This may not seem much, but cumulatively, India received 72 billion dollars in 2014. Not just this, but annually migrant savings are 500 billion dollars – the money sits on bank deposits that give zero percent interest rate – would there be a way to increase investment in service of individual prosperity and country development?

This money flows in the channels of remittances as the lifeblood between underbanked (wallet to wallet) and unbanked (cash to cash) populations by global financial institutions.

Developing a financial proposition to the underbanked population (wallet to wallet) broadens our purpose to encompass not only the affluent in our footprint but those in poverty and facilitate creating prosperity for them, promoting financial inclusion. This approach, banking the ecosystem, is a yet unseen strategy in global financial institutions, as it is more in line with operating from a Social Enterprise mindset, partnering with relevant third parties to make the operating model feasible for the Bank, using innovative technology and adequate platforms, while meaningful for the underbanked population.

In order to explore whether this proposition could be developed as part of the Bank's innovation portfolio, I propose the following next steps:

1. Develop a detailed Value Hypothesis and test that within the eXellerator

There is an extensive wealth of knowledge in regards to this topic in the Bank, including the latest paper Bill presented to the Regulators on Remittances that could be leveraged to create a comprehensive and detailed map of our knowledge of the current state of play and the opportunities ahead.

Having said that, all this work has been done from using the lens of our current strategy that is of banking the affluent. We need to shift our mindset and develop a Value Hypothesis from our clients perspective, learning from other institutions and third parties in regards to best practice and new technology solutions on KYC, AML, remittances and devise on new approaches on fee structures, hosting accounts using our Innovation Lab.

2. Develop a Roadmap for Building out the proposition

Devise an engagement plan on how to get to the MVP. This Roadmap is also a plan to finetune the proposed approach and product to test the Value Hypothesis and further clarify regulatory, technical, investment and design considerations. This stage, we will also test some of the core 'leap-of-faith assumptions' that this start-up is founded upon. During this step, we will define the seed money requirements and define where it would come from.

3. Articulate MVP

Fully articulate the business proposition, including legal, regulatory and branding considerations and test the proposition, allowing iterations – either leveraging current platforms (mobile to mobile) or/and developing new ones, as needed.

In my view, the above steps can be completed this year, allowing the Bank to decide whether to invest further in this proposition or it's a no go"

Reka

