

Growing Aspirations: Supporting Women's Entrepreneurship in Saudi Arabia and the Gulf

Panel Discussion
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Proceedings Report

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Dr. Basmah Omair

Executive Summary

Women's entrepreneurship has been gaining traction as a subject of interest—for research, discussion, and policy intervention globally, and the Gulf is no exception. Indeed, the excitement about the role the Gulf Cooperation Council (GCC) area is playing regionally and globally is itself associated with the increasing role of its women—who are estimated to hold just over a third of wealth in the GCC. The role of female entrepreneurs and business leaders is thus becoming more important than ever. Recent moves towards furthering integration among the Gulf countries could present an important opportunity for businesswomen in the region, by changing the landscape in which they work and facilitating intra-regional networking and business expansion. To take advantage of this opportunity, changes in the business environment for women in the GCC are necessary to encourage female entrepreneurs and support them in realizing their growing aspirations.

As part of the dialogue that needs to take place to achieve this, the Gender and Public Policy Program at the Dubai School of Government (DSG) partnered with Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center and Monitor Group to present the panel discussion "Growing Aspirations: Supporting Women's Entrepreneurship in Saudi Arabia and the Gulf," with the recently-published report *Businesswomen in Saudi Arabia*:

*Characteristics, Challenges, and Aspirations in a Regional Context*¹ as a backdrop. The event, held at DSG on November 3, 2010, featured presentations from the report authors and a panel of prominent business leaders and experts from Saudi Arabia and the UAE, including Dr. May Al-Dabbagh, Rebekah Braswell, Noura Al-Turki, Dr. Basmah Mosleh Omair, Samia Ali Al-Edrisi, Raja Easa Al Gurg, Fatima Al Jaber, and Sheikh Hussein A. Al-Banawi. More than 150 participants from Dubai, Abu Dhabi, Sharjah, Saudi Arabia, Kuwait, Bahrain and London attended the event, and over 30 attendees in Saudi Arabia, USA, and Europe participated virtually through a live Webinar—a large turnout, testament to the growing importance of and interest in supporting women’s entrepreneurship in the region.

The panelists gave personal perspectives on the challenges facing businesswomen, and spoke about the initiatives they have been involved in that seek to encourage and support aspiring female entrepreneurs in the Gulf in general, and in Saudi Arabia and the UAE in particular. The ensuing discussion covered a wide range of topics, with emphasis on the need to build intra-GCC relations and frameworks to address important questions for women entrepreneurs. These include questions relating to access to funding, legal and administrative reforms, lack of support services, and access to regional and international markets.

In particular, the following four policy areas emerged as a priority for advancing women’s leadership in the business domain in the GCC: Creating intra-GCC frameworks and partnerships; improving access to and management of capital; implementing legal reforms to address discriminatory laws and practices; and, fostering institutional and national level interventions that support work-life balance.

¹ This report was co-published in July 2010 by Monitor Group and the Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center. It can be accessed on-line at:

<http://www.monitor.com/Expertise/Geographies/MiddleEast/tabid/86/ctl/ArticleDetail/mid/667/CID/20102207132025370/CTID/1/L/en-US/Default.aspx> (in English);

http://www.jeg.org.sa/data/modules/contents/uploads/infopdf/businesswomen_ar.pdf (in Arabic)



Dr. May Al-Dabbagh

Introduction

“Growing Aspirations: Supporting Women’s Entrepreneurship in Saudi Arabia and the Gulf” provided a vibrant forum for a research-driven intra-regional discussion on women’s entrepreneurship in the Gulf, the aspirations of female entrepreneurs and businesswomen in the region, and the challenges facing them and the growth of their businesses. Opening remarks were given by Tarik Yousef, Dean of the Dubai School of Government (DSG), who highlighted the change that has been witnessed in the GCC, noting that this dialogue is not about strategies to increase women’s economic activity as employees, but rather about empowering women as entrepreneurs, as employers and drivers of growth.

Female entrepreneurs still face a number of challenges to realizing their aspirations, however. Some of these challenges are also faced by male entrepreneurs, but others result from gender-differentiated regulations; the difficulties of sustaining a healthy work-life balance, due in part to socio-cultural norms that emphasize women’s roles as wives and mothers as their primary responsibilities and to a lack of support services; and other—often subtle—aspects of women’s experiences of the business environment that may affect their access to essentials for successful entrepreneurship such as formal capital, skills training,

networking opportunities, and the integration of advanced marketing and technology tools. Overcoming these challenges, supporting the development of women's businesses from small, micro-finance projects to sustainable long-term medium and large business enterprises, and thereby maximizing women's ability to contribute to the Gulf economy requires research-based discussion, active networking and supportive infrastructure-building across the region.

Women's entrepreneurship is a particularly salient subject for discussion at this juncture. First, heavy investment in women's education over the last 30 years has made it imperative to create the infrastructure and systems through which women are able use their education productively and rewardingly. Moreover, entrepreneurship is an important ingredient in the revitalization of economies, which makes its encouragement essential at a time of economic crisis.

With this in mind, the panel discussion sought to outline what reforms, policy interventions and strategies—at the levels of regional bodies, national governments, chambers of commerce, and organizations that support entrepreneurs—are needed to improve the Gulf region's business environment for women and to assist the growth of women-run businesses beyond national boundaries. Other goals included encouraging a conversation about women's entrepreneurship, with an emphasis on intra-GCC relations and frameworks, and highlighting and sharing best practices in areas such as negotiating access to capital, access to regional and international markets, and legal and administrative reforms.



Rebekah Braswell and Noura Al-Turki

Perspectives: Supporting Women's Entrepreneurship in Saudi Arabia and the Gulf

Dr. May Al-Dabbagh | Research-driven policy-making:
Advancing a GCC framework

The discourse about women's status in GCC societies has changed dramatically over the years, and there is a genuine shift in the way that women's roles in public life are being acknowledged and supported today. Indeed, the growing importance of the GCC in the global arena is now associated with the increasing role of women—in particular, businesswomen—within it. Women hold just over a third of the wealth in the GCC; businesswomen manage investments with an estimated value of \$38 billion, giving them significant economic power; and women's presence, and leadership, in chambers of commerce, committees, official delegations, as well as in Arab regional bodies, is increasing. The large and high-caliber turnout at this panel discussion is testament to this excitement about women's entrepreneurship in the GCC.

This demonstrates significant change and wonderful achievements, but we should not look at it as a complete transformation. Rather, the story is more nuanced, as the featured report, *Businesswomen in Saudi Arabia*, demonstrates. There are many positives, but

also some negatives, which the report gives some ideas about how to address. Here the importance, which cannot be understated, of academic contributions to debates about women's entrepreneurship and of theory-driven policy making—the main mandate of the Gender and Public Policy Program at DSG—is highlighted.

The key to supporting women's entrepreneurship in the Gulf lies in thinking regionally. Ensuring that recent efforts at GCC integration are harnessed to put businesswomen firmly on the agenda demands the advancement of a regional framework for exchanging best practices, networking and forming partnerships.

Noura Al-Turki and Rebekah Braswell | Businesswomen in Saudi Arabia: Results of a recent report

Consultants at Monitor Group, and authors of the report, "Businesswomen in Saudi Arabia: Characteristics, Challenges, and Aspirations in a Regional Context"

One of the greatest areas of potential through which to increase the economic competitiveness of the region is to further the participation of women in the economy. This is not a new concept. However, as Rebekah Braswell stressed, there is now a new momentum around the issue—the achievements of women in GCC economies are being heralded by governments and private sector bodies. Nevertheless, stereotypical images of women in Saudi Arabia picture them as economically inactive and isolated from the market: Noura Al-Turki stated, however, that in fact women have been active in the Saudi economy for many years. Many of these women run businesses that have survived beyond the early years where a high proportion of start-ups fail, and have been successful at creating employment. Female entrepreneurs in Saudi Arabia, in fact, mostly face obstacles to the growth of their businesses. The report therefore sought to provide a fresh perspective along with clear, solid data, to improve understanding of the business environment for women in Saudi Arabia, in comparison with that in other parts of the Middle East and North Africa.

The report looks at Saudi women's experiences in terms of challenges faced by female entrepreneurs all around the world, accounting for many of the difficulties they face—thereby dispelling the myth that women's economic activities and status in Saudi Arabia are wholly unlike those of women in other countries—as well as difficulties posed by some regulations and business practices specific to Saudi Arabia. Some key findings are that women face obstacles stemming from government regulations, limited access to and use of formal capital, the need for integration of more sophisticated marketing and technology tools, and a lack of support services.

Al-Turki and Braswell emphasized that identifying nuance in these challenges is an important feature of the report. Well-designed policy solutions require research that identifies the specific problems women face. It might be assumed, for example, that women's challenges in securing sufficient capital stem from a lack of funding or in discriminatory regulations. Al-Turki and Braswell's research found that, in fact, the problems are often related to a lack of training in managing and using capital.

Noura Al-Turki outlined the following recommendations offered in the report: Policy makers should ensure that women are able to develop a greater voice and increase their decision-making power in Saudi business and political bodies; financial institutions should carry out more research into why women are not tapping into the financial resources and services that are already offered in the country; and, organizations that support entrepreneurs should raise the profiles of female role models to help encourage more women to become entrepreneurs. Finally, and perhaps most importantly, Rebekah Braswell explained that the report serves as a foundation for further research to deepen understanding of the business environment for women in Saudi Arabia.

Dr. Basmah Mosleh Omair | Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center: Lobbying for policy change

General Manager of Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center at the Jeddah Chamber of Commerce and Industry

Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center is the first lobbying center of its kind in Saudi Arabia. It aims to remove the obstacles facing Saudi women who seek to become entrepreneurs or grow their businesses by working to ensure gender sensitive and transparent policy making and the development of tailored solutions to problems, through informed petitioning of relevant bodies, and by facilitating the development of support systems and network opportunities for businesswomen. Thanks to the Center's lobbying, some gender-differentiating regulations have been removed. Dr. Basmah Omair stressed the importance of the Center's non-confrontational approach that seeks partnership with men and attracts support from men in government and the private sector.



Dr. Basmah Omair

Seeking to follow in the footsteps of Sayedah Khadijah, the wife of the Prophet Mohammad and a successful businesswoman, emphasis now must be placed on returning ethics and values to business, and on finding the right balance between work and family responsibilities—with the latter understood as a woman’s primary duty. Other regions have seen the problems of neglecting to maintain that balance. Dr. Omair advocates learning from them and establishing a system, through government and private sector support, in which women are not compared directly to men, and that enables women to maintain their social roles as well as sustain their work as businesswomen.

Samia Ali Al-Edrisi | The role of civil society: Activism in the Eastern Province of Saudi Arabia

Business owner and member of the Eastern Province Chamber of Commerce, Saudi Arabia

Saudi Arabia’s Eastern Province is the industrial centre of the country, and home to Saudi Aramco. In 1996, Samia Al-Edrisi made a relatively unusual move and left the “comfort zone” of an Aramco compound to start her own business. The series of “shocks and maladjustments” she experienced in the first few years inspired her to reach out to other female entrepreneurs in the region. This resulted in the formation of the Businesswomen’s Forum in the Eastern Province—the *Muntada al-Sharqiya*—the first such network and support system in the country. The organization initially sought to address basic needs of the region’s businesswomen, such as training to improve their business skills, reaching out to women entrepreneurs in other regions, and establishing communication with chambers of commerce.



Samia Al-Edrisi

The *Muntada's* aims developed quickly, however. It has now formed an investment company (the Eastern Forum Company for Advancement and Development), and is preparing to become establish itself as a non-governmental organization (NGO). The investment company is hoped to help drive women into more prominent, active and effective roles in the economy and in public life in general; becoming an NGO is the product of a belief in the need for civic establishments to safeguard the reforms implemented already, and to ensure that the country continues on the path of positive reform. Overall, Samia Al-Edrisi asserts that Saudi women are active and optimistic, and that, with the private wealth they possess, "they will be a force to be reckoned with."

Raja Easa Al Gurg | Dubai Businesswomen's Council: Expanding women's businesses

President of Dubai Businesswomen's Council and Managing Director of Easa Saleh Al Gurg Group

Raja Easa Al Gurg stated that, relative to their colleagues elsewhere, many doors have already been opened to them. There are already more than 12,000 businesswomen in the UAE, but they and other aspiring women entrepreneurs do face a range of challenges. Some of these challenges are relatively subtle, requiring businesswomen to challenge themselves actively and confidently, especially during the difficult times caused by the global financial crisis, and to be ambitious in identifying and implementing the change they want to see. One of the major challenges being tackled by the Dubai Businesswomen's Council is to develop strategies which enable women to contribute more to the country's



Raja Al Gurg

economic growth through expanding their businesses; small enterprises make up the majority of women's businesses in the UAE (as across the Gulf), while medium enterprises account for only a small minority of female-owned businesses.

Technology is central to the growth of women's businesses. Raja Al Gurg emphasized the importance of ensuring that women have the skills and confidence to make full use of the technology available to them. Effective use of up-to-date technology in today's globalized world is essential to accessing the online marketplace and other financial tools and services—without it, UAE women's entrepreneurship cannot grow from "village entrepreneurship" to "global entrepreneurship." Also essential for encouraging both aspiring female entrepreneurs and female owners of small businesses seeking to expand are the following: Increasing women's awareness of organizations that promote and support businesswomen in the UAE and around the Gulf; consciously building entrepreneurship education, mentoring and network systems; and, raising the profiles of female role models.

Fatima Al Jaber | Access to capital: Local initiatives and hopes for a regional angel investor network

Chief Operating Officer, Al Jaber Group and Chairman of Abu Dhabi Businesswomen's Council

The first woman to be elected to the Abu Dhabi Chamber of Commerce board of directors, Fatima Al Jaber's career represents the recent developments in the business environment for female entrepreneurs in the UAE. She stressed that she has never felt any different from her male colleagues in any of the institutions in which she has worked in the UAE, and that support for women in business from their male colleagues and from government has been crucial in fostering this environment. Indeed, such a high level of commitment from both the public and the private sectors is essential.

Regionally, inter-GCC support and networking systems are crucial—a "collective platform" is needed to maximize the options available to female entrepreneurs in the region. Although there are no significant regulatory restrictions on investing in women's businesses, the most important challenge facing the region's female entrepreneurs is improving their access to capital. This is a problem that must be tackled regionally; for example, with increased pressure on GCC governments to provide funds for investment in women's businesses, and the formation of a regional network of angel investors.

The Abu Dhabi Businesswomen's Council is working—alongside other UAE bodies—to foster an improved business environment and increase networking opportunities to help women contribute to the growth of the economy, as well as to raise the level of knowledge and awareness of business opportunities. Its Mubdi'a Initiative provides funds that have enabled several thousand women to set up and grow their



Fatima Al Jaber

enterprises—translating talents and skills many women already have into productive activities, and increasing the self-belief and confidence they need to develop to grow and sustain their businesses, especially in traditionally male-dominated fields such as energy, technology and engineering, which Fatima Al Jaber encourages women to enter.

Sheikh Hussein A. Al-Banawi | The entrepreneurship challenge for women and men: Innovation and corporate entrepreneurship

Chairman and Chief Executive Officer, Banawi Industrial Group

Sheikh Al-Banawi offered encouragement to women aspiring to be entrepreneurs or to grow their businesses, stressing that the post-crisis world requires active entrepreneurship—“Without entrepreneurs we can say goodbye to sustainable growth, something the world badly needs. They are innovators, the engines of growth for communities everywhere.” He advised aspiring businesswomen not to wait for “better days bluer skies.” The region has a rich history of entrepreneurship and women’s business activities—most strikingly demonstrated by Sayedah Khadijah—and the GCC market is “bursting with excitement.”

However, Sheikh Al-Banawi warned that although the potential is there, not enough is being done—either by public or private institutions—to encourage entrepreneurs. There



Sheikh Al-Banawi

is a great need to engage in a well-informed dialogue—such as that facilitated by the *Businesswomen in Saudi Arabia* report and this panel discussion—to find solutions for challenges facing women entrepreneurs, and to develop strategies to level the playing field.

Sheikh Al-Banawi stressed that both male and female entrepreneurs today differ from their predecessors: They tend now to be corporate entrepreneurs, not “a one-man or one-woman show.” Men are also actively seeking ways to ensure the success of their businesses without paying the price of neglecting their families; women should take advantage of this new attitude.



Key Themes in Supporting Women's Entrepreneurship in Saudi Arabia and the Gulf

Securing investment: Improving access to and management of formal capital

Women aspiring to be entrepreneurs face challenges associated with negotiating access to capital all over the world. In the GCC, many women-run businesses are started with capital from personal or family savings or from microfinance funds. This becomes a challenge to the growth of businesses in particular. Forming partnerships with family members can also be a risky strategy. In addition, because family investors do not typically expect the same level of preparation and study as formal investors—in the form of feasibility studies, for example—relying on family funding can mean less rigorously thought-out start-up plans. This reliance also makes entrepreneurship a pursuit of the affluent only, and many female entrepreneurs are lost at this early stage because of an apparent lack of access to formal capital, despite the fact that most businesses, in their early stages, do not need huge amounts of capital.

"The whole society has to take a look at how women can contribute and still maintain their priorities as mothers."

Samia Al-Edrisi

“Try to refrain from raising capital the easy way—from brothers, cousins—they don’t allow you to make the compelling story about why your business makes sense. Go and approach the ones that they might turn you down the first time round, but ask them at the end, ‘Why did you turn us down?’ There will be a kernel of advice on how you can make a change. Go for the difficult ones, and try again and again.”

Sheikh Hussein Al-Banawi

There is still more research to be done to understand why so many female entrepreneurs rely on personal savings, family capital, or smaller amounts from microfinance schemes: Is the funding not available? Are there regulations that make it difficult for women to access formal capital? Do they tend not to be risk takers? Or do they lack the knowledge and training, or self-confidence, to negotiate the process of accessing formal capital?

The panelists agreed that several conclusions can be drawn on this issue. The consensus is that there are funds available, but that there are obstacles to women’s access to them in particular. First, there is a relative lack of networking opportunities for women. Related to that, many aspiring female entrepreneurs lack knowledge of the funding options available, as well as training in navigating the processes of accessing funds. Because of this, also, women’s access to regional and international markets is limited. The panelists also suggested that some women aspiring to be entrepreneurs sometimes lack the self-confidence necessary to overcome the challenges they face in securing investment in their start-up enterprises. Therefore, the issue is not just about access to capital, but also about how to *manage* it.

In light of these issues, the whole package and infrastructure of financing options available to entrepreneurs needs to be addressed; the ways in which entrepreneurs and investors meet should be rethought, and female entrepreneurs need to be empowered to take advantage of funding available. The process should also be made accessible to a wider category of women, especially to support those women who work out of financial necessity or who are starting their entrepreneurial projects after “off-ramping” to raise children or maintain other personal priorities in their personal life. The panelists agreed that innovative, creative platforms for facilitating that meeting are needed—it may be that existing models elsewhere do not work for women in the GCC, and emulation of successful practices elsewhere is not necessarily be the way forward.

“I always tell my colleagues and the young women that you need to believe in yourself—in your abilities—have confidence, and really go for it. You can conquer any obstacles.”

Fatima Al Jabor

Recommendations proposed by the panel include:

- Providing proper training and support for aspiring female entrepreneurs, particularly on conducting comprehensive feasibility studies
- Creating a GCC-wide network of angel investors
- Persuading governments to make more available for women's entrepreneurship specifically. Public-private partnerships and initiatives from chambers of commerce and other relevant bodies are needed, not only on issues of access to capital, but on the management of it as well.
- Holding an annual regional event where young entrepreneurs and potential investors from across the GCC can meet
- Reviewing requirements for access to funding, such as age caps, as well as removing discriminatory requirements that systematically exclude categories of women, such as older women, who may engage in entrepreneurial activities later in the life cycle
- Developing initiatives to move some of the vast wealth held by GCC women in support of women's businesses (like, for example, the *Muntada al-Sharqiya's* establishment of an investment company with the specific aim of investing in women's businesses)

"The next step is to consciously and deliberately begin to build entrepreneurship education, mentoring, and networking systems for women at all levels around the world."

Raja Easa Al Gurg



Raja Al-Gurg



Raja Al Gurg and Sheikh Al-Banawi

“Work-life balance is an issue that requires institutional frameworks. While they must be negotiated individually, we’re at a stage now where there’s an abundant body of research that proves that there are very successful interventions at the level of organisations—even at the level of countries—that can allow for career development to happen for an entire group of women.”

Dr. May Al-Dabbagh

Promoting and safeguarding legal and administrative reforms that support women’s entrepreneurship

There have been improvements in the regulatory environment for women’s entrepreneurship in the Gulf. In Saudi Arabia, for example, a number of gender-differentiating regulations have been removed: Saudi women can now be board members of family companies, and can take trade licenses in construction, real estate and construction—all off limits to women until recently.

However, while few obviously gender-differentiating business regulations remain, there is a need for positive reform—that is, for active identification and promotion of new policies to address other, more subtle, types of challenges faced by businesswomen in the GCC. Panelists discussed what policies governments, chambers of commerce and other relevant bodies need to put in place to assist the set-up and growth of women-run businesses beyond national boundaries and to encourage regional partnerships in the GCC.

Recommendations for promoting and safeguarding legal and administrative reforms to support women's entrepreneurship in the Gulf include the following:

- Supporting research into the particular problems female entrepreneurs face, and the kinds of legal and administrative reforms that will facilitate their work. This might be in areas such as accessing formal capital, achieving a sustainable work-life balance, and simplifying and making more transparent the process and regulatory requirements for setting up a new business.
- Developing independent, non-governmental, and not-for-profit civil society institutions (like Al-Sayedah Khadijah Bint Khuwailid Businesswomen's Center, and the NGO that the *Muntada Al-Sharqiya* hopes to become, for example) to work to safeguard the gains already made in the GCC countries and to lobby for further reform
- Creating channels through which such organizations can be effective in influencing policy makers
- Creating public-private partnerships to empower women and improve the business environment for female entrepreneurs. The support of both sectors is crucial.
- Increasing women's representation and leadership at all levels of relevant GCC establishments, in business and in politics, to help ensure that businesswomen are on the agenda and the needs of female entrepreneurs are addressed

Achieving sustainable work-life balance for GCC businesswomen

Achieving a sustainable work-life balance is often difficult for women in the Gulf region, in part due to emphasis on women's social roles as wives and mothers. However, work-life balance is an important goal for both male and female entrepreneurs today. Earlier modes of entrepreneurial experiences have taught us that entrepreneurship can come at the cost of neglected families and "burnout," and male entrepreneurs are also now looking for ways to build successful businesses, beyond small, "personal projects," while remaining involved with their families. This new generation of entrepreneurs, male and female, is trying to build a new model of entrepreneurship that allows them to balance home life with the demands of being committed to their careers in business. This is particularly important for women (and men) who have reached leadership positions and broken barriers. The panelists agreed that businesswomen—and businessmen—must not shy away from admitting that they are not always able to achieve a sustainable work-life balance, and must commit to shaping a new entrepreneurial paradigm that recognizes the desire for balance, the achievement of which will in turn allow entrepreneurship to flourish. Achieving this balance is becoming more urgent as it becomes more difficult to maintain a household in the region with one wage.

"The first thing is admitting that yes, women have different needs. And yes, women's responsibilities are different, but they are just as productive as men."

Dr. Basmah Omair

“Are we doing enough today as institutions, public or private, to encourage entrepreneurs? The answer is no. But do we have the potential for entrepreneurs to succeed? The answer is yes.”

Sheikh Hussein Al-Banawi

While this may be sometimes be more difficult for women than for men, both need a new business infrastructure that allows flexibility and choice. The question must be one of putting in place the kinds of policies—at the national level and at the level of organizations—and norms that enable both men and women to give back to their societies as well as to grow their businesses. While issues of achieving work-life balance must be negotiated individually, there is an abundant body of research that proves that interventions at the level of organizations and countries that facilitate career development for an entire group of women—not just for those with supportive husbands and families—can be very successful.

The question of helping businesspeople to achieve a sustainable work-life balance is also beneficial for the organizations they run and work for: Companies and organizations that have the kind of practices and policies that support this balance will retain talent.



Samia Al-Edrisi and Raja Al Gurg



The recommendations of the panel discussion in this regard include the following:

- Encouraging entrepreneurs to form partnerships and corporate enterprises
- Fostering social debate on gender roles in the Gulf countries, and encouraging a dialogue about the changing role of men in society, to help women in particular balance their responsibilities as businesswomen and with their family responsibilities
- Establishing institutional frameworks for supporting businessmen and women in finding a sustainable work-life balance. For example, national-level policies regarding maternity leave, child-care, and transport are important for advancing innovation and long-term productivity in the workplace.
- Developing a spectrum of different types of opportunities and choices for women and men—for example, working part-time, or working from home, as well as forming partnerships to share the work. Technology can be used to help enable some of these options.
- Public-private partnerships are critical for promoting and implementing balanced work-life policies.
- Raising awareness of the options available to women aspiring to be entrepreneurs

“We need to cooperate, put our heads together, and formulate strategies with which women can face the coming days. They’re going to be difficult in the financial crisis—women are usually the most vulnerable”

Samia Al-Edrisi

Creating intra-GCC partnerships

The need to work on a regional level is a recurring theme in debates on supporting women’s entrepreneurship in Saudi Arabia and the Gulf. Discussion of the themes and challenges above highlight the importance of communication and partnership across the region.

The panel discussion demonstrated that there are many shared challenges across the GCC, with potentially shared solutions. The recommendations proposed will be facilitated by regional frameworks and partnerships.

Improving businesswomen’s access to formal capital, as well as to regional and international markets, requires networking opportunities that cross national borders. Finding ways to help female entrepreneurs achieve a sustainable work-life balance will be greatly enhanced by sharing ideas and practices regionally, and national- and organization-level reform and policies will be reinforced if political partnerships can be formed that advance the agenda of supporting women’s entrepreneurship at the regional level. Finally, regional networking and organization can increase the power of businesswomen and aspiring female entrepreneurs to lobby for the changes and the support services they need.



Sheikh Al-Banawi, Fatima Al Jaber and Dr. Basmah Omair

Conclusion

The panel discussion “Growing Aspirations: Supporting Women’s Entrepreneurship in Saudi Arabia and the Gulf” was organized by the Gender and Public Policy Program at the Dubai School of Government (DSG) in partnership with Al-Sayedah Khadijah Bint Khuwailid Businesswomen’s Center and Monitor Group, and featured the recently published report *Businesswomen in Saudi Arabia: Characteristics, Challenges, and Aspirations in a Regional Context*. The discussion included presentations by the authors of the report, the Director of the Gender and Public Policy Program at DSG, and senior officials from GCC establishments concerned with women’s entrepreneurship in the region.

This event addressed a subject about which there is now a great deal of excitement, and which has become the subject of research, discussion and policy intervention, both globally and in this region specifically. The panelists gave their perspectives on the achievements of female entrepreneurs in the GCC, and on the challenges facing the growth of women’s entrepreneurship in the region. Four main policy areas emerged as priorities for advancing women’s leadership in the business domain in the GCC: Creating intra-GCC frameworks and partnerships; improving access to and management of capital; implementing legal reforms to address discriminatory laws and practices; and, fostering institutional and national level interventions that support work-life balance.

Within the region, there are shared goals and values, and also some shared challenges. The resulting desire for regional frameworks and partnerships featured heavily in the recommendations made by the panelists. These were targeted at policy makers, financial institutions, and organizations that support entrepreneurs in the Gulf—all stakeholders among whom a dialogue should be built and maintained, on a national and regional level. In addition, it was asserted that policy making and discussion about women’s entrepreneurship in all forums should be based on academic and theory-based research. Indeed, both the featured report and the panel discussion also highlighted the need for further research into these and other themes.

Biographies of Speakers and Panelists

Dr. May Al-Dabbagh is the Founder and Director of the Gender and Public Policy Program at the Dubai School of Government. She has taught and published on a variety of topics including cross-cultural and social/organizational psychology; theory and method in assessing the relationship between the self and context; cultural and gender differences in leadership, decision-making, and job-related outcomes. Al-Dabbagh is also a research fellow and the faculty chair of the Women and Leadership Development Program at DSG. Since 2007, Al-Dabbagh has been a research associate with Harvard University's Dubai Initiative and heads a multi-year research project on "Intersections between culture and gender in negotiation", which focuses on gender and globalization in negotiation in the Gulf Cooperative Council countries. In 2006, Al-Dabbagh earned a Ph.D. in Experimental Psychology from the University of Oxford. She earned her B.A. degree in psychology from Harvard University, where she graduated in 1999 with high honors. Al-Dabbagh is a member of the World Economic Forum's Global Agenda Council on Women's Empowerment, and has been an active board member with the Harvard Arab Alumni Association (HAAA). In her capacity as regional director for HAAA, she has organized and chaired a variety of public forums in Saudi Arabia and the GCC. In 2010, she was appointed to the board of the Harvard Alumni Association (HAA) as the Director for the Middle East and Africa region.

Noura Al-Turki is co-author of the report *Businesswomen in Saudi Arabia: Characteristics, Aspirations, and Challenges in a Regional Context*. She is a consultant at Monitor Group, based out of its Riyadh and Dubai offices. Prior to joining Monitor, Noura worked at Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center on lobbying, awareness, and research projects aimed at promoting an enabling environment for women's employment and entrepreneurship in Saudi Arabia. Noura holds a B.A. in Environmental Studies from Brown University, and a M.Sc. in Nature, Society, and Environmental Policy from Oxford University. She was also a Research Fellow for the Women, Religion, and Globalization Project at Yale University.

Rebekah Braswell is co-author of the report *Businesswomen in Saudi Arabia: Characteristics, Aspirations, and Challenges in a Regional Context*. She is a consultant at Monitor Group, based out of its Dubai and Riyadh offices, and has worked across Saudi Arabia, Kuwait and Syria. Working in both public and private sectors, Rebekah has specialized primarily in economic competitiveness and organizational capability building and design. Prior to joining Monitor, Rebekah worked in a law firm and an economic development think tank in Washington, D.C. She graduated from Brown University with a B.A. in Political Science and received a M.Sc. in International Development from Oxford University.

Dr. Basmah Mosleh Omair is the Executive Director of Al-Sayedah Khadijah Bint Khuwailid Businesswomen Center at the Jeddah Chamber of Commerce and Industry. Dr. Omair restructured the businesswomen center to become the first lobbying center to focus on legislative reform, with the aim of removing the obstacles facing women in order to truly empower them, both economically and socially. The daughter of a Saudi diplomat to the United States, Dr. Omair was raised and educated in the U.S for more than 23 years. This allowed her a better understanding of both cultures and the ability to take the best of both worlds. She received her B.S. in Business Administration & Marketing (1993), M.S. in Special Education (1997), and her Ph.D. in Education Technology/Management and Leadership (2004) from American University, Washington DC. Prior to her current post, Dr. Omair evaluated the education system in Iraq as a consultant for American University in Washington DC and the Global Peace Organization (2003). In addition, she was a Corporate Social Responsibility consultant to the Savola Group in Saudi Arabia (2004-2007). Dr. Omair is also a Board member of the Social Economic Circle in the Mecca Region, a member of the Young Arab Leaders, and was recently elected as deputy chair for the labor committee at the Jeddah Chamber of Commerce and Industry.

Samia Ali Al-Edrisi founded the Businesswomen's Forum in the Eastern Province, the first businesswomen's representative and non-profit organization in Saudi Arabia, in 1999. She is also partner, CEO and board chairman of the first all-female investment company in Saudi Arabia, the Eastern Forum Company for

Advancement and Development. She has 35 years' extensive professional experience in private and public sectors in training, planning and public relations. She began her career as a radio news anchor and program writer in Jeddah before joining Aramco for a 22-year career as a pioneer Saudi woman, during which she held professional and supervisory positions such as translator, professional career advisor, public relations specialist and supervisor of the first training center for Saudi women. In 1996 she joined the private sector and established Sidana Company Limited. Ms. Edrisi obtained her B.A. in Political Science and Economics from the American University in Cairo and is certified from London Metropolitan University in electronic tools and cultural knowledge in translation. She has been active locally and internationally with many organizations, such as the Federation of Arab Women Investors, Dhahran Arabic Speaking Women's Group, Saudi Aramco Employee Association and Asharqiya Chamber, to name a few.

Raja Easa Al Gurg, as the head of the Easa Saleh Al Gurg Group of companies, is one of the leading business figures in the United Arab Emirates. She is responsible for 29 companies, with over 3000 employees. She is the President of the Federation of the UAE Chambers of Commerce and Industry Business Women's Committee, as well as President of the Dubai Chamber of Commerce and Industry Business Women's Committee. In 2003, Mrs. Al Gurg was awarded the «Woman of the Year» prize by the Datamatix Company. She is a member of the Dubai Educational Council, as well as of the National Advisory Council for the College of Business Sciences at Zayed University. Mrs. Al Gurg has been honored and conferred with several awards and certifications, both nationally and internationally. Most noteworthy among them is her recognition in the year 2006 by the Forbes International Magazine as the 4th most powerful woman, among 50 Strongest Arab Business Women.

Fatima Al Jaber is an engineer with significant expertise in the management of international business in various sectors of industry. She currently holds the position of Chief Operating Officer for the Al Jaber Group and sits on the Group's Board of Directors as Executive Director, where she oversees the entire Group's day-to-day contracting, logistics, industrial, trading, real estate and investment interests. She also manages and liaises with external partners, contacts and governmental authorities in relation to the Al Jaber Group's participation in and contribution to the growth of the UAE, and, in particular, Abu Dhabi and its infrastructure. Fatima Al Jaber is also a founding member of the Abu Dhabi Businesswomen Council and Emirates Businesswomen Council, and holds the position of Chairman of Abu Dhabi Council and Deputy Chairman of Emirates Council respectively. In January 2010, Fatima Al Jaber became the first UAE woman to be elected to the Board of Directors of the Abu Dhabi Chamber of Commerce and Industry. Against stiff opposition from more than 70 other candidates, Fatima Al Jaber received the highest number of votes: her election was an auspicious milestone in the achievements of all Emirati women. In 2006 and 2007 she was named most influential woman in the Arab World by Forbes Arabia. She has since received numerous awards for her achievements, including "Businesswoman of the Year" at the Arabian Business Achievement Awards in 2008; "Industry Personality of the Year" by MEED in 2009; and "L'Officiel Woman of the Year" in 2010 by L'Officiel Middle East Magazine.

Sheikh Hussein A. Al-Banawi is the Chairman and Chief Executive Officer of Banawi Industrial Group, a market leader in Specialty Chemicals, Packaging and Food Flavors across the broader Middle East and Africa region. Sheikh Al-Banawi is a member of the Board of Trustees, Vice Chairman of the Executive Committee and Chairman of the Investment Committee of the World Waqf Foundation of the Islamic Development Bank; a founding member of The John D. Gerhart Center for Philanthropy and Civic Engagement at The American University in Cairo; the Founder of the Chair in Islamic Economics, Finance and Management at Rice University in Houston, Texas; a member of the Council of Overseers of the Jones School of Management at Rice University; and a member of the board of trustees of a number of charitable organizations in the Kingdom of Saudi Arabia. Sheikh Al-Banawi shares his business experience with other corporate leaders, both within and outside the Kingdom of Saudi Arabia, through personal interactions and group forums. He is currently writing a book on leadership, expounding upon the qualities that leaders exhibit, and providing inspirational insight into unrecognized leaders who "serve with a servant's heart". Sheikh Al-Banawi holds a Masters in Business Administration from Rollins College in Winterpark, Florida.

