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Local female talent retention in the Gulf: Emirati women bending with the wind

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While the Arab Middle East reflects a diversity of business contexts, many countries in the region still fall short in women's workforce participation. The Gulf countries in particular rank well in educational achievements, but these achievements are not yet transferring to the workplace. With the increasing need to cultivate talent worldwide, it is imperative to understand the challenges related to retaining women in the workforce in emerging market countries such as the UAE. Based on qualitative data gathered from focus groups, the present study examines how local Emirati women navigate workforce participation. We identify four main challenges to remain in the workforce, and uncover four key strategies used to address these challenges. Findings are emblematic of what women have experienced universally, albeit cloaked in a gendered subtext which reveals the uniquely Emirati experience. Our findings contribute to the elaboration of an emerging AME HR model by examining external realities relevant for working women in the resource-rich countries of the Gulf and by proposing HR practices that could promote the retention of women in the workplace.

Keywords: gender; Gulf countries; HRM; Middle East; talent retention; United Arab Emirates; women leadership

1. Introduction

Despite a recent surge in interest in human resource management (HRM) practices in the Arab Middle East (AME), extant research has not provided a compelling picture of the current and/or best HR practices in the region (Afiouni, Karam and El-Hajj 2013). Globally, HRM practitioners are increasingly focused on sourcing talent among women, particularly in emerging markets (Hewlett and Rashid 2010). While human capital has been found to be underutilized across the AME region and the Gulf (Al-Yahya 2010), this appears even more to be the case for female talent (UNDP 2005). The World Economic Forum Gender Gap report indicates that with respect to educational attainment, the Gulf Cooperation Council (GCC) countries are well ranked, even surpassing countries such as the USA and Switzerland (Hausmann, Tyson and Zahidi 2007). However, with respect to economic participation and opportunity, these countries consistently lag behind. Thus, it appears that the high educational achievements are not transferring to the current workplace. While 75% of all UAE local university students are women, only 14.7% of Emirati women were in full-time employment in 2003 (Abdulla 2006).

In order to improve female talent utilization in the region, it is imperative to better understand local women's experiences with respect to their workforce participation and career progress. The purpose of this study is to achieve a greater understanding of the leaking pipeline for female talent in resource-rich countries of the AME, such as the UAE. Particularly, we intended to probe why retention of Emirati women in the domestic workforce has been difficult to achieve. Thus, in line with the aim of the special issue, this

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paper addresses the question: *How are local Arab Middle Eastern women navigating their participation in the workforce?* From an in-depth study of 18 Emirati women professionals emerged four key challenges for Emirati women to remain in the workforce, as well as four salient strategies used to respond to those challenges. While these challenges and strategies may echo somewhat those of working women elsewhere in the world, the findings depict a culturally and ethnically gendered context unique to the UAE (Hewlett and Rashid 2010). Western practices are difficult to transpose in the region (Hutchings, Lirio and Metcalfe 2012; Afiouni et al. 2013). Our findings contribute to the development of the AME HR model, while also outlining implications for HRM practitioners in the region. As such, we contribute to the call by Afiouni et al. (2013) to integrate local cultural idiosyncrasies into the core of the emerging AME HR model. We do so by examining external realities relevant for working women in the resource-rich countries of the Gulf and by proposing HR practices that could promote the retention of women in the workplace.

2. Literature review

2.1. Women's career trajectories – labyrinths and leaking pipelines

Throughout their careers women experience the tension between work- and family-related responsibilities (Greenhaus, Parasuraman and Collins 2001; Greenblatt 2002), which may affect the role they can or are willing to play in the workplace. Work–family trade-offs are particularly salient at the onset of a career as a young woman's graduation from college typically coincides with important transitions in a woman's life, such as starting a family of her own (Baber and Monaghan 1988). Up until recently, paradigms on building a career were based almost exclusively on Western men's experiences in the workplace, which generally took the form of a linear, uninterrupted career trajectory or the 'lockstep career path' (Moen and Roehling 2005). These reflected myths of the 'ideal worker', usually a man's role, and the 'ideal homemaker', usually a woman's role (Barnett 2004). The appearance of Western feminist scholar Carol Gilligan's (1982) theory of gender differences in moral development, suggesting that women are more relational in their reasoning than men, sparked thinking among career researchers that women more often than men consider others when making career decisions (Sullivan and Crocitto 2007).

In the late 1980s, researchers such as Gutek and Larwood (1987) and Gallos (1989) pointed out that (largely Western) women's career experiences were different from those of men, and suggested, for the first time, that women's careers would naturally follow a different progression from those of men. Gutek and Larwood (1987) theorized that (1) gender role expectations affect men and women's occupational preparation and selection differently, (2) men and women accommodate their careers to their spouse's careers to different extents, (3) parenting roles are generally gendered among men and women and (4) women experience more discrimination in the workplace and more constraints on their career advancement than do men (i.e. 'glass ceiling' and 'mommy track' effects).

Contemporary depictions in the Western popular press have questioned women's career commitment because of examples of discontinuity in the career for family-related reasons (Conlin, Merritt and Himelstein 2002; Belkin 2003). Women taking time out of the paid workforce have been referred to as 'stopping out' (Conlin et al. 2002), 'opting out' (Mainiero and Sullivan 2006; Cabrera 2007) or taking 'off-ramps and on-ramps' (Hewlett and Luce 2005). These terms seem to examine a career through an organizational framework based on the rhetoric of 'staying in the game' and 'moving up or out'. But this keeps careers linked to organizational structures rather than being part of the identity of the woman. These terms also imply a sweeping resurgence of traditional gender roles in

Western contexts, suggesting that women do not want to be in workforce (Wen 2003). Despite this, researchers examining women's transitions in and out of today's workforce present contradictory evidence.

Arun, Arun and Borooah (2004) and Hewlett and Luce (2005) found that many Western women taking career breaks intend to return to the workforce and that women with higher education are the most likely to return. Moreover, Stone and Lovejoy (2004) found that the women they studied felt highly conflicted about leaving the workforce and their decisions were not based on a desire to return to traditional gender roles. They found that dissatisfaction with work-based factors (such as job inflexibility and lack of flexible career paths) played a primary role in 86% of the cases in which women chose to stay home, while a lack of instrumental and emotional support from the woman's husband played an important secondary role in 67% of the cases. Most women in Stone and Lovejoy's (2004) study indicated that they would have preferred working in meaningful part-time positions as opposed to interrupting their careers.

Also, scholars have shown Western women's careers to be influenced heavily by the state of their marriage and their particular mothering ideology (Gersick and Kram 2002; Mainiero and Sullivan 2005, 2006; Eagly and Carli 2007). Women's overall paths in the workforce often resembled 'zigzags' rather than the traditional male model of 'climbing a ladder'. Mainiero and Sullivan in presenting their Kaleidoscope Career Model state that

> career-stage models for women are not applicable, because women emphasize one aspect of their lives or careers over another at different times [in their lives] . . . [as] women continually shift focus between career and relationships, trying to find the right balance between the two at any given time. (2006, p. 57)

They highlight that 'opting-out' is 'part of the *evolution* of careers in the new millennium' (Mainiero and Sullivan 2005, p. 120). In fact, Cabrera's (2007) subsequent study on women's career transitions confirmed Mainiero and Sullivan's (2005, 2006) Kaleidoscope Career Model and showed that the majority of women in their study who had left the workforce eventually returned to work.

To conclude this review, we find it useful to present Eagly and Carli's (2007) research that surfaced an image of a 'labyrinth' as emblematic of women's careers. This conveys a 'complex journey toward a goal worth striving for . . . [which] requires persistence, awareness of one's progress, and a careful analysis of the puzzles that lie ahead' (2007, p. 64). They point specifically to vestiges of prejudice and gender bias in the workforce as one factor preventing women at all levels of seniority from advancing in their careers relative to men. Interestingly, new research by Shafer (2011) shows men's influence on women's propensity to remain in the workforce in a different way – through the role of the husband's working hours relative to his wife's. She found that women whose husbands worked longer hours per week (more than 45) were more likely to leave the workforce than were women whose husbands worked a more standard work-week of 35–45 h per week. The discrepancy in time focused on caring for the home and family increased between these women and men, thereby challenging the women's ability to combine work and family. Her study reinforces that women's workforce participation and career decisions need to be understood in the context of their overall lives and are not based merely on individual choice.

2.2. Women and work in the UAE context

The United Arab Emirates is a small, rapidly developing Arabian Gulf country, which has seen spectacular economic growth since its inception in 1971 due to the discovery of oil.

The country witnessed a transition from a rural, tribal society to an urban and industrialized one, over the span of one generation. As many MNCs have entered this flourishing market, the number of expatriate workers (both skilled and unskilled) has increased dramatically, creating a truly multicultural society with around 200 nationalities represented. The drawback of this fast development was the marginalization of the local Emiratis who by 2006 only represented 15.4% of the total population and 8.9% of the workforce (Omair 2011). Although the UAE economy has developed fast into service and knowledge-based industries, the labor market is still largely governed by a low-cost paradigm. The supply of cheap labor (both skilled and unskilled) from the Indian subcontinent and Southeast Asia, and expert labor from the West, combined with the recent programs of 'Emiratization' aiming to transfer skills and knowledge from the expatriate to the national workforce, creates a complex business context (Abouzeid 2008). Finally, autocratic leadership, combined with limited legal frameworks and regulatory systems (Hanouz, Diwany and Yousef 2007), creates both a fast-paced and uncertain legal environment (Giuffrida 2008). In 2012, just 13,000 Emirati men and women held jobs with private companies, which amounts to about 0.4% of the private sector workforce and merely 1.3% of the Emirati population (Spender 2009). The banking industry is a notable exception as banks are held to a quota system based on an increasing percentage of Emiratis each year. Still, despite the 2012 40% quota, UAE nationals still make up just 35% of those employed in the banking sector (Clarke 2012). Other private sector organizations need to employ 2% of local nationals in their workforce. However, despite fees and visa restrictions on expatriate employees, many MNCs do not employ any Emiratis (Abouzeid 2008). In the UAE, therefore, business practices are influenced not only by the local culture, but also to a large extent by the cultures of the expatriates each organization employs. Overall, the rapidly developing Emirati society is greatly affected by foreign cultural influences and recent findings indicate that certain values and attitudes may be changing (such as individualism) but other may remain also deeply held, such as the Islamic work ethic (Whiteoak, Crawford and Mapstone 2006).

Within the region, female labor is increasingly considered a significant factor in economic growth (Metcalfe 2006), with particularly the more prosperous Gulf countries placing a strong emphasis on women education and human capital building. A great number of government-sponsored initiatives have been developed in order to promote women leadership (Dubai Women's Establishment (DWE) and PricewaterhouseCoopers 2009). Also, although female participation in the workforce has increased over the past years, it is unclear whether the actual role of women in business has evolved (WorldBank 2003), thus casting doubt over effective use of talent and the development of leadership potential. As the way work is organized and experienced is defined by race, class and gender (Watts 2007), workplace settings, policies and dress codes are in effect artifacts reflecting underlying values and basic assumptions (Schein 1984) and are therefore considered an integral part of a culture. While gender segregation in the workplace is not observed in the UAE, certain professions may be dominated by either males or females in line with perceived appropriateness for their gender (Metcalfe 2006). For example, the late UAE ruler Sheikh Zayed, while being lauded for his great support to women's advancement, at the same time encouraged women to take up roles 'suitable to their nature' (Gallant 2006). Also, most Emirati women wear a traditional Abaya and cover their hair. They consider their way of dressing as part of their tradition and their faith (Metcalfe 2006). Wearing the *hijab* can be the reflection of one's commitment to faith and to modesty, or can be part of one's identity (Essers and Benschop 2009). Indeed, in the UAE, Emirati women wear their traditional Abaya with pride and decorate it with

fashionable beads and glitter. A study by Omair (2009) investigated how Emirati women construct their social identities through the meanings they ascribe to their clothing, and found that Emirati women managers meaningfully use symbols, such as dress in their career. Omair highlights that

> the '*right clothing*' opens a door to the public sphere to pursue a professional career, and guarantees easy interaction with males without being dubbed immoral. The traditional dress also becomes a tool to avoid sexual harassment and to gain sexual neutrality in managerial work. (Omair 2011, p. 44)

Women's primary role is still seen mostly in the family realm or in traditional roles, with rigid religious interpretations considering any change from that situation a deviation from God's will (Abdulla 2006; Al-Lamky 2007). The confinement of women to traditional roles may also be attributed to the fact that it is often considered *haraam* (a sin) for women to interact with men other than their close relatives (Metcalfe 2006). In particular, contexts requiring frequent contact with men, such as hospitals and hotels, are often considered unacceptable workplaces for women by traditional fathers or husbands. Finding a career deemed 'respectable' is therefore important for women in the Middle East (Gallant 2006). Whereas there is some evidence that women are gradually making their mark in atypical professions (Nammour, Gokulan, Agarib and Zarin 2008) and role models are emerging (*FT Special Report 2008*), the majority of women remain employed in the public sector as teachers or clerical workers (Abdulla 2006).

While recent efforts have contributed to increasing our understanding about women and work in the UAE, the literature remains fragmented (Omair 2008). Childcare responsibilities, the lack of role models, limited organizational support and training possibilities, and the general business culture were reported as barriers to the advancement of female managers (Metcalfe 2006). Particularly in the UAE, cultural factors seem to be responsible for inhibiting the level of employment of Emirati females (Gallant 2008). However, while the patriarchal culture and the traditional culture were seen as limiting or hindering career advancement, Emirati women may be less likely (compared to Lebanese women) to describe their religion as hindering their careers (Tlaiss 2009). Moreover, accounts from female Emiratis indicate how important it is to be able to convince the family to allow them to pursue their ambitions (Gallant 2006). Although role models in business remain limited, role models such as college teachers can provide alternatives and are crucial to young women's development (Madsen 2009), increasing their assertiveness and enabling them to explore new roles. A study in Oman (culturally close to the UAE) focusing on factors facilitating women's access to leadership positions attributed a great deal of importance to early socialization in general and to the role of the father in facilitating independence, self-confidence and assertiveness in particular (Al-Lamky 2007). Other contributing factors such as a focus on education and an egalitarian home environment where equal treatment with male siblings prevailed were deemed crucial (Al-Lamky 2007). Not unlike women elsewhere in the world (Lirio et al. 2007), while trying to combine work and family, feelings of guilt arise frequently and the need to have a supportive husband was emphasized (Al-Lamky 2007). As younger generations come into the workforce, we also see indications that modernity may diminish patriarchal attitudes toward women managers (Mostafa 2005).

Recently, studying Emirati women, Omair (2010) produced a typology of careers of women in the UAE. She distinguished four categories of career development: 'Progressive career', 'Moderate career', 'Facilitated career' and 'Idealistic career'. On the basis of this analysis, she argues that women encounter gender-based barriers in their career development, which may be different depending on the social status of their family background.

To conclude, while extant research offers some insight into Emirati women's workforce participation and the context in which they evolve, we are yet to better understand how they navigate careers long term and how they address the challenges they face.

3. Methods

3.1. Research design and participants

With the aim of giving something back to study participants volunteering to share their experiences, the data collection took place as part of a one-day work–life balance workshop offered to Emirati women working in Abu Dhabi and Dubai. At the time of enrolment, participants were informed that the workshop was part of a research initiative on work–life balance. The sessions followed the focus group approach to qualitative data collection (Morgan 1997). Focus groups allow researchers to collect data from groups discussing a topic of interest to the researcher. As such, it is a more controlled way of data collection than participant observation, but less controlled than individual interviewing. Whereas individual interviews may provide more depth, focus groups can be more efficient when the study purpose is exploration or gathering ideas (Morgan 1997). Other research in the AME region has benefited from this approach (Gerami and Lehnerer 2001). Indeed, within collectivistic cultures, participants may be more likely to share ideas and experience with an in-group (and a researcher as moderator/observer) rather than when alone face-to-face with an outsider. Finally, focus group discussions also allow assessing the tone of the discussion, as well as participant involvement.

At the beginning of each focus group (hereafter 'session'), participants were welcomed and permission to audiotape was requested. The sessions were conducted by the first author, a Westerner, but fluent Arabic speaker. The sessions were conducted in English, the working language in the UAE, with occasional reference to Arabic for colloquial expressions. Language use was particularly useful for building rapport and gaining the trust of participants. Each participant was requested to introduce herself, following the elements on a worksheet (geographical background, nationality, family background, father occupation, mother, siblings, education, work, current family situation, husband background, children, whether or not living with parents). The first author started this process by introducing herself as a young mother and researcher, mentioning her European origin and bicultural marriage, following which she was rapidly considered part of the in-group. These introductions set the stage for further discussion and questions guided by the researcher around the themes of education, work, family and future, which lasted for approximately 2 hours. After the initial structured round of introductions, the researcher guided the discussion allotting time to each of the themes and moderating the discussions. All participants were highly involved in the discussion. While the sessions were audio taped, extensive notes were taken by a research assistant. Transcripts and notes were used to track participants' stories and comments.

Four sessions with a total of 18 Emirati women residing and working in Dubai and Abu Dhabi were part of the study.[1] Table 1 presents an overview of the profiles of the participants (city, industry, education, marital status, number of children, mother's occupation).[2] Age was not formally requested, due to a cultural norm of reluctance to provide these personal data; however, it was surmised that participants ranged from their early 20s to early 40s.[3] Of the 18 participants, 1 was bi-national (Filipino born) by marriage with an Emirati (1.1), one had an Indian mother and Emirati father (4.1) and one was originally from Egypt and acquired Emirati nationality (3.1). They wore the same traditional dress as other participants. Two women did not wear a headscarf during the

Table 1. Participant profiles and background.

Session	*ID*	*City*	*Industry*	*Education*	*Married*	*Children*	*Mother's occupation*
1	1.1	Abu Dhabi	Semi-government	CFA	Yes	1	Event Manager
1	1.2	Abu Dhabi	Government	Architecture	Yes	1	None
1	1.3	Abu Dhabi	Government	Engineering	Yes	2	None
1	1.4	Dubai	Banking	MBA	Yes	3	None
1	1.5	Abu Dhabi	Aviation	Computer Science	Yes	1	Teacher
2	2.1	Dubai	Government	Medicine	Yes	2	None
2	2.2	Dubai	Education	Political Science	No	–	Banker
2	2.3	Dubai	Government	Biology	No	–	None
3	3.1	Abu Dhabi	Banking	Accounting	Yes	2	None
3	3.2	Abu Dhabi	Government	Accounting	No	–	None
3	3.3	Abu Dhabi	Banking	High School	Yes	1	None
3	3.4	Abu Dhabi	Government	Commerce	No	–	None
4	4.1	Dubai	Banking	MIS	No	–	None
4	4.2	Dubai	Banking	Commerce	Yes	6	Entrepreneur
4	4.3	Dubai	Banking	MIS	No	–	None
4	4.4	Dubai	Banking	Commerce	No	–	None
4	4.5	Dubai	Banking	MBA	Yes	0	None

session (2.2 and 4.4) and one woman wore a full-face veil (1.3), which she removed after it was secured that no men would enter the room. Two sessions were held in Dubai and two in Abu Dhabi. Only two of the women did not pursue further studies beyond high school. About half the participants were employed in the banking sector, while the other half mostly worked in government and semi-government institutions. Among the participants, 61% were married, and the number of children ranged from one to six for the most senior woman. Only one married woman (4.5) had no children yet. Four participants had working mothers, two of which were entrepreneurs. In order to get a better understanding of the gender dynamics discussed, it was found useful to listen to 'the other side of the story'. Therefore, one final session was conducted with five Emirati men from the banking sector (Barclays). This data set was not merged with the women's data but was used for the purpose of triangulation and illustration.

3.2. Analytical strategy and data analysis

First, transcripts were generated from the focus group sessions. In total 241 pages of text were generated. The data were analyzed using NVivo 8.0 software and Excel spreadsheets aided in managing the data. Next, life stories were reconstructed for each of the women, and emerging themes and topics that appeared important points for discussion were identified. From the topics of family background to education, marital life, children and work, the data revealed a number of constraints faced by the participants both at work and at home, which were conceptualized as challenges. Concurrently, the accounts shed light on how these women had developed specific ways to deal with these challenges. These were categorized as strategies. Similar analytical frameworks in terms of challenges and strategies have been usefully employed in the past (Roberts, Kossek and Ozeki 1998; Ezzedeen and Ritchey 2009; Hutchings, Metcalfe and Cooper 2010; Hutchings et al. 2012). As the analysis proceeded, four key challenges and four salient strategies were identified.

4. Findings

Findings point to four main challenges for Emirati women working and pursuing careers in the UAE, as well as four salient strategies. We present the findings below starting with an overview of the key challenges. Table 2 provides a summary of the findings and describes each of the key challenges and strategies.

4.1. Key challenges for women pursuing careers in the UAE

Challenges were conceptualized as problems emerging while pursuing one's career aspirations and included societal norms, family formation, primary commitment to family and the need to maintain modesty.

4.1.1. Societal norms limiting career pursuits

When the question 'to work or not to work?' was raised, none of these working women indicated they ever considered this question for themselves. Answers emerged that to work seemed 'natural', or 'of course' they worked, or they 'always wanted [to work]'. Work reflects the means to self-realization and financial independence[4] and as such was a desirable goal for all the working women involved in the study.

> The part of being independent is worth a lot. I would kill myself rather than having to ask my husband for money to go and do my shopping. From the day I started working, I have never taken a penny from my father or my husband or anyone! (4.2)

> You need a break from your kids, and from your husband, and from your responsibility … so you feel you are being independent and productive elsewhere, you meet different people so you come back home in a kind of better mood. (1.1)

While the desire to work in itself may not be a challenge as such, having a space within which to actualize this desire in the present context becomes a challenge as societal norms limit these women's ambitions to be active and contribute in the workforce. It has been said that young women need a lot of strength to influence their family to allow them to work (Gallant 2006) and the low percentage (14%) of working Emirati women (Abdulla 2006) confirms this point. The working women in our study confirm that it is possible to work, but that society is still ambivalent about the condition of working women.

With recent changes to the educational system, young female Emirati students are obliged to do an internship before graduation. These policies offer critical work experience and prove to be ideal stepping stones that often force conservative families to allow girls to go out in the workplace. For many Emirati families, women's work experiences are considered 'experiments' or one-off events in a woman's life. For some of these women participants, however, it was found that once their 'experiment' was completed, it was often hard for their fathers or husbands to reverse the situation in practice (despite not being entirely ready to accept it) once they had garnered offers from employers.

> [My husband] agreed [to marry me while I was working] … but now he's telling all of his friends who are proposing to get married 'don't marry a working woman you'll be in trouble' … but because he already married me and I am working, he cannot ask me to quit. (1.3)

> My father thinks [my work] is only temporary and that I will stop working when I get married, they don't take it serious. (3.4)

Additionally, several participants indicated that 'at the beginning' they started out wanting to work in order to fulfill their own personal aspirations and independence. Then, over time, with increasing financial and family obligations they also felt more compelled to work.

Table 2. Emirati women's workforce participation: challenges and strategies.

Challenges	*Description*
Societal norms limiting career pursuits	Unlike men in the UAE, Emirati women are not typically encouraged to take an active and continuous role in the workforce. Women are often questioned as to their need to work and men wish to 'protect' them from harsh workplace realities.
Reconciling family formation with career pursuits	Emirati women consider carefully the effect their marriage and childbearing decisions will have on their future work opportunities. Unsupportive husbands could thwart their career ambitions. Significant pressure also exists among Emirati women to maintain the tradition of founding large families.
Primary commitment to family and home	Emirati women are expected to focus primarily on the well-being of their families and especially the children. Even when care is not directly given by them, they are designated responsibility for the activities of everyone in the home (e.g. husbands and children's needs, procuring and supervising sufficient domestic help and childcare, etc.).
Maintaining modesty relative to men	Emirati women feel pressure to not 'outshine' their husbands in their work accomplishments and career pursuits. They must navigate their career identities within narrowly defined boundaries valued in society as a form of female restraint.
Strategies	*Description*
Continuing education and learning	Emirati women value education to a great extent and many enjoy the learning and exposure continuous education provides. Regardless of their other responsibilities they often seek out opportunities to advance their skills and improve their long-term career options.
Creating an emotional and instrumental social support system	Similar to women in other parts of the world, social support, both emotional and instrumental, is key. However, Emirati women in the workforce typically have affordable childcare and domestic help. Important men in their lives (fathers, husbands, uncles) were vital to the women's emotional support system.
Engaging in structural and personal role redefinition	Emirati women accept they must actively negotiate with several (mostly male) life stakeholders: their fathers, husbands and extended families to uphold continuous workforce participation. Often they know they must advocate for themselves the right to express their career desires.
Finding suitable employment options	Acceptable work options for Emirati women are known to them and used as a way to continue their careers. Working in the public sector, which is better remunerated and has more 'family friendly' hours of operation, is one option. Another option chosen is to become an entrepreneur. Having one's own business is perceived as more conducive to commercial activities within the bounds of socially acceptable female behavior (e.g. selling Abayas to Emirati women) and also perceived as more likely to respect the rhythms of the family (e.g. women can work around family time).

> At the beginning I want it, then later on I need … (laughter …) because you know life is getting harder and you need to make more money to support yourself and support your family. (1.3)

In some instances, they might have preferred to work less, but did not wish to stop contributing to the household should they risk losing precious economic freedom within the family.

4.1.2. Reconciling family formation with career pursuits

As the groups discussed issues of family formation, two distinct themes emerged as challenges: marriage and childbearing. In traditional Muslim families in general, and in Emirati circles in particular, the groom and bride do not necessarily meet or get to know each other well in advance of marriage. However, along with the advent of mobile phones, social media and exposure to Western media and expatriates, societal change is taking place in this area. From the participating women, we note a broad range of possible marriage arrangements from the woman who did not meet the groom in advance (1.2) to the romantic exception who married by love a Lebanese colleague from the bank (3.3). The single women in particular voiced their more progressive opinion:

> It is nice that you have adventures in your life, that you have a work area in your life … you don't know what's coming but there are some things that you have to plan: your education, your career path, your job, but … love and marriage, no; love and marriage, no way. (3.2)

While the married women shared stories indicating that they chose their partner carefully, they also reported having discussions with their families about groom requirements before engagement and discussions with the groom about their ambition and desire to remain in the workforce.

> In my case it was like a typical marriage … And when he came after the engagement because we are not allowed to see him before that, then I told him that 'do you know that I am working?' He said 'oh are you working?' I said 'yes, you know that I am a manager?' He said 'oh' and then I told him 'listen I am driving' … 'oh my God …' it was like shock … and he just accepted, he said 'fine, no problem'. (1.5)

The women concurred that this was crucial and shared stories of cases indicating the necessity of doing so.

> I have an experience with girls in my team who are single and … someone wants to marry her and the first rule that the guy wanted for her was to stop working, 'I can give you everything' and you know it is a shock for her … and I started advising them, I said you know this life is so difficult, I cannot guarantee tomorrow what will happen. What if I am not working? How can I survive? (3.1)

Next, having children was perceived both as a desire and a pressure, but was considered a challenge either way. In collectivistic cultures such as those found in the Middle East, extended families and children are traditionally highly valued. Moreover, Emirati women appear to face greater pressure for childbearing. They face two kinds of pressures: one cultural and the other demographical. First, personal experience (they themselves were still raised with a large number of siblings, up to 12 children, possibly from different wives[5]) and tradition creates high expectations in terms of numbers of children. Second, a high birth rate is encouraged by the government, as Emirati nationals, over the past decades, have become a minority (less than 20%) in their own land. It follows that large families are doubly well regarded. All this being evident, Emirati women face considerable pressure with respect to childbearing: 'In my family it's the same: You have two only, shame on you …' (3.3). Discussions between spouses about having an additional (third or fourth) child appeared to be common among the participants.

> My husband wants more kids, but I say NO! (4.6) [… then the group laughs, saying she will have another one for sure.]

Financial constraints were mentioned, 'this used to be before, now they can't afford' (3.2), but were not solely the cause for reluctance, as several women recognized it would mean less time for the others, themselves and their work.

> I felt if I have another kid not sleeping at night or so, maybe two or three kids, I will think seriously about quitting because I don't know … nowadays life is not easy like it was before … (1.5)

> You had like the support of the community but that's not there anymore … (1.4)

4.1.3. Primary commitment to the family and the home

When discussions moved into work–life balance issues and priorities in life, a clear 'family first' theme was present. Maintaining engagement in the workforce and pursuing one's career satisfactorily appeared particularly challenging, as in Muslim traditions and Emirati society, caring for and spending time with family is considered of prime importance. Thus, women are challenged with feelings of guilt well beyond those related to motherhood alone.

> My family often tells me, why do you do this to yourself, you do not enjoy your life. You never have time to stay with us. (1.2)

> [After] my father passed away and I started feeling very guilty because I missed a lot of times that I could have spent with my father. (1.1)

Despite their commitment to work (both for self-realization or financially), it was clear that their children's welfare was considered to come first in all cases. It was often voiced that if at any time career would intervene with the well-being of their children, the women would prefer to put her career on hold. Fortunately, many indicated it had not happened but feared it might at some point when they would lose a valuable domestic helper or when children would reach puberty or have trouble in school. Stories were often interspersed with 'at the moment it is fine', 'right now everything is going well', or indicating the 'you never know'.

> When I leave my kids at home, I always ask myself: Is it worth it? (2.1)

Discussion also entered into the 'do and don't' regarding nannies and housekeepers, getting into details of references and to the installation of webcams. To conclude, it was clear that getting it all organized and having the final responsibility was perceived as a heavy load for these women to bear.[6]

> One day I arrived at school to drop off my daughter and the place was empty … the guard told me: Today is off, Madam! (4.6)

> When you have 5 children in different schools it is very hard to keep up with the notices! (4.2)

4.1.4. Maintaining modesty relative to men

Related to cultural challenges, the women voiced the concern that one needs to be careful not to overstep one's husband in earnings or promotions. This concurs with discussions on Islamic modesty and its implications for female employment (see Syed (2010) for a historical perspective on Islamic modesty). This concern is also apparent in educational achievement, where young women with master's degrees find it more difficult to get married, as men may not wish to marry women with a higher degree than themselves. The need to find a delicate balance between self-realization, career advancement and preserving the equilibrium at home appeared to be particularly challenging for women working in the private sector when their husbands had civil service jobs requiring considerably fewer hours on the job. Working longer hours than the husband seemed to create significant friction in the family. Women were largely expected to be present for their husbands and the family when the head of the family came home.

> I had no problems staying late or starting early or getting late, I have no problem with that, but since I got married … my husband is working for the army and they normally come early … I come a bit late everyday so it was kind of difficult for me to manage. (1.5)

Moreover, women recounted having to sacrifice opportunities for the sake of preserving harmony in the home, with respect to titles, responsibilities and earnings.

> She and her husband work in the bank and she was offered a promotion and she actually refused it and I was pretty shocked and I went to talk to her and she said 'well, you know what, if I do this, you know it is going to cause issues between me and my husband and the work you know at home … I just don't … I can't take it'. (1.4)

However, one women discussed her husband and brother's and husband's friends point of view and noted that times are changing:

> I think this trend [asking wives to quit their job after marriage] was like six, seven years ago, but now the mentality will change because the man will accept his wife to work. Now the mentality is that whoever stays at home, will depend on you 100%. So the men think that if she works she will relieve them from their responsibility. (1.5)[7]

4.2. Strategies employed to remain active

With respect to coping with these challenges, the discussions revealed four salient strategies, which included continuing education and learning, creating an emotional and instrumental social support system, engaging in structural and personal role redefinition, and targeting suitable employment contexts.

4.2.1. Continuing education and learning

Education is highly valued by Emirati women. Women whose fathers may be opposed to them working may get the opportunity to pursue further education and enjoy the empowerment it provides.

> I like this, I like being busy, work and studies, projects and homework and tasks of work and staying at work over weekends. I love this and I will never stop studying. (3.4)

While being highly qualified may limit a young woman's wedding options, once married pursuing one's education becomes again a welcomed possibility. With domestic help and extended families available and higher education sponsored by the government, many Emirati women decide to continue their education after they start a family.

Families appeared to be supportive of this. Among the participants, three women had combined work and study before marriage. Of the 11 women who were married, 4 women had worked and studied simultaneously while expecting or having children. One of the women declared she would pick up her studies again when her children would reach 5 or 6 years of age. An additional reason for pursuing further education appeared that it was a means to contributing to society. In line with the Muslim work ethic, it would be *haraam* (a sin) to waste valuable resources. Thus, society might more readily accept that women who have acquired more skills should use them.

4.2.2. Crafting an emotional and instrumental social support system

The participants appeared to be skilled in crafting suitable emotional and instrumental social support systems. While this is important elsewhere in the world, particularly to

executive women (Lirio et al. 2007), we note that this was crucial for all working women in the present context.

Emotional support. As noted in the challenges, women have to navigate the cultural ambivalence toward 'working women'. Therefore, finding supportive individuals appeared to be essential for women to be able to pursue the career paths they envisioned. While the women appeared to find emotional support among themselves (evidenced by their being in contact outside of work or being longstanding friends from college), we noted that this type of support from same cohort women did not appear as important as that provided by high-status male family members. Both fathers and husband were deemed particularly influential. A clear pattern presents the father as being the initial supporter for a young woman to enter the workforce, a role later taken over by the husband. This is apparent in the following excerpts from a senior PR executive:

> [My father] was pushing me to do summer work, from the age of 15, I was doing work with Citibank, with Mashreq etcetera; every summer before I travelled I would do two weeks. (4.6)

> [My husband] was always pushing me to get further into my career … he understands that I have got it in me. He always used to say to me 'you are much more, you are not pushing yourself'. (4.6)

Another woman first described how her father was unhappy with the education level in the UAE, and how later her supportive husband allowed her to manage her demanding job at HSBC with frequent travel, while also completing her MBA through distance learning.

> I had a lot of support [from my husband] and luckily because my husband works for his family, they don't work till four and five o'clock. They leave at one, so he's home at one so he kind of manages the kids … his support was very vital to my success. (1.4)

Instrumental support. It has been argued that women's advances in the Middle East have been assisted by an 'army of service and domestic workers' such as nannies, housemaids and drivers (Metcalfe and Rees 2010). Our findings confirm that ample domestic help is available to most Emirati women. Thus, indeed women can outsource many mundane tasks related to running the house, while choosing to be involved with tasks they perceive core to their role (bathing small children, cooking for the family, assisting with homework). Still, such instrumental support raised concerns among the participants in terms of quality of care, trust and cultural influence on children's upbringing. We noted that ambivalence dominated the discussions when it came to housekeepers and nannies, and the instrumental support may be overshadowed by an emotional toll.

> We are going to work and leave our kids with the maid, this is another concern. We have a lot of horrible stories going around. (1.5)

Therefore, the women needed to be very skilled organizers to manage the household according to their terms. 'Running a tight ship' (sometimes going as far as installing webcams) seemed to be key for instrumental support to allow for a sustainable engagement outside of the home.

4.2.3. Engaging in structural and personal role redefinition

Despite the fact that role models are rare, both in the family sphere and inside their organizations, the women participating in this study seemed to be well skilled in influencing and navigating their predominantly male-led environments. We noted that

they predominantly engaged in active role redefinition (Hall 1972; Beutell and Greenhaus 1983). We found ample evidence for structural role redefinition (dealing directly with role senders to agree on a common set of expectations; Beutell and Greenhaus 1983).

As marriages are still often organized between families, choosing the right husband was often not an option, but it appeared that many of these women were able to influence their husbands to accept their desire to work.

> I am actually very strong in character, and he is very understanding, my husband is my best friend. He asked if I wanted to stay home and I said No. It was never an option for me to stay home. I worked until the day I delivered. I never stayed home. (1.3)

> We have a saying that goes: It depends on what you make your husband used to! I totally believe in that. (1.1)

Many specific instances and stories were shared illustrating that it is possible to negotiate the desired career path and lifestyle both with employers as well as with family members.

> Of course I want to spend as much of my time with the children over the weekend, but you hang out with your friends every evening, do you feel that is fair? I can at least go out with my friends for coffee once a week, while you take care of the kids? No? (4.6)

A female engineer who had negotiated a reduced workload illustrated her negotiation skills by describing that her boss consistently held team meetings in the late afternoon so that she had to either stay later that day or skip the meeting.

> One day I decided this had to change and sent him an email to formally request all team meetings to be held before 2 pm. He answered: Yes. (1.3)

At the same time, similar empowering stories were shared and acclaimed by group members. Overall, it appeared that these negotiations demanded a great deal of effort and are continuously ongoing. The same engineer, for example, also shared her frustration with her inability to make her supervisor understand her decision to wear the full face-covering veil. His lack of support regarding this matter, she feared, would jeopardize her career progress.

To a lesser extent, we found evidence of personal role redefinition ('changing one's attitudes and perceptions of role expectations rather than attempting to change the expectations themselves'; Beutell and Greenhaus 1983, p. 44) as exemplified by this advice from a more senior women (4.6) to one of her younger colleagues (4.4): 'You have to learn how to bend with the wind' (4.6).

4.2.4. Targeting suitable employment options

It has been argued that finding a career that is 'respectable' is of importance for women in the UAE (Gallant 2006). This mindset is attributed mainly to the late UAE ruler Sheikh Zayed. While he has been lauded for his great support to women's advancement, he also encouraged women to take up roles 'suitable to their nature' (Gallant 2006).

Public sector employment. While many participants considered public employment to be less interesting, most clearly agreed that public sector employment was preferable, as benefits are substantially higher and working hours considerably lower. Typically, in public administration the workday ends at 2 pm.

> Abu Dhabi's government is in good shape so we get higher salary, also than the banks and the private [sector] … I can get the positions, I can get promoted but in the private sector, there is more competition. (3.2)

> If I can find a job in the government, even for a lower salary, I would love to move. (3.1)

But one woman voiced a concern that over time she felt she was losing her passion and motivation: 'Now my work is in paperwork only, so I miss designing' (1.2).

Still, communal values also appeared to drive public sector employment as gleaned from the rationale used in this quote:

> I feel I am working for my government, for the benefit of my government and in private, you work for the benefit of the owner so it differs. (3.3)

Entrepreneurship. Public sector employment regulations allow mothers to retire after 10 or 15 years of service granting them a generous retirement package. These funds can then be used to start up one's own entrepreneurial activity, a dream several of the Emirati study participants appeared to share.

> If you resign [from the public sector] you will get money at the end of your services and you can like spend it in business or whatever … my time will be more flexible, I can manage, like be at work when my husband is at work but maybe working less hours. So I feel like I have more strength, at least I will have more time for myself, more time to be devoted for my kids, for my husband, for my home. I can come home, maybe earlier to cook. Now I am not cooking at home at all. (1.3)

It appeared that through entrepreneurship women needed to be less careful about the 'modesty' issue, as starting one's own business was more often seen as an activity to keep the woman 'busy', not necessarily to be equated with an official position or a stable revenue generator (traditionally a male role).

> My sister-in-law is always complaining that her husband will not allow her to work. She has her own business of Abaya's but she would prefer to work in a bank like me. But I say: 'You don't know how lucky you are, you do not have a boss, you do not have to wake up early'. (4.6)

5. Discussion

The findings suggest that despite a dramatic increase in capacity building through education, Emirati women continue to face important challenges in order to remain active in the workforce. Therefore, our findings shed light on the leaking female talent pipeline in the UAE. Below, we first discuss each of the challenges and point to HR practices or initiatives that could tap the insights provided by the present study in order to increase the retention of Emirati women in the workforce and mend the leaking pipeline. Next, we examine the strategies the women employed to remain active and propose ways to leverage these individual initiatives and embed them in organizational policies and practices.

5.1. Key challenges

First and foremost, we note that *societal norms* continue to constitute important barriers and limit women's career pursuits. The recent internship requirement to graduate is an excellent example of policy impacting practice, pushing boundaries beyond the typical perceived suitable career paths (Lewis 2010; Wam 2012). Next, we note that some financial pressures may be changing perceptions of a younger cohort of men toward becoming more accepting of women working. Indeed, if the wife contributes to the family income, the burden on the husband may decrease.

Throughout their careers, women experience the tension between work- and family-related responsibilities (Greenhaus et al. 2001; Greenblatt 2002), which may affect the role they can or are willing to play in the workplace. Some AME studies have shown that family responsibilities are not necessarily perceived as barriers hindering women's career

progress or sources of work–family conflict (Ballout 2008; Tlaiss and Kauser 2011). Still, *family formation* is of prime importance for young Emirati women, although some of the single women would prefer to delay it.

Financial independence appears to be an important underlying motivator to maintain employment. This insight can be used by HR professionals to influence employees to refrain from resigning when getting married. We note that the women advise their junior colleagues not to quit just because their future husband asks them. Flexible approaches to taking a moment to reflect and try it out (e.g. proposing a one or two month honeymoon unpaid leave, but with a fixed return date) and more concern for the family sphere may be required in order to make this possible. Thus, we find that the leaking pipeline could be mended if HR practitioners would pay particular attention to the critical transition of leaving the home to get married.

The next critical moment follows when women have their first child, as the *primary commitment to the family* may cause significant strain on women at this stage. Barely having settled into their role as a wife, they then become pregnant and give birth to their first child. Alternative work arrangements are not commonly practiced in the region (Afiouni et al. 2013), and maternity leave policies provide only short breaks. Women who need more time to find a workable solution to combine family and work are currently forced to resign. Therefore, we recommend HR professionals take a more flexible approach to maternity leaves and allow for flexible arrangements. One such possibility could be an extended maternity leave with a fixed return date (so that the woman is sure to be able to come back), working from home or reduced load for an agreed period of time.

We also suggest that employers not take domestic help for granted and inquire with their workforce about the interest in on-site daycare, specifically for Emirati children ('We need the support from the government like daycare initiatives, because leaving the kids with the maid is a problem' (1.5)). Having on-site childcare can reassure not only the young mothers, but also fathers and extended family who would prefer to see the mother at home with the child. Being able so say 'I am close by' in the face of societal norms could be sufficient to avoid the woman from having to quit her job.

Maintaining modesty appears to be an issue mostly at two points in women's careers: at the time of marriage and when they rise to more senior ranks. First, we see that a majority of men still request their young wives to stay at home so that they can be the sole breadwinner. Financial independence of the woman can challenge the man's status in the family. Second, senior women appear to prefer foregoing a promotion rather than challenge the harmony in the home. Thus, we agree with Syed (2010) that the patriarchal perspective on modesty results in inefficient utilization of human resources. While this may be the case in the UAE, other AME countries, such as Lebanon, may be less subject to such dynamics. Jamali, Safieddine and Daouk (2006), for example, found no evidence of a glass ceiling in Lebanese banks, indicating that women there are more comfortable accepting promotions.

In the UAE, it appears crucial for HR to guide women toward thinking strategically about their family situation, their well-being and independence, and how their careers fit into this perspective. Support groups, round tables and informal coffee meetings could also be organized with women in similar life stages. We recommend that such sessions be well structured and goal-driven, tapping into coaching methods and providing actionable frameworks and tools to participants (for a description of such a goal-driven intervention, see Marmenout 2010), otherwise such sessions may result in mere venting or rumination (Marmenout 2011), rather than building active coping skills (Nolen-Hoeksema, Wisco and Lyubomirsky 2008). Mentoring programs with exposure to more senior Emirati women

would also be a welcome intervention, with the prime focus on navigating young women's careers within the boundaries of societal norms. When women rise to more senior ranks, if status becomes an issue, lateral moves could provide alternatives for women who feel susceptible to societal or familial pressure (particularly when the husband is in the same profession, e.g. banking).

5.2. Salient strategies

With respect to strategies employed, we note that *continuous learning* and further education was a major driver for most of the women in the study. Just like Western women with higher education are the most likely to return after a career break (Arun et al. 2004; Hewlett and Luce 2005), Emirati women with higher levels of education are more likely to remain in the workforce. With the investment in knowledge and skills becoming more important, the logic of '*haraam* (it's a shame) to waste them'[8] becomes also more compelling. HR practitioners can leverage this strategy by offering more training opportunities or company-sponsored further education to Emirati women as a retention tool.

The working women in our study appeared to be skilled in crafting and tapping into *social support systems*, both in terms of emotional and instrumental support. We found that for emotional support to be influential, it should ideally emanate from high-status male individuals, mostly fathers, husbands or uncles. This is not unlike findings in the West, where it has been found that women benefit more from hierarchical networks in which a legitimate male actor provides access (Burt 1998). Consequently, we believe the distinction between mentorship and sponsorship as advanced by Ibarra, Carter and Silva (2010) is highly relevant here, although male sponsors come from the family realm rather than the professional environment. While female colleagues can act as role models and mentors, only male sponsors enable Emirati women to actually achieve their career ambitions.

Role redefinition appeared to be a central part of the strategies employed. Aligning expectations from family and supervisors by directly negotiating mutually suitable terms appears to be key to making employment sustainable. HR practitioners could leverage this strategy by equipping their female employees with negotiation skills needed to achieve structural role redefinition. Still, they should be sensitive to the context and be aware that the boundary between family and work contexts may be very permeable and that certain suggestions could be judged inappropriate. Enlisting the help of an Emiratisation Officer (an HR professional and UAE national responsible for encouraging the development of Emirati nationals) to review the proposed intervention may be useful.

To deal with societal norms, we found that the women engaged in a strategy to seek out *suitable employment options*. Both practical considerations and communal values appear to drive the preference of Emirati women for public sector employment. With alternative work arrangements not commonly practiced in the region (Afiouni et al. 2013) and currently absent from most organizations in the UAE, the choice to work in the public sector because of the shorter workday could be seen as similar to Western women considering part-time employment. However, by making this choice, they do not have to make any financial sacrifice, which may indicate a flaw in public policy as there is indeed no incentive for Emirati women to work in the private sector (Hewlett and Rashid 2010).

Finally, the dream of many women appears to be entrepreneurship. However, it is unclear to what extent this is part of an idealized model. Future research should investigate the viability and long-term satisfaction this model might provide. Private sector HR executives would be able to reduce the appeal of the public sector (as private is often perceived as more exciting) and of entrepreneurship (as it offers less financial stability)

if they would work with the women to devise suitable flexible work arrangements, which is the underlying motivator for seeking more suitable employment options.

6. Implications for theory and practice

Our study contributes to the development of the AME HR model (Afiouni et al. 2013). Particularly, we extend our understanding of the challenge related to increasing the participation and retention of local GCC women in the workforce. We do so first by increasing our understanding of the external business reality (specific to the Gulf region and the UAE), second by understanding the needs of internal stakeholders (Emirati female employees) and third by recognizing the need to incorporate those elements in the core of HR management and developing HR practices in line with the core features of the emerging AME HR model. Figure 1 outlines our contribution to the emerging AME HR model proposed by Afiouni et al. (2013). Indeed, for HR to be able to add value (Ulrich and Brockbank 2005) it is of prime important to understand both the external business reality and the needs of their employees. Salient in the external business reality is the ambivalence of society toward local women working outside of the home and the modesty code that women are expected to observe. Moreover, the central role of the family extends beyond the

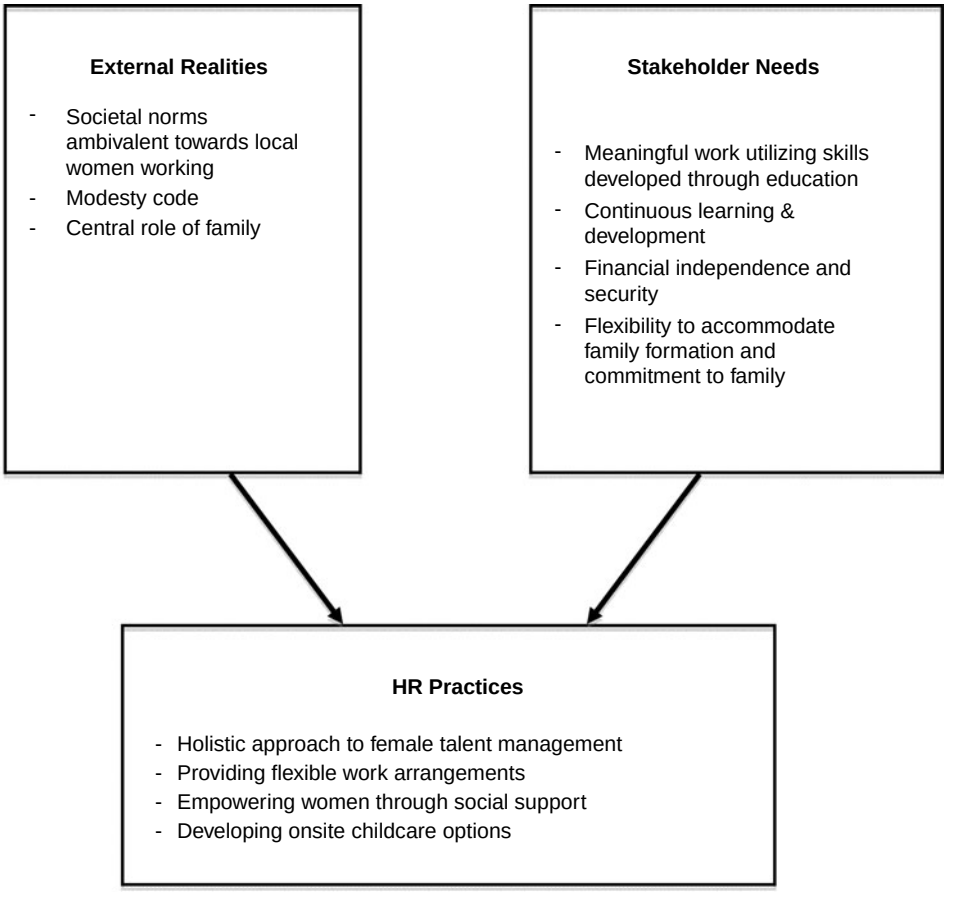

Figure 1. Contribution to the AME HR model.

direct family circle into the business context by affecting the role women are able to play in the workforce. Thus, female talent appears to be underutilized and employers find it difficult to retain women when they reach the family formation life stage. With respect to the needs of their employees, the present study finds that the women currently in employment have the need and desire to be engaged in meaningful work and use the skills they developed through their education. They also appreciate further learning opportunities. Women value financial independence and security to a great extent. However, they also need a great deal of emotional and instrumental social support in order to make continuous employment sustainable. Finally, women seek out more suitable employment options particularly for flexibility reasons. The AME HR model would need to take into account this need for flexibility to accommodate family formation and commitment to family.

Our study contributes to practice by offering HR executives a deeper understanding with respect to the external business reality and as well as the needs of their employees. On the basis of this knowledge, we are able to offer suggestions for HR practices. Overall, we suggest that HR practitioners in the UAE take a holistic approach in caring for their female Emirati talent. By acknowledging the societal norms that may put pressure on them, and by understanding that their commitment to their family does not have to result in quitting their job, organizations could provide flexible work arrangements. While previously part-time work had been illegal, recent reviews of the labor law in the UAE should allow organizations to devise more flexible work arrangement within a legal framework (Salem 2011). This should be a welcomed option, not only for Emirati women currently employed in the private sector, but also for young graduates considering employment options. We conclude that in order to retain more female local talent in the workplace, employers would benefit from accommodating the flexibility these women seek. Therefore we suggest taking a holistic approach to managing these employees and empowering them through mentoring and social support systems, as well as through additional skill development through training and further education.

7. Conclusion

In conclusion, findings indicate that Emirati women working in the UAE have challenges that are quite similar to their counterparts elsewhere in the world (Lirio et al. 2007; Hutchings et al. 2012). Nevertheless, they also seem to face challenges that are particular to the Gulf region, such as the ambivalence of social norms toward local women working outside of the home. Other challenges specific to the Gulf region include the desire to raise a large family and to contribute financially to the household while not overshadowing the husband's contribution. The study also reveals interesting strategies used, such as continuing education, role redefinition and seeking more suitable employment options in the public sector or through entrepreneurship. The present study reveals how women in traditionally gendered countries of the Gulf are navigating their participation in the workforce. Future studies with a focus on women who have never worked or left the workforce would be required to complement our understanding of how to retain local women in the workforce.

Notes

1. The data used for the present study were part of a broader data collection effort involving a total of 29 Middle Eastern women working in the United Arab Emirates conducted over seven sessions as well as one session with men.
2. For ease of reference, Table 1 includes an ID number for each participant.

3. Three of the single participants (3.4, 4.4, 4.1) mentioned their age (23, 26 and 27) either spontaneously or upon request of other participants.
4. Independence is a culturally bound term. Probing further into the meaning of independence as used by participants was beyond the scope of the present paper. We use independence or financial independence to refer to a sense of control and freedom to make decisions, as exemplified in the following quote.
5. As polygamy is traditionally a sensitive issue for women in the region, the researcher did not openly ask whose father had multiple wives. One participant (3.2) mentioned half-siblings from a second wife and spoke of a competition among the wives to bear most children.
6. This was confirmed by the men, with one senior bank manager saying 'When we go home we don't do anything, you know, it is like a hotel'.
7. In the single focus group conducted with men, this was not confirmed, which is not surprising as it is not socially desirable. Of the male participants, one banker was married to a female bank branch manager and said that 'As long as she can manage with the children it is fine with me'. On the other side of the spectrum, a bearded colleague said 'I am married with two wives, I have two children with one and the other one is pregnant now ... They do not work ... I actually prefer that they do not work'. The three single men who were asked whether they would prefer their wives to work or stay at home agreed that it would be up to their wives to choose.
8. Although literally translated 'haraam' means forbidden or sinful, reflecting notions of religion. In the present context, it can be more liberally understood as 'it's a shame'.

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