

Business Women in the Middle East and North Africa
Barriers and Opportunities

Amanda Wolf

A Senior Thesis submitted in partial fulfillment
of the requirements for graduation
in the Honors Program
Liberty University
Spring 2015

Acceptance of Senior Honors Thesis

This Senior Honors Thesis is accepted in partial fulfillment of the requirements for graduation from the Honors Program of Liberty University.

Eric Richardson, Ph.D.
Thesis Chair

Colleen McLaughlin, Ph.D.
Committee Member

Jeffrey Ritchey, Ph.D.
Committee Member

Brenda Ayres, Ph.D.
Honors Director

Date

Abstract

The Middle East and North Africa (MENA) region is a difficult business environment for women. Before deciding to join the MENA workforce, a woman must take into account barriers related to religious beliefs, oil booms, personal connections, and access to financing. She must also consider economic indicators of the region, some of which include GDP, population, and economic freedom. This paper focuses on female nationals and expatriates and provides information regarding the following: commonalities shared among nationals, definitions of nationals' success, expatriate motivations, expatriate relational considerations, and an expatriate's potential to succeed. The conclusion gives stories of Arab women in order to demonstrate the reality of success for business women in the MENA region.

Business Women in the Middle East and North Africa

Introduction

Many in the West associate the MENA region with gender-related restrictions as they pertain to women. Unfortunately, gender-related restrictions do exist and may act as barriers for a woman seeking to do business in this region. Barriers related to religion, oil booms, job advancement, and access to financing differ in severity throughout the MENA region as a whole, but by understanding each at a general level, a woman will be better equipped to overcome such obstacles should they prove to be a deterrent to her future success. Besides preparing to face such obstacles, a woman seeking to do business in MENA should also look at stories of successful women who have gone before her. Such stories shed light on what could contribute to a MENA businesswoman's success and also demonstrate the simple fact that success is a possibility. Though research does not indicate that every businesswoman will succeed in MENA, this should not prohibit a woman from researching and planning for the prospect. By assessing general barriers associated with MENA, assessing financial indicators related to the region as a whole, and examining the successes of MENA businesswomen before her, a potential MENA businesswoman will give herself the advantage of preparedness before deciding to either start or join a business in this area of the world.

Barriers

A number of barriers exist in the MENA region, but by having a general understanding of these barriers, a woman can evaluate her decision to participate in the MENA business place in light of what she knows has the potential to stand against her.

This should give both national women and expatriates alike a sense of perseverance and preparedness, both of which will be important in joining the MENA business sector.

Religion

A commonly recognized set of barriers that affect women in the MENA region are religious barriers. Religious beliefs may be closely tied to a person's core values, influencing his or her thought processes and actions toward others. Though each person professing to hold to a particular belief system differs in the degree to which he or she holds to such a belief system, in general, every religion is characterized by certain patterns of behavior and thought. However, an important variable to consider when analyzing the effect of a particular religion on society is that of interpretation. Some may interpret a religious text more literally than others, resulting in different courses of action within that society. Thus, because the MENA region is noted for its adherence to Islam, it is important to look at Islam as it pertains to women. In conducting this study, one must be careful to not stereotype Muslims; interpretation of religious texts varies resulting in different belief systems that affect women.

In *Islam & Women: Misconceptions and Misperceptions*, author Shehzad Saleem draws on the work of Javed Ahmad Ghamid, a religious scholar, in an attempt to clarify Islam's stance on women. According to Saleem, some people argue that men are superior to women (2008). Regardless of whether or not the Qur'an truly promotes such an attitude, in proceeding to provide an interpretation of verses that may lead some to believe men are superior to women, Saleem demonstrates the importance of interpretation with reference to a religious text. Saleem gives an example using chapter four verse thirty-four of the Qur'an which states the following: "Men are the guardians of women,

because God has given the one more preference over the other, and because they support them,” and chapter two verse 228 which says, “And the husbands hold a degree of superiority over them” (as cited in 2005, p. 17-18). Saleem interprets these verses to apply to a family context in which men are more suited than women for certain tasks. He does not contend that such verses should be taken to mean that in every sphere of life men are superior to women. Furthermore, though the man is the head of the household, this does not prohibit the woman from earning an income. Rather, he is the one on whom this responsibility ultimately falls (Saleem, 2005). From a Judeo-Christian standpoint, this is not an oppressive belief, as many of the Christian faith advocate that men and women are complementary and equal beings. A difference in roles does not automatically constitute inequality. The example provided serves to demonstrate the power of interpretation in connection with women in the MENA workplace. Based solely on Saleem’s interpretation of these verses, it seems that women would receive a greater welcome into the MENA workforce. Therefore, the barriers affecting women may find greater weight in varying interpretations, some of which likely contradict those of Saleem, than in the Qur’an itself.

With reference to the example above, it is likely that many in the MENA region hold to a more restrictive interpretation of the Qur’an as it pertains to women. According to the study *Women’s Rights in the Middle East and North Africa*, in 2010 the average percentage of adult females who were economically active was twenty-eight percent, making it the lowest in the world (Kelly & Breslin, 2010). Though some improvements have been made, and every country within the region excluding Saudi Arabia has some sort of clause within its constitution claiming equality for all citizens, these rights do not

always appear to create an even playing field in actual practice (Kelly & Breslin, 2010). Women and men do not always receive equal salaries, and discrimination exists in relation to pension laws and labor benefits as well (Kelly & Breslin, 2010). In the Gulf region, which tends to have the most participation from women in the workforce out of the MENA region as a whole, many women find themselves in a situation in which it is difficult to advance past an entry-level job (Kelly & Breslin, 2010). So, though a woman may have the opportunity to join the workforce, her ability to advance seems stifled. This trend may stem from ideas pertaining to a woman's role or a belief that she is less capable (Kelly & Breslin, 2010).

Along with considering interpretations of the Qur'an or a belief system regarding a woman's role or capability, it is also important to take cultural factors of the MENA region into account, as culture influences the way people behave. The study "Exploring Cultural Dimensions of Gender and Management in the Middle East" focuses on female Arabs working in Bahrain in an attempt to better understand management practice and philosophy in the Middle East (Metcalf, 2006). By looking at Islamic values as they pertain to an organization, the study provides clarity to the underlying reasons for why certain practices are in place. One such value the study mentions is that of *urf* (custom). In the Middle East as a whole, *urf* guides labor laws and seeks to protect women. *Urf* also seeks to create a work environment which is moral. Another mentioned value is *qiwama* (protection). *Qiwama* addresses a man's duty to protect and provide for his wife in addition to preserving a woman's modesty (Metcalf, 2006). Both *urf* and *qiwama* influence the way women are treated within the workforce. Though from a Western standpoint gender segregation may seem restrictive, the practice stems from an

interpretation of the Qur'an that views such segregation as being appropriate and protective, namely, that the managerial practice of regulating gender segregation protects a woman's femininity and sexuality (Metcalf, 2006). *Urf* and *qiwama* are Islamic ideals that are not necessarily wrong but may end up restricting the woman's freedom in an organization.

Along with *urf* and *qiwama*, the *hijab* (Muslim attire) that some women choose to wear also expresses a Muslim value within the workplace. In a statement by one woman in the study previously mentioned, the specified Muslim attire protects her from being viewed as a sexual object, and another's choice to wear the *hijab* shows her commitment to Islam. These views coincide with the idea that wearing the *hijab* will help the woman to advance in the workplace and gain the respect of those around her (Metcalf, 2006). Though attire should not be viewed as a barrier, per se, it serves to strengthen the idea that Muslim ideology permeates the business sector and political sector of the MENA region, making a Middle Eastern or North African country's interpretation of the Qur'an an important issue. Though not every woman will see every interpretation as a barrier, an example being one woman's decision to wear the *hijab*, other interpretations do seem to play a role in limiting women's development as business persons in MENA, an example being the protective nature of gender segregation. Thus, as previously stated, many of the barriers facing women in the MENA region stem from interpretations of the Qur'an itself, giving them a strong cultural presence in the region (Metcalf, 2006).

Oil

Low levels of female participation in the MENA labor force may also be correlated to a country's ability to either export or receive remittances from oil.

According to one study in *The American Political Science Review*, when a country experiences an oil boom, women may suffer as a result. An oil boom may decrease demand in the traded sector while increasing demand in the non-traded sector. This is because an oil boom brings in money which can be used to import goods, negating the need for more workers in the traded sector while increasing demand for goods in the non-traded sector. Women may work in the traded sector, which includes fields like agriculture, whereas men typically work in the non-traded sector, which includes fields like construction. If an oil boom causes demand for the non-traded sector to rise but demand for the traded sector to decrease, then women may be crowded out of the labor force. Furthermore, if the non-traded sector becomes more valuable and wage rates increase for men, a woman may be less motivated to enter the workforce. An exception to this mode of thinking is if women are allowed to work in the non-traded sector (Ross, 2008). However, based on cultural identifiers discussed previously, in countries in which an accurate interpretation of the Qur'an implies that men need to protect women, this does not seem likely. Thus, due to its potential to crowd women out of the labor force, a country's dependency on oil exports or remittances is a relevant, potential barrier in areas in which women are only permitted to work certain jobs.

Financing

Access to financing is another recognizable barrier to women in the MENA region, and according to *Helpdesk research report: Women's economic role in the Middle East and North Africa (MENA)*, women struggle to access credit due to lending policies that are conservative in nature, a lack of collateral, or a distrusting relationship between bankers and female entrepreneurs (Mcloughlin, 2013). As stated in a chart by

the World Economic Forum, women's access to credit received the worst score in Egypt but a mid-range score in Jordan, Lebanon, Morocco, and Yemen; in regard to a woman's ability to access a financing program, Egypt, Morocco, Jordan, and Lebanon received a mid-range score whereas Yemen received a low score (Mcloughlin, 2013, p. 5). A study published in the *Journal of Global Entrepreneurship Research* focuses on female entrepreneurs in Iran. With regard to an area known as Yazdi, it shows that women struggled to obtain the necessary capital to start a business. Furthermore, some financial institutions and investors indicated a lack of confidence in the ability of women to run their own business (Sarfaraz & Faghih, 2011). However, these problems do not arise based on legal conditions. Rather, the National Report Plan of 2004-2005 reveals that a couple of the reasons women lack access to credit is that they do not have sufficient collateral with which to apply for the loan or they do not have sufficient access to micro-credit funds. Another reason is that women do not have the information needed about loan and credit options available to them in the financial system (Sarfaraz & Faghih, 2011). Yet, at the time of the mentioned study, female entrepreneurs constituted a lower percentage of entrepreneurs in Iran than the MENA average (Sarfaraz & Faghih, 2011), so it is possible that such barriers regarding access to financing are more severe in Iran than in other MENA countries.

Job advancement

In addition to the barriers mentioned above, a study published in *Gender in Management: An International Journal* provides a lot of insight into barriers women face when trying to progress within the workplace. The study focuses on women in management positions in Lebanon, a country which allows women to vote, interact with

men, and take off their veil, among other modernisms (Tlaiss& Kauser, 2010). Since other areas within MENA are more restrictive, it is likely that the barriers present in Lebanon are noticed in other areas of the region as well. As for the results themselves, female Lebanese managers viewed organizational culture and practices as barriers to their organizational growth. Interestingly, they did not perceive a lack of mentorship as a great hindrance to growth, though those conducting the study have recognized its benefits. The dynamic between women forming interpersonal relationships with other business women was strange, for women struggled to develop these relationships. Some researchers contend that this could be due to strongly embedded patriarchal norms that affect the woman's psyche (Tlaiss& Kauser, 2010).

Lastly, access to *wasta* is an important factor that will likely influence a woman's career advancement in the Middle East because it is prevalent in the Arab business world. *Wasta* is a person and act who intercedes that another may obtain something and is similar to the concept of *guanxi* in Chinese society. *Wasta* affects both men and women in the Arab world. In the study mentioned previously, women in different levels of management supported that a lack of *wasta* was a hindrance to growth. Part of the specific frustration associated with this barrier is that if a woman is better qualified for a job than a man, the man may still receive the job if he has the necessary connections. This poses a problem for women seeking to advance in this region, as even if the woman receives more education, her lack of connections may keep her from moving forward within the company (Tlaiss& Kauser, 2010). Because *wasta* is associated with family status, it seems plausible that a woman coming from an influential family has more of an opportunity to advance in the workplace than one coming from a less well-known family.

In conclusion, though the barriers related to religion, oil, and financing are important to consider on a general level, this study published in *Gender in Management: An International Journal* provides insight into an area in the MENA region that allows women to work but may hinder their opportunities to advance.

Evaluation of MENA Region

Besides evaluating barriers of the MENA region, a female business person should also analyze this region in terms of general opportunity. Whether she decides to join a business or become an entrepreneur, having a general knowledge of MENA will help her decide in what capacity she would like to invest her time and resources. On the subject of the Arab world as a whole, the GDP in U.S. dollars was 2.853 trillion in 2013 and the GNI per capita was 7,197 in 2012. According to a map of the world indicating GDP per capita for the time period of 2010-2014, the MENA region was relatively comparable to South America, Central America, Russia, and Asia in GDP per capita, with a couple of exceptions including Saudi Arabia, the UAE, Oman, and Libya. In each of these countries, the GDP per capita was higher than that of the majority of the region (The World Bank, 2015). Based on research posted by The World Bank, in 2014 the Arab world had 377 million people, 58% of which composed the urban population (2015). In lieu of this statistic, it appears that a business person could sell a product that is geared towards living in an urban or a rural environment, though more benefits might be gained by the former. Cities generally have a greater concentration of people per square block, giving the business person easy access to a larger market segment in which it could sell its products. It also seems that in an urban environment, businesses would be able to easily connect with one another due to their close proximity. Interconnectedness would

be beneficial to a business if it decided to pursue a partnership or joint venture in the area, and competitively speaking, close proximity would allow the company to assess the effectiveness of surrounding companies' strategies and adjust its own strategies accordingly. Nonetheless, if a woman found herself living in a rural environment, she could still consider starting a business provided sufficient demand existed for her product.

Economic Freedom

The 2014 Index of Economic Freedom defines economic freedom as “the fundamental right of every human to control his or her own labor and property” and states that “in an economically free society, individuals are free to work, produce, consume, and invest in any way they please” (2014). According to this site, economic freedom is associated with prosperity and poverty elimination as well as human development and greater per capita wealth. A country's economic freedom score takes the following factors into consideration: property rights, freedom from corruption, fiscal freedom, government spending, business freedom, labor freedom, monetary freedom, trade freedom, investment freedom, and financial freedom. The 2014 Economic Freedom Heat Map reveals that the MENA region as a whole received individual scores in each area which proceed as follows: property rights, 39.4; freedom from corruption, 37.8; fiscal freedom, 89.1; government spending, 60.7; business freedom, 65.6; labor freedom, 63.6; monetary freedom, 72.0; trade freedom, 72.3; investment freedom, 45.6; and financial freedom, 45.3 (2014).

Though each factor mentioned provides insight into MENA's business environment, the MENA business woman should note trade freedom specifically due to

its impact on her business' ability to import foreign goods or export domestic goods to other nations. By trading internationally, she may find a large consumer base outside of her own country in which she can sell her products, thus bringing in greater revenues, or she may find a business from which she can cheaply import needed materials, thus reducing costs. Both are advantageous. In regard to business freedom, this term collectively includes the ease or difficulty of starting a business, operating a business, and closing a business (Index of Economic Freedom, 2014). Thus, business freedom is important since it affects the business from start to finish. Before starting her business, a MENA entrepreneur needs to research this process in addition to country-specific regulations in order to give her business relatively stable beginnings. Operating the business considers factors related to obtaining a license, a potentially intimidating process if obtaining a license is overly costly or takes an exorbitant amount of time. However, by drawing off of previously conducted research, the MENA entrepreneur should have plans in place that may cushion the discomfort that comes with this type of challenge. Lastly, though closing a business is not desirable, in the event of business failure, having the ability to close the business quickly and recover at least a portion of its assets is preferable. The MENA entrepreneur should take time to understand what happens in the event of business failure and evaluate if the pros of starting a business outweigh the cons of losing it.

Unfortunately, though the MENA region scores decently in terms of trade freedom and business freedom, MENA scores poorly in terms of investment freedom, financial freedom, property rights, and freedom from corruption (Index of Economic Freedom, 2014). Investment freedom not only affects women in the region but also

expatriates and others wanting to invest in the region. Consequently, a lack of investment freedom could hinder a MENA business' growth if outside funding is important to its success. As it pertains to other mentioned factors of freedom, in most MENA countries, expropriation is possible, and the court system does not act in an efficient manner. Private property rights are not enforced well. Corruption is an evident problem (Index of Economic Freedom, 2014). So, if a woman desires to start a business in the MENA region, she may not want to invest in a location worth a great deal of money; rather, she may consider buying or renting an existing property and garnering the help of those around her to improve its condition until it meets acceptable standards. Corruption is not an easy problem to fix because it expresses the moral climate of a region which encompasses the actions of a number of individuals out of the woman's control. Thus, the effects of corruption will likely affect her business, but this is a risk that both she and the business men in her region must be willing to take, and in time, work to change.

Leadership

Perhaps equally important to learning about MENA's economic climate, especially for expatriates, is for the potential business woman to develop an understanding of what is culturally accepted or promoted in a leader. Firstly, team-orientation is important to the MENA region. Thus, a leader should be able to work effectively in a group context, fostering unity and team-work (Kabasakala, Dastmalchianb, Karacaya, & Bayraktara, 2012). Though an Arab woman growing up in this region would probably recognize team-orientation is important to leadership, an expatriate from the United States, for example, might struggle to accept this mind-set while leading. Because individuality is prevalent and esteemed in the United States, it

would be beneficial for a woman moving to the MENA region to evaluate both overt and subtle individualist tendencies in her leadership style and work to balance these with what is culturally acceptable. Otherwise, she will likely lose the respect of her subordinates, setting up a barrier to her success. However, where an expatriate may have an advantage is in resisting the temptation to give favors to those in her network of relationships based on the relationship itself rather than on merit. Because of the MENA region's high in-group orientation, MENA region leaders may be more prone to nepotism, but excellent leaders are able to resist such a temptation (Kabasakala et al., 2012).

Leaders in MENA culture should also desire to be paternalistic, interested in matters of subordinates' lives that extend beyond their work-lives (Kabasakala et. al., 2012). However, this interest in the lives of subordinates does not diminish the leader's authority, and a high power-distance among leaders and subordinates is acceptable. Furthermore, when leaders make decisions, consultation with subordinates is more of a means of expressing their care for those under them than a means of sharing power. The leader is ultimately responsible for making a final decision (Kabasakala et. al., 2012). All in all, a leader in the MENA region must be ready to take responsibility for company decisions while creating a family-like atmosphere for subordinates.

Female Entrepreneurs

Commonalities

Though there are a number of ways in which a woman may seek employment, entrepreneurs are interesting because they must take the added initiative of starting a business. A five-country study published in *International Journal of Gender and*

Entrepreneurship includes women from Jordan, Tunisia, Jordan, Lebanon, and the UAE and reveals a couple of similarities among female entrepreneurs in these countries.

Firstly, though the women were represented in all business sectors, the most common sectors in which these women owned firms were in the retail, non-durable manufacturing, or service sectors (Weeks, 2009). This seems to coincide with cultural norms described previously, as none of these sectors entails hard manual labor. Secondly, most of the women in this study were well-educated and married with children (Weeks, 2009). This also coincides with MENA societal norms and possibly with a paper published in *International Entrepreneurship and Management Journal* which notes that female entrepreneurs of the Middle East tend to have older families (Mathew, 2010). Finally, of the women in the study published in *International Journal of Gender and Entrepreneurship*, twenty-five to fifty percent do business globally (Weeks, 2009). A possible cause for this is that men in other parts of the world consider communicating with women about business matters to be appropriate. If business women know that the men in the area in which they are living may not be as apt to doing business with them unless it is through a male representative, this could lead them to pursue international trade. Nonetheless, more research is needed to fully evaluate this hypothesis. Out of the five countries mentioned, strict gender communication norms may or may not be prevalent.

Success

In relation to a woman obtaining success, in a study published in *International Management Review* which focuses on female entrepreneurs of Bahrain, a woman who shows commitment to Islam is more likely to have access to business networks; the same

is true for a woman who has a supportive family (McIntosh, 2010). This coincides with cultural norms discussed previously. In a study published in *Education, Business and Society: Contemporary Middle Eastern Issues* which focuses on Arab women, educational opportunities and the support of family were both components of the women's success (Omar, 2008). Regarding educational opportunities specifically, it is logical that these would be important to a female entrepreneur, for not only do educational opportunities affect Arab women; they affect women around the world. Such opportunities open doors and provide experiences that develop the necessary skill-set for future occupations.

As well as looking at factors that influenced women's success, studies cited by Omar also brought up what women defined as being successful. Women from Saudi Arabia tied success to their children's happiness, having others' respect and self-respect; women from Oman tied success to their business' reputation, self-satisfaction, satisfying other people, and lastly, business growth (Omar, 2008). Reasons for becoming a female entrepreneur were not firstly tied to financial benefits. Rather, a woman either desired to use her skill-set, develop personally, enjoy herself or something of the like (Omar, 2008). Evaluating what Arab women consider to be successful is important because it is likely to affect the way they think about business. Though only a hypothesis, it seems that if a woman cares about her quality of life and obtaining the respect of others, her business will reflect such values in the way she treats her employees. When compared to a business solely focused on financial profits, her business environment would likely feel more relaxed. She would still have opportunities to develop her business skill-set, but the process itself may be more enjoyable than if she were solely focused on competition and

profits alone. However, in an article published in the *Arabian Gazette*, the authors noted that women from their study were motivated by overcoming challenges and gaining a sense of achievement. Many women started their businesses after recognizing an opportunity which could use an innovative solution (Hussain & Rizvi, 2013). Though the motivations from the first study were more feminine in nature, the motivations from the latter study seem more aggressive in nature. Such motivations benefit MENA business women in light of previously mentioned barriers. Rather than allowing a problem to remain a problem, by having a mind-set that seeks to find solutions to the problem, the women can recognize opportunities that they may have missed otherwise.

Expatriates

In addition to analyzing the MENA business climate in general, it is also important to look at the environment as it pertains to female expatriates specifically. A female expatriate differs from a national woman in that she is accustomed to living in another part of the world. Her perception of the world, cultural values, and education may differ greatly from that of the culture in which she will find herself working and living. She will have to learn to adjust to cultural norms of the MENA region that differ from those of her home country, and this will create an interesting and potentially stretching experience for the expatriate in which she can grow as a business person. Thus, due to the variety of differences that exist between a national Arab woman and an expatriate, it is beneficial to analyze the business climate of the MENA region from an expatriate-centered perspective.

Motivations

Expatriate assignments may be company initiated or self-initiated. Nevertheless, the latter group implies a sense of desire on the part of the business person. Therefore, it is beneficial to analyze such motivations from the perspective of the latter type of expatriate assignment. According to the book *Talent Management of Self-Initiated Expatriates: A Neglected Source of Global Talent*, self-initiated female expatriates are typically motivated by the international experience. Specific career goals do not play as large of a role in motivating the female expatriate to take the assignment. This tends to result in job assignments that are less structured and less correlated to greater professional development in the woman's career. Concerning cross-cultural adjustment, women typically adjust similarly to men, an exception being in areas where women are less prominent in the workforce. Company and family support are strongly correlated to the woman adjusting well cross-culturally (Harrison & Michailova, 2013). Because women are typically motivated by experiential factors, it seems plausible that a region such as MENA would garner interest, especially if the woman is from the West. The Western mindset and Eastern mindset toward women are generally quite different, giving a MENA job assignment a sense of intrigue. Yet, in order to adjust well cross-culturally, a woman would need to be aware that businesswomen may not be as prominent in the MENA region as compared to the West. Furthermore, based on the strong correlation between familial and company support and positive adjustment, the woman should evaluate how supported she feels by each of these networks. Cross-cultural adjustment is stressful enough without the added component of a lack of support from one's family, so if she finds herself in this situation, she may want to reconsider her choice to take the expatriate assignment. If her lack of support stems from her company, she may want to

interview with other companies that are willing to support her in her overseas endeavors. That way, if she finds herself at odds with host-country nationals, she has a support network on which she can rely that also understands the field of business in which she is working.

Relational Considerations

According to the journal article “Challenges faced by expatriate workers in Gulf Cooperation Council countries,” some countries in the GCC make it difficult for a woman to obtain a work visa if the woman is not accompanied by a spouse. The article also mentions that the majority of female professionals in the GCC area are on a family visa in which they have accompanied their working spouse or family to the GCC region (Naithani, & Jha, 2009). As supported by previous research, this coincides with cultural norms that tie a woman’s identity to the family unit. A woman appears to have greater success with the support of a family unit in MENA culture, so if a woman is married, she should consult with her husband before choosing to take on such an assignment. This is not to say that it is impossible for a single woman to take an expatriate assignment. Nevertheless, she should be able to cope with feelings of loneliness. It can be difficult for a woman to make friendships with other women if she is working in an area in which other women are not in high-level positions within the corporation. Additionally, the woman may live in an expatriate community with other women, but if the other women are married, the priorities and schedules of the two groups will differ, making it challenging to build relationships. Lastly, if there is an expatriate network in the area in which the woman is working, but the network is male-dominated, incorporation will be difficult (Hutchings & Michailova, 2014). Though somewhat dismal, these studies do not

say that forming relationships with other females will be impossible for the expatriate. Rather, a single female expatriate should be equipped to face these challenges and think through a plan of action relating to making friendships during her time overseas.

Potential to Succeed

In addition to analyzing a female expatriate's motivation to go overseas or relational dynamics that may affect her journey, it is also important to evaluate if the woman has the potential to succeed in her host culture. Fortunately, studies indicate that female expatriates have succeeded; such studies are worth noting. One study supports that, in Turkey, male and female expatriate performance received similar ratings from host country nationals. This seems to challenge the idea that women are unable to succeed in a region that is stereotyped by Westerners as not viewing women in management favorably. Another study cited within the same book supported that women outperformed men in terms of effectiveness in Iran, something referred to as a 'women's advantage' model (Shortland, 2014, p. 30-31). Thus, though brief in explanation, the notion remains that even in the MENA region, an area regarded as hostile toward women by many in the Western world, female expatriates are still able to succeed.

Success Stories

As mentioned previously, there are a number of barriers facing women seeking to do business in the MENA region. A woman must be able to persevere and accept difficult challenges, making preparedness an important factor to her success. However, before deciding to enter the workforce, attempt to advance in her present career, or start her own business, it is beneficial for a woman to evaluate the success of women who have gone before her. By analyzing their journeys, she may recognize precursors of success and

learn from their mistakes. Having the opportunity to study another's example will benefit her in the long run, not only due to the lessons she will learn, but also by means of encouraging her that others have succeeded in a similar environment.

Example from Morocco

In an article looking at female entrepreneurs in Morocco, it is noted that many women in developing countries choose professions in the formal sector that relate to domestic duties. This is advantageous in that these women are able to comply with cultural norms while still participating in the marketplace (Del Mar Alonso-Almeida, 2012). Three women in the article "Water and waste management in the Moroccan tourism industry: The case of three women entrepreneurs who serve as examples of female entrepreneurs in Morocco" work in either a hotel or a restaurant and each has a university degree. In looking at the first woman, an owner of a hotel, it is notable that she was single upon opening the hotel but since that time has married. In other words, she has owned her own business in both stages of life. Due to the scarcity of water in Morocco, it is also significant to mention that this woman has successfully found a way to conserve water. The water consumption for her hotel is lower than that of the hotel category's average. Hence, she is an example of an entrepreneur who has not only focused on financial concerns but on environmental concerns as well, giving her business an element of social responsibility.

As for the second woman, she is single with a law degree and owns a hotel. She had a European company redesign her hotel, a strategic action considering 85% of the hotel's customers are European. She desires to empower other women and give them opportunities to work outside of their homes. Fortunately, this woman was able to obtain

external financing to purchase and decorate her hotel, but this was not to the exclusion of also using personal savings. This woman, like the first, is environmentally conscientious. These details being mentioned, one may observe a couple of factors that may contribute to this woman's success. Firstly, as mentioned previously, she has European contacts and the majority of her customers are European; this seems advantageous in terms of gaining respect as a female business owner. Furthermore, the hotel owner's contribution to the economy of Morocco pleases her father; thus, it is possible that she grew up in a home where her father promoted her education and ability to succeed in the workforce. Lastly, like the first woman, she is working in an industry with stereotypically domestic responsibilities. Consequently, though she is in the MENA region, she will probably not confront as much adversity to her decision to work due to the fact that her work still coincides with "that of a woman."

In the case of the third woman, the business seemed to progress naturally. The woman who now manages a restaurant originally worked with other females on her family's land selling extra fruits and vegetables in the market of Tetouan. The woman was not always able to sell all of the fruit, so she started cooking and selling meals. After saving enough money, she opened a restaurant with the other women. The majority of her customers come from foreign companies and has high purchasing power. As was the case with the second woman, one may observe a couple of factors which may contribute to this woman's success. For one, the woman's progression into the restaurant appears quite natural. She took a skill-set she already had and utilized it to make a profit. Secondly, her restaurant is in a rural area, but the majority of her clients are from foreign companies. This is interesting and may imply good marketing practices. Lastly, the majority of those

working in the restaurant are female. Not only is the woman taking advantage of an opportunity, she has other women who are able to work alongside of her. This may be easier due to the fact it is a family business, but regardless, each woman now has an opportunity to have a job in the marketplace (Del Mar Alonso-Almeida, 2012).

“The 100 Most Powerful Arab Women 2013”

Along with the examples previously mentioned, as established in a special report titled “The 100 most powerful Arab women 2013,” it is evident that a number of females have succeeded in the business sector of the MENA region. Based on selected reading of the material, the report gives a brief synopsis of each woman in terms of her success, demonstrating why she was included in the list of powerful Arab women.

The first woman the author of this paper will discuss is actually the second woman listed out of the top 100 most powerful Arab women. Her name is Lubna Olayan, and she is the CEO of Olayan Financing Company in Saudi Arabia. The company is a major investor in the Saudi stock market and encompasses distribution, manufacturing, services and investments operations across the Middle East (Arabianbusiness.com, 2015). In analyzing Olayan’s platform, a couple of characteristics are worth mentioning. Firstly, Olayan’s father originally founded the company, thus coinciding with previous findings which support the role of family in an Arab business woman’s success. However, contrary to previous research, Olayan spoke at a conference in which she expressed her desire to see tolerance and equality among those trying to find work in Saudi Arabia (Arabianbusiness.com, 2015). The fact that Olayan did not want a gender divide to exist makes sense, but the fact that Olayan did not want a religious divide to exist was

somewhat surprising. Though her picture shows her wearing Islamic attire, she clearly promoted religious tolerance at the time of the conference.

Fatima Al Jaber ranks number five on the list and is the COO of Al Jaber Group in the UAE. At the time of the report, she managed over sixty-thousand people and 4.9 billion dollars in assets. Though Fatima Al Jaber had a successful career at Abu Dhabi Municipality before her appointment at Al Jaber Group, it seems relevant to mention that Al Jaber Group was founded by her father (Arabianbusiness.com, 2015). Once again, family connections played a role in a MENA woman's obtaining a career. However, presumably based on her previous success, she seems to hold credibility in stating that "if a woman wants to start a business she can" (Arabianbusiness.com, 2015).

In place as number twenty-one, Sheikha Al Bahar is the CEO of the National Bank of Kuwait. Sheikha Al Bahar started as a trainee before becoming CEO and no mention of familial help is recorded. She managed a portfolio of sixteen billion dollars at the time of the report and is responsible for business loans and marketing, among other things. She specializes in finance transactions that are large and structured in nature (Arabianbusiness.com, 2015). This report does not give a lot of background to Sheikha Al Bahar's success, but it seems plausible that in order to manage the financial transactions and monetary amounts that she does, Sheikha Al Bahar received upper-level education. This may or may not have stemmed from a financially prosperous family which is another important variable to consider. However, unlike the other two women observed, Sheikha Al Bahar started her career as a trainee and appears to have broken through the glass ceiling. This may be correlated to the industry she is a part of, but

nonetheless, could serve as an encouragement to aspiring Arab businesswomen in the banking sector.

Conclusion

The MENA region may prove to be a difficult environment for the businesswoman. Though a number of types of barriers exist in regard to her progression in the workplace, some of these barriers have an added dimension of complexity due to their correlation to religion, a powerful force in shaping culture. All MENA countries are not identical, however, which means that certain barriers may be more pronounced in one country when compared to another. Further research is vital to a woman wanting to do business in this region. Yet, in spite of its challenges, national women and female expatriates in MENA have succeeded. In the latter stories mentioned, personal connections seemed to play a fairly important role in the woman's obtaining of success, but further research would be necessary to make a more concrete judgment. It does not appear that all of the same restrictions which limit national women limit expatriates, but research surrounding the topic of expatriates in this region does not seem to be overly abundant. According to Zainab Salbi, Founder of Women for Women International (WfWI), an economy's growth and the full engagement of women are directly correlated (Beyond the Arab uprisings, 2012). So, if the MENA region takes seriously the implications of women's full engagement in the economy, changes should be made to further women's advancement in the business world. Yet, serious changes seem unlikely over a short period of time due to the cultural and spiritual beliefs associated with the barriers at hand. All in all, a woman seeking to do business in the MENA region must prepare herself to face a number of challenges. She does not necessarily need to view

having success in this region as an impossible feat, but she does need to take the time to thoroughly research her options and ethically make connections with people who can help her along the way.

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