

# HOW MAJID AL FUTTAIM IS CHAMPIONING THE ROLE OF WOMEN IN THE WORKPLACE

**LEADING BY EXAMPLE: SUSTAINABILITY THOUGHT LEADERSHIP SERIES**



## IN THIS REPORT

- ◆ 2 THE GLOBAL UNDERREPRESENTATION OF WOMEN IN THE WORKPLACE
- ◆ 3 THE VALUE OF WOMEN IN THE WORKPLACE
- ◆ 4 COUNTRIES WORKING TOWARDS CREATING GENDER BALANCE
- ◆ 6 GENDER BALANCE IN THE MENA REGION
- ◆ 8 LEARNINGS FROM OTHER COMPANIES
- ◆ 10 HOW MAJID AL FUTTAIM IS SUPPORTING WOMEN IN THE WORKPLACE
- ◆ 14 CONCLUSION
- ◆ 15 REFERENCES

## INTRODUCTION

Enabling equal opportunities for all has become a key topic of discussion on the global stage. One sphere in which this conversation is now particularly prominent is within workplaces, as companies are realising the tangible benefits of an inclusive and diverse working environment, including enhanced innovation, satisfaction and financial performance. This has accelerated the growth in opportunities for women within the workforce globally, where issues of gender balance are increasingly becoming a priority<sup>1</sup>. Yet, despite successes across many industries, women continue to face everyday discrimination and an imbalance between the opportunities awarded to them and their male counterparts. This is referred to as the gender gap, which is expected to take an estimated 132 years to close<sup>2</sup>.

Within the MENA region, actors across the public and private sectors are taking action to establish equality between men and women in the workplace and helping to empower women with independence, equal opportunities and the ability to make strategic choices in all areas of their lives. At Majid Al Futtaim, we seek to understand what it means for women to feel empowered and to foster an environment where everyone can thrive, no matter their background, identity or circumstances. To do so, we have sought to embed a culture of diversity and inclusion through robust policies and programmes and to address issues of equity, not only at work, but amongst the communities we impact.



### OUR ALIGNMENT TO THE SDGS



### DARE TODAY, CHANGE TOMORROW

In 2023, we launched the next phase of our sustainability strategy, *Dare Today, Change Tomorrow*. This phase captures the findings from our most recent materiality review to ensure we are managing our greatest challenges and opportunities, according to the needs and expectations of our stakeholders.

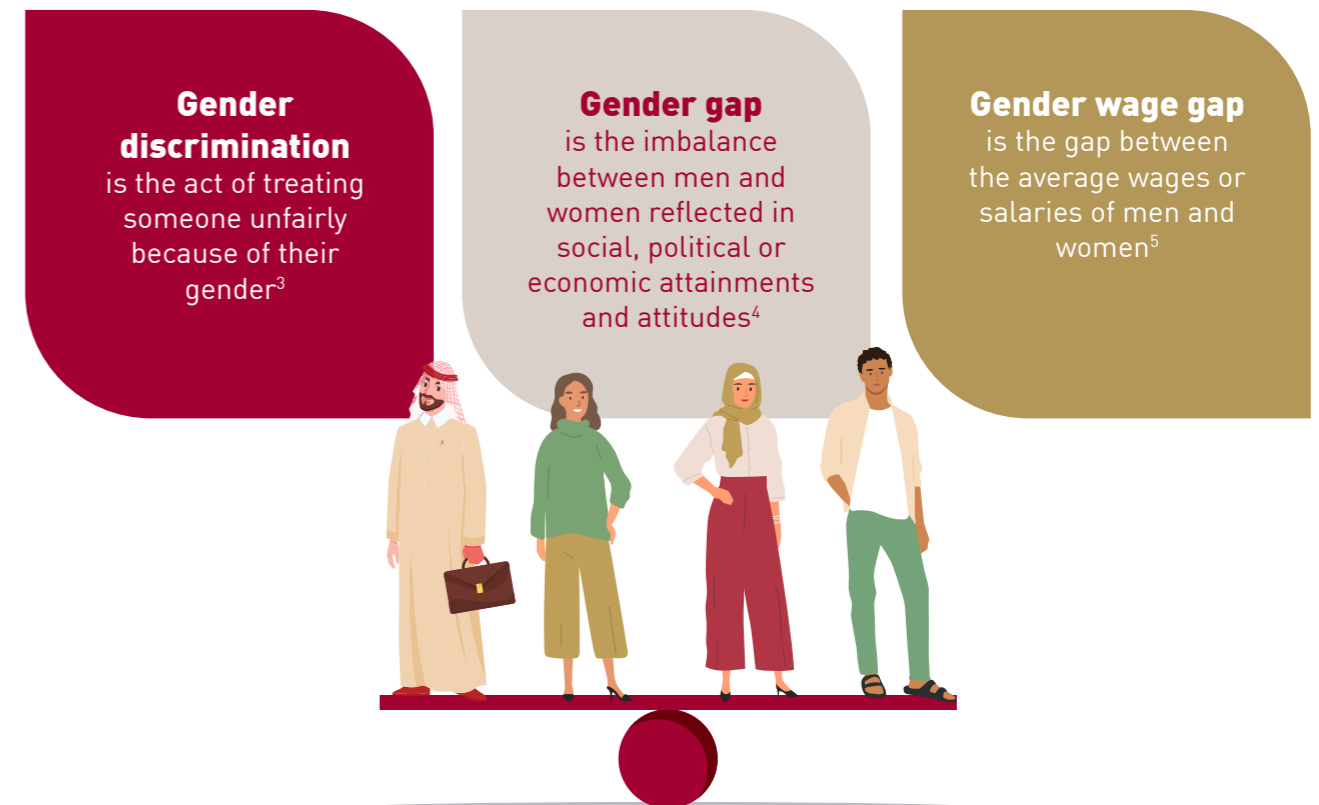
The strategy sets out 11 Sustainable Business Commitments to be achieved by 2028, which are a continuation of our work over the past five years and previous 2022 Sustainable Business Commitments. These commitments span our three strategic focus areas: Rethinking Resources, Transforming Lives and Empowering Our People. Falling under the Empowering Our People pillar, this thought leadership paper explores the challenges faced by women in workplaces and the active role that businesses can play in creating a positive gender balance.

### OUR COMMITMENT TO EQUALITY IN THE WORKPLACE



We promote an inclusive and fair working environment, where everyone feels that they belong without having to conform, that their contribution matters and that they can perform to their full potential. As one of the largest employers in the MENA region, we have the resource and responsibility to accelerate positive change by embedding diversity and inclusion principles across all our activities such as recruitment, training and career progression. In recent years, we have made gender balance a key priority, by setting a target within our Sustainability-Linked Loan (SLL) to increase gender diversity in the top three seniority levels (board, senior executives and senior management), to reach 32% and therefore align to the 30% Club (see page 12 for more information).

### WHAT ARE SOME COMMON GENDER IMBALANCE TERMS?





# THE GLOBAL UNDERREPRESENTATION OF WOMEN IN THE WORKPLACE

According to data from the International Labour Organisation (ILO), the global female labour force participation rate is under 47%, compared to 72% for men. This represents a 25% difference between the participation of women and men in the workforce<sup>6</sup>. A key reason for this recorded imbalance is the responsibilities associated with un-paid domestic labour that women across the world often hold<sup>7</sup>. A range of country-specific barriers including a lack of social networks, infrastructure, technology, education and training, as well as laws and gender norms can restrict women's access to workplace opportunities<sup>8</sup>.

Women are also typically overrepresented in vulnerable forms of employment, categorised by lower wages, low intensity working hours, fewer benefits and a lack of job security and progression<sup>9</sup>. In 2019, the World Bank reported that 44% of employed women globally occupy vulnerable forms of employment<sup>10</sup>. Despite a growth in the number of initiatives to empower women to succeed at work, these tend to focus on those with stable employment conditions or in senior positions, with less attention given towards supporting those who occupy more vulnerable forms of employment or less senior positions.

Women also remain underrepresented within senior positions – with women holding only 10% of CEO positions in Fortune 500 companies<sup>11</sup>. Within the workplace and during recruitment processes, gender imbalances are often normalised through gender stereotyping and unconscious biases, which affect how women's abilities to perform at work are perceived. For instance, a Harvard Study found that the use of masculine language throughout the hiring process can discourage women from applying and significantly impact a woman's sense of belonging<sup>12</sup>.

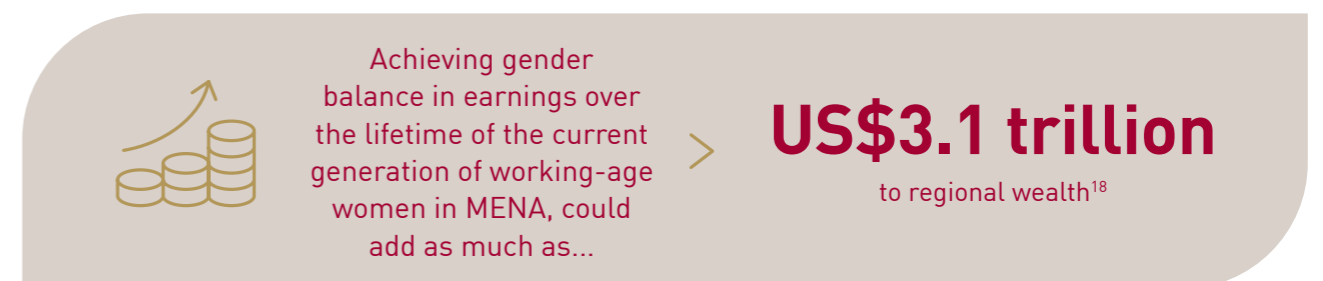
Once in the job, stereotypes can have a significant impact on career progression, as men are often perceived as more effective leaders. Particularly in male-dominated industries, women can be excluded from vital networks that enable career progression, such as informal mentoring and chats. These networks are often proven to be gender bias as people tend to support others who remind them of themselves<sup>13</sup>. This can be particularly pertinent within circles of senior management, which are often male-dominated environments.



# THE VALUE OF WOMEN IN THE WORKPLACE

The freedom to work by choice, in conditions of dignity, safety and fairness is integral to human welfare and central to the positive work being made in this space. Female empowerment means enabling women to gain power and control of their own lives and acquire the ability to make strategic choices of their own<sup>14</sup>, whatever those choices may be. With the United Nations (UN) emphasising that "gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world"<sup>15</sup>, it is vital that all businesses take active measures to ensure this future.

## Empowering women provides substantial economic and business gains:



Women are also proven to possess the same professional commitment, negotiation skills, levels of confidence and risk aversion as men in the workplace<sup>19</sup> and are likely to outperform men in soft skills such as communication, empathy and self-awareness, that are shown to make effective leaders<sup>20</sup>. These traits make a real difference to a business's financial returns<sup>21</sup>, with research from McKinsey & Company highlighting that gender-diverse businesses are 25% more likely to financially outperform those which lack diversity<sup>22</sup>. Similarly, diversity in all forms – whether of gender, race, education or other – brings different perspectives and skills to the workplace, which enable heightened creativity, productivity, innovation and happier working cultures.

# COUNTRIES WORKING TOWARDS CREATING GENDER BALANCE

Gender imbalance is a global issue and a prominent topic of discussion on the global stage. The UN encourages female labour market participation through the sustainable development goals (SDGs). In particular, SDG 5 aims to achieve gender equality by 2030 by ending all forms of discrimination against women, in both the public and private spheres, including the workplace. Around the world, SDG 5 has been applied to help reform national laws that discriminate against or grant unequal legal protection to women.



## ETHIOPIA

Ethiopia has proactively aligned the SDGs with its national development plan - the Second Growth and Transformation Plan. In Ethiopia, there are significant gendered inequalities; women's economic participation and opportunities are 40% lower than men, caused in part by women spending almost triple the amount of time on unpaid domestic work<sup>22</sup>. Through the SDG framework, Ethiopia has passed legislation to provide women with better protection<sup>24</sup>, including the right to equal pay and preventing discrimination in the recruitment process. Crucially, these laws have helped to develop job security guarantees for pregnant women through paid maternity leave, with women now entitled to 30 days leave pre-birth and 90 days post-birth.

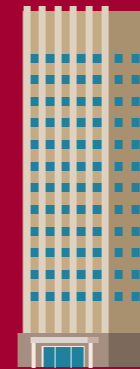


## ICELAND

Iceland's introduction of the Equal Wage Management Standard in 2018 represented a huge step towards ensuring women receive equal pay to their male counterparts in practice. This policy requires companies with more than 25 employees to prove that they pay men and women equally for a job of comparable value. This legislation was the first of its kind, making it far harder for employers to pay a differential wage to women due to legal requirements for transparency. Since 2018, Iceland's gender gap has continued to narrow. Already the most gender-equal country in the world, Iceland has not only maintained this status but managed to narrow the gender gap between men and women from 15% to 9%<sup>2</sup>.



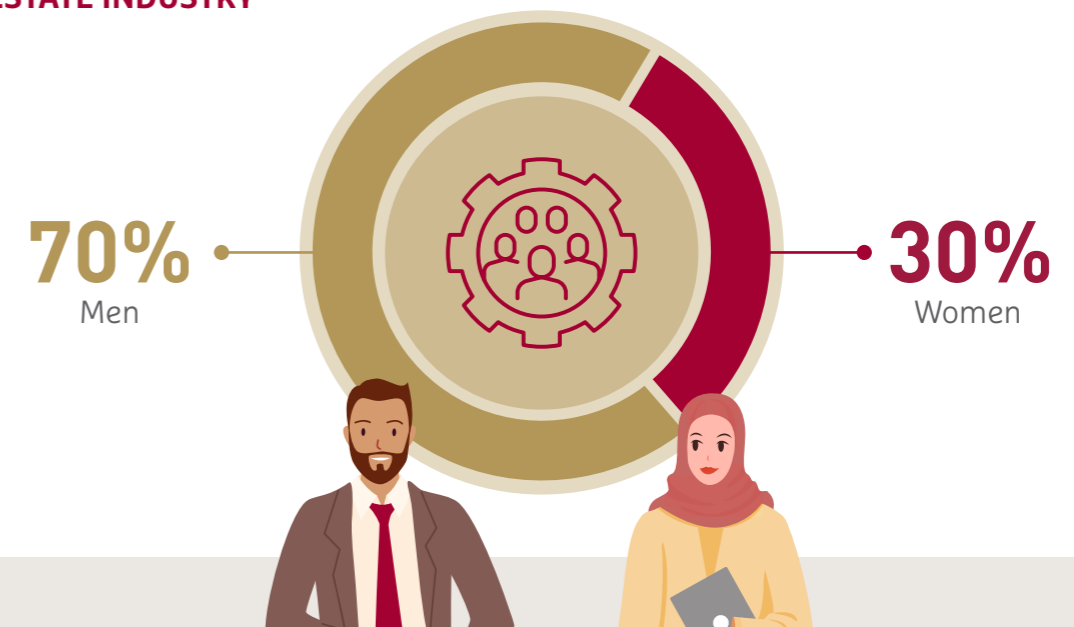
## GENDER IMBALANCE IN THE REAL ESTATE INDUSTRY



The real estate industry is male dominated, with only 30% of senior management positions occupied by women in the industry globally<sup>25</sup>. In the MENA region, despite women representing more than 60% of realtors, the industry remains male dominated at senior levels, with only 3% of property and development companies owned or led by women<sup>26</sup>. Globally, the sector has been particularly slow to change, with its economic and legal structures being inconducive to innovation and disruption. The stable and resilient nature of real estate assets, alongside management structures within different types of real estate investment vehicles, have discouraged innovation. The often-outdated nature of the industry, alongside a lack of female representation in decision-making positions, has continued to perpetuate gender imbalances.

Across the sector, we are now seeing the rise of networking groups focused on supporting women in real estate that meet to discuss the issues faced by women in the industry and lobby for change. For example, within the MENA region, a new platform named CityscapeWIRE aims to connect women in real estate with support, mentorship and training and through quarterly in-person events<sup>27</sup>.

## THE GLOBAL GENDER IMBALANCE AMONGST SENIOR MANAGEMENT IN THE REAL ESTATE INDUSTRY<sup>25</sup>





# GENDER BALANCE IN THE MENA REGION

The female labour force participation rate for the MENA region stands between 20-40%, with Qatar and Kuwait having the highest rates in the region and Egypt and Jordan having the lowest<sup>28</sup>. It is predicted that heightened female participation in the region could increase GDP by 57% or as much as US\$2 trillion, highlighting a significant opportunity for economic development<sup>29</sup>.

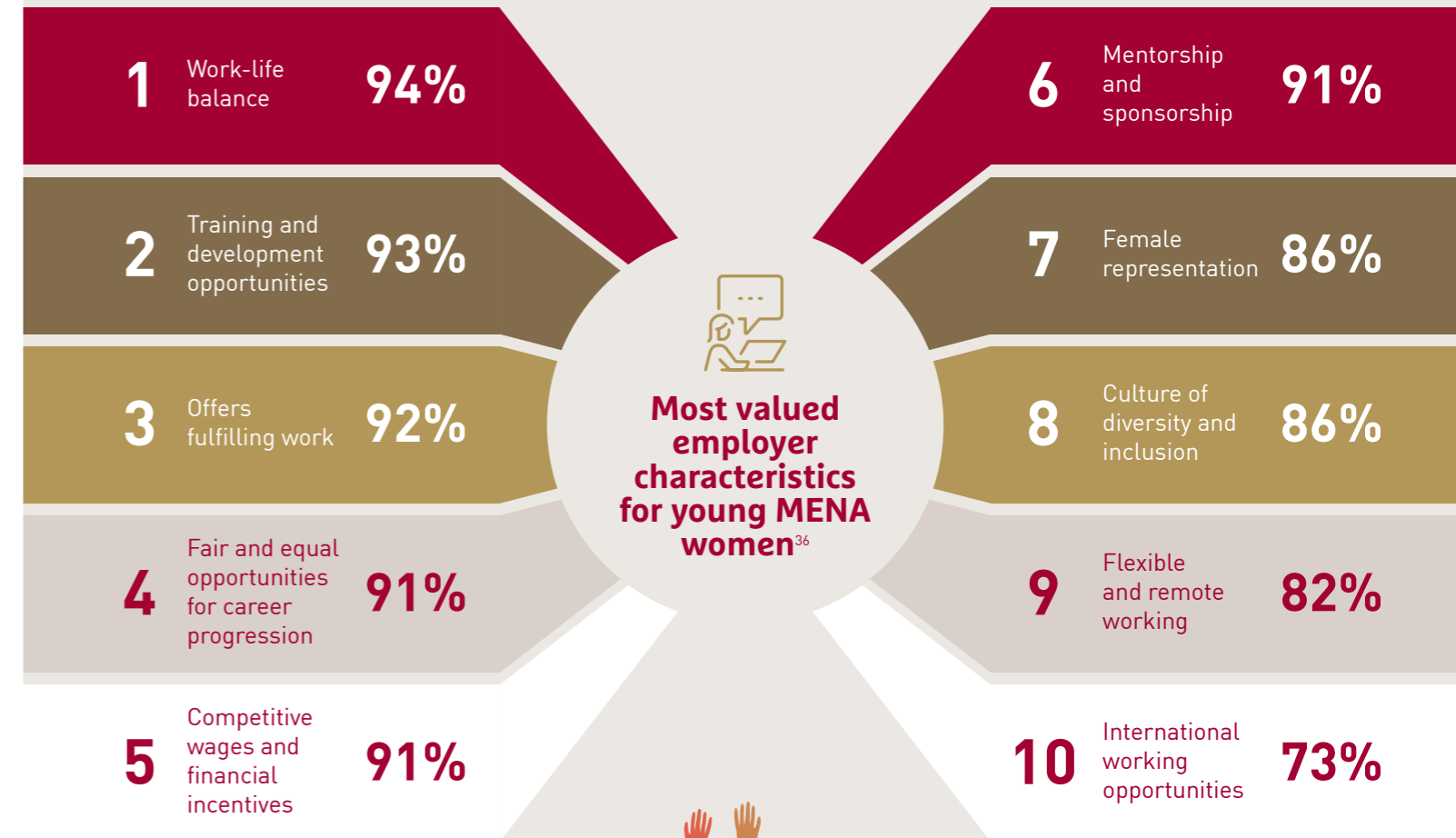
Country specific policies are a powerful starting point in removing the institutional hurdles that aid the social, cultural and economic restrictions women experience. For example, in 2021, the UAE Government introduced legislation that prevents discrimination in the workplace. This legislation came into effect in February 2022, prohibiting discrimination and harassment on the grounds of gender, race, religion, national and ethnic origin and disability. In addition, the legislation makes it a requirement for women to be given the same wage as men for work of equal value. Women in the UAE participate actively in the private sector in various positions, with the country having the highest number of women on Forbes' list of 100 Most Powerful Arab Businesswomen and 23 Emirati women on the list in total. Meanwhile, female business owners account for 10% of the total private sector in the UAE and impressively, 23,000 women in the country run projects worth AED 50 billion<sup>30</sup>.

Elsewhere in the region, Saudi Arabia's Ministry of Human Resources and Social Development has committed to creating a more inclusive and supportive environment to improve the number of women in the labour market, by introducing anti-harassment and anti-discrimination legislation and removing legal barriers that inhibit women's ability to work. As a result, 37% of the total labour force in Saudi Arabia are now women, an increase from 17% five years ago<sup>31</sup>.

Historically, there has been a significant gap between the educational attainment of men and women in the region, which has played a major role in labour market outcomes. However, in recent years, improving access to quality education has become a major priority, with the number of women earning STEM degrees having rapidly grown to 60% of all STEM graduates in the Gulf States<sup>32</sup>. In Qatar, ensuring all citizens receive an education has seen the government provide education at no cost to all children between the ages of six and 16, regardless of gender. The results have been hugely positive: 96% of girls now attend secondary school and almost 75% of students registered at Qatar Foundation universities are women<sup>33, 34</sup>. It is encouraging to see such a high number of women starting their career journey through education, particularly within skilled professions, however, finding ways to reflect these numbers in the labour force as well is key. Significantly, between 2000 and 2020, the female labour force participation rate in Qatar increased from 45% to 60%<sup>35</sup>.

Workplace cultures are also changing, with companies working to ensure inclusive, supportive and equitable workplaces that attract and retain untapped female talent. PwC recently conducted research in the region to determine the employer characteristics that women value the most<sup>38</sup>. As highlighted on the following page, the study found that women value companies that offer a work-life balance, training and development opportunities and fulfilling work. This research is invaluable for companies looking to implement measures that close the gap between women's expectations of work and the reality many jobs provide<sup>36</sup>.

% of survey respondents who found the following employer characteristics to be 'very' or 'somewhat' important



# LEARNINGS FROM OTHER COMPANIES

Through using their industry insight and influence, a few notable organisations have stood out in championing equal treatment and opportunities for women.



## RAMSCO ORGANIC

RAMSCO Organic is an Egyptian organic farming company who contract smallholder farmers to sustainably grow organic goods. In the region, women are typically forbidden from owning land and are not paid an equal wage to men working in the farming industry. Seeking to challenge these issues, female farmers are directly employed by RAMSCO and receive the same compensation as men. RAMSCO also provide a range of support such as funding, land appropriation, training and supporting activities such as marketing and packaging. In addition, RAMSCO works with other stakeholders to offer land propriety via banks and micro-loans to women working in the fields. Through these initiatives, RAMSCO has aspired to give women control of their own businesses. As a result, between 40% and 80% of crops sold by RAMSCO are produced by women<sup>37</sup>.

In addition, the organic fertilisers that RAMSCO utilise reduce water consumption by between 30- 60% and significantly reduce the carbon emissions associated with farming, when compared to industrial fertilisers and farming methods<sup>37</sup>. By empowering women in sustainable agriculture, RAMSCO is helping to provide resilient employment.



## ALL ON BOARD PLATFORM

The Association of Banks in Jordan, in partnership with the ILO and the Amam Ventures fund, created a national digital platform to increase the representation of women in leadership positions in the private sector. The 'All on Board' platform is a national database consisting of women qualified to hold corporate leadership and board positions. The power of accessibility is the mind-set driving this platform and is particularly important in Jordan, which remains one of the lowest in the world for the number of women on corporate boards, currently under 3.5%<sup>38</sup>.

The digital platform responds to the lack of a reliable database that can showcase women with the necessary qualifications and requirements. With networking and forming connections as its fundamental goal, the platform highlights how finding talent is just as important as creating it.



## CAREEM

Careem is a UAE-based digital convenience platform offering services such as ride hailing, food delivery and cleaning across the MENA region. On International Women's Day in 2018, the company announced an ambitious female empowerment programme aiming to hire almost 20,000 female drivers across MENA – a significant jump from the less than 600 women employed at the time. In Pakistan alone, there are now over 1,500 female drivers on their platform, who have covered a distance of 4.5 million kilometres and taken more than 570,000 rides<sup>39</sup>. In Saudi Arabia, where the right to drive was granted to women in June 2018, more than 2,000 women have registered to become drivers. Alongside recruitment, Careem's new Women Captains' Committee aims to create a more inclusive environment by improving the experience of female drivers, such as through addressing safety issues.

Careem has not only been aiming to promote female labour force participation in its own company. In partnership with the Kingdom of Saudi Arabia, its Wusool programme aims to enable women to work in the private sector, by helping them to overcome transportation difficulties on their commutes to and from the workplace. In the MENA region, mobility is often inaccessible due to the exclusionary and unsafe nature of urban transport for women. The Wusool programme provides women with access to private transport through the Careem platform, helping them to save up to 80% on their daily commute compared to a full-price ride. So far, the scheme has covered over 10 million trips made by approximately 170,000 women.



## ZAIN GROUP

In MENA, the technology industry has markedly higher gender imbalance than other sectors<sup>40</sup>. In 2017, Zain Group – a Kuwaiti voice and data services operator with operations across seven countries in the region – launched its Women's Empowerment Gender Diversity Program, which sets ambitious targets to increase female participation across the business. One aspect of this has been to introduce an internal Women Empowerment Network. This network includes an online platform that creates virtual spaces for women to connect across the business, enabling them to network and share knowledge. Importantly, the network also promotes gender-inclusive economic development, through supporting local female entrepreneurship across the countries in which Zain Group operates. The network also supports girls to access the education they require to work in the digital economy. In 2019, for example, the company launched the Girls for Tech Camp, which aims to equip 1,000 girls between the ages of 8 and 14 with 10 hours of training in coding.

The programme also sets ambitious targets. In its first two years of running, senior female leadership roles increased by 100%, with Zain Group becoming the first company to have two female department heads in Saudi Arabia. The number of women in middle management also increased by 40%, with female empowerment included on all CEOs of Operations' scorecards. Alongside this, the company offers female employees four months of paid maternity leave and a flexible schedule for returning to work; a policy that was implemented following the creation of a new senior position in the organisation, the Chief Inclusion and Diversity Officer. These efforts saw Zain Group awarded the best gender diversity initiative in the MENA region at the 2022 Future Workplace Awards.



# HOW MAJID AL FUTTAIM IS SUPPORTING WOMEN IN THE WORKPLACE



The respect and protection of our employees is of great importance, which is enforced by numerous workplace policies that set minimum safeguards and define our expectations:

- Our **Code of Conduct** sets out zero tolerance towards any form of discrimination or harassment and champions diversity and providing equal opportunities for all
- Our **Diversity and Inclusion Policy** is a reflection of our values-led approach and defines our processes for ensuring that no employee is discriminated against during the hiring stage or throughout their employment
- Our **Employment Conditions Policy** ensures we operate ethically and with integrity regarding employees' wages and benefits, working days and hours, annual leave, basic employee rights, women's rights, child labour, health and safety, employee accommodation and education. Most recently, we updated the policy to include standards on introducing flexible working and equal pay for women
- Our **Healthy Workplace Policy** sets expectations for promoting healthy workplaces through asset design enhancements and a programme of engagement initiatives encompassing physical, mental and financial wellness to nurture the good health of all our employees



We pride ourselves on working to drive diversity and inclusion in the region. Majid Al Futtaim was one of the first 18 UAE-based local and multinationals companies to sign the UAE Gender Balance Council SDG 5 Pledge to accelerate women in leadership in the UAE private sector. Now ratified by a total of 56 UAE-based companies, this pledge aims to encourage gender balance across four pillars: equal pay, employment and promotion, policies and programmes and transparency. Through the pledge, we have committed to increase the representation of women in leadership positions at Majid Al Futtaim to 30% by 2025.



# HOW MAJID AL FUTTAIM IS SUPPORTING WOMEN IN THE WORKPLACE

## Our gender balance targets

Our pledge to increase gender balance in the workplace aligns with the gender diversity target set in our Sustainability-Linked Loan (SLL), to increase diversity among senior management in the top three seniority levels (board, senior executives, and senior management) to reach 32% and therefore align to the 30% Club. Our first US\$1.5 billion SLL, signed in 2021, was the largest in the MENA real estate sector and our second US\$1.25 billion SLL, signed in 2022, makes Majid Al Futtaim the largest SLL borrower in the region, with both secured primarily on environmental, social and governance (ESG) related performance. Our SLLs provide genuine accountability for our performance in ensuring female representation, the first time that a commitment of this sort has been seen in the region and in 2022, we achieved our target of 20%.

## Examples of our inclusion-focused initiatives to inspire women in and outside of the workplace:

### Inclusive spaces

In the UAE, we have installed nursing rooms in some of our head offices, as a simple way to make our spaces more accommodating to mothers, helping to create an inclusive working environment that enables women to comfortably continue their day-to-day responsibilities during work.

### Fundraising

Heya Masr is a charity in Egypt that tackles the physical and psychological abuse young boys and girls are exposed to throughout their childhood and in our malls, we raised EGP 140,000 for the charity. The mission of Heya Masr really resonated with our values as it works to instill skills in children that will go on to shape their character, whilst ending the 'generation recycle' of discriminatory views and actions against women<sup>41</sup>. Initiatives in 2022 included a two-day self-defense camp and training with both parents and children on effective communication.

## Career development and training

In Jordan, female employees at Carrefour met with the Chief Operating Officer to discuss opportunities and challenges for women in the workplace. As a result, a Diversity and Inclusion Council was created, with an action plan in development to improve women's experiences at work. To date, the Council has consulted on several initiatives including mentorship programmes and the monitoring and review of women's career paths and promotion rates at Majid Al Futtaim – Retail. In our Carrefour head office, a cyber security training was held for 38 women in response to demand for upskilling their knowledge in the technology space. The training focused on common cases related to women such as account hacking and fraud as well as how these risks can be prevented.

In 2021, we opened the Almaza Recruitment and Training Centre (ARTC) in City Centre Almaza in Egypt for women, youth and people with intellectual disabilities - referred to as people of determination in the region - to build their careers in retail and hospitality. Run by EFE-Egypt and in partnership with the European Bank for Reconstruction and Development (EBRD), the centre promotes economic inclusion by teaching industry-related skills and providing opportunities to eliminate barriers to employment. Since July 2021, EFE-Egypt has led 20 vocational training programmes with 233 graduates from the centre. With almost half of the trainees being female and a 81% post-employment rate, it is promising to be part of an initiative directly supporting women's career opportunities.

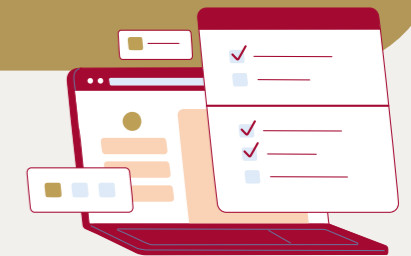
## Our Diversity and Inclusion Council

consults on initiatives to support and improve women's experiences in the workplace



**536 women**

participated in modules and programmes ran by the Majid Al Futtaim School of Analytics & Technology in 2022



Committed to increase **female representation to 32%**

amongst senior management, achieving our 2022 target of 20%



# CONCLUSION

We have a responsibility to ensure that our workforce at all levels is inclusive and provides equal opportunities to everyone. To achieve this, we are continually evolving our approach towards diversity and inclusion throughout all business activities, from hiring and upskilling, to career development. In recent years, this has included the development of a Company-wide Diversity and Inclusion Policy and our Diversity and Inclusion Steering Committee and Working Group, consisting of representatives from each Operating Company and the Leadership Team, govern the policy and support its implementation.

In 2021, we launched an annual survey to measure our progress and hear from employees on their experiences and how we can improve. Compared to the previous year, the survey saw participation numbers double in 2022, with results demonstrating year-on-year improvement across inclusiveness, discrimination and career support, most notably.

We take this feedback seriously and it reflects our progress on scaling up engagement, supporting us to implement impactful initiatives. With the launch of the next phase of our strategy and our 2028 Sustainable Business Commitments, 2023 is an opportunity to reflect on our achievements and assess how we can make the greatest impact over the next five years and beyond. A notable workstream will be the development of a career accelerator programme targeted at all MAFers to support them into senior roles.

We look forward to reporting on our progress as well as working with our peers and beyond to facilitate the collaboration and programmes needed to achieve equality for all.



# REFERENCES

- <https://blogs.lse.ac.uk/mec/2022/05/18/to-open-opportunities-for-women-in-the-mena-many-stars-must-align/#:~:text=Following%20these%20broad%20reforms%2C%20the,from%2022%25%20to%2031%25.>
- [https://www3.weforum.org/docs/WEF\\_GGGR\\_2022.pdf](https://www3.weforum.org/docs/WEF_GGGR_2022.pdf)
- <https://dictionary.cambridge.org/dictionary/english/gender-discrimination>
- <https://www.weforum.org/agenda/2017/11/the-gender-gap-actually-got-worse-in-2017/>
- <https://www.britannica.com/topic/gender-wage-gap>
- <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women>
- <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women#persistent-barriers>
- <https://www.urban.org/research/publication/qualitative-evidence-barriers-and-facilitators-womens-participation-higher-or-growing-productivity-and-male-dominated-labour-market-sectors-low-and-middle-income-countries>
- <https://oecd-development-matters.org/2022/01/14/why-women-are-made-to-rely-on-vulnerable-work/>
- <https://data.worldbank.org/indicator/SL.EMP.VULN.FE.ZS>
- <https://www.forbes.com/sites/lizelting/2023/01/27/new-year-new-glass-heights-for-the-first-time-in-history-over-10-of-fortune-500-ceos-are-women/>
- <https://gap.hks.harvard.edu/evidence-gendered-wording-job-advertisements-exists-and-sustains-gender-inequality>
- [Gray et al. 2007 Networks of exclusion: job segmentation and social networks in the knowledge economy.](#)
- <https://eige.europa.eu/thesaurus/terms/1102>
- <https://www.un.org/sustainabledevelopment/genderequality/#:~:text=Goal%205%3A%20Achieve%20gender%20equality%20and%20empower%20all%20women%20and%20girls&text=Gender%20equality%20is%20not%20only,achieve%20gender%20equality%20by%202020>
- <https://openknowledge.worldbank.org/bitstream/handle/10986/29865/126579-Public-on-5-30-18-WorldBank-GenderInequality-Brief-v13.pdf?sequence=1&isAllowed=y>
- <https://www.weforum.org/agenda/2018/10/women-are-more-productive-than-men-at-work-these-days>
- <https://www.oecd.org/coronavirus/policy-responses/covid-19-crisis-in-the-mena-region-impact-on-gender-equality-and-policy-responses-ee4cd4f4/>
- <https://hbr.org/2018/05/what-most-people-get-wrong-about-men-and-women>
- <https://www.mckinsey.com/~/media/mckinsey/featured%20insights/middle%20east%20and%20africa/women%20at%20work%20in%20the%20middle%20east/women-at-work-in-the-middle-east.pdf>
- <https://heyamasr.org/about-heya-masr/>
- [Why do so many incompetent men become leaders? book by Tomas Chamorro-Premuzic](#)
- <https://www.hult.edu/blog/women-in-business-advantages-challenges-and-opportunities/>
- <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-wins-how-inclusion-matters#/>
- <https://data.unwomen.org/country/ethiopia>
- <https://africa.unwomen.org/en/digital-library/publications/2022/04/a-review-of-ethiopian-law-from-a-gender-perspective#view>
- <https://www.egi.co.uk/news/why-gender-equality-in-real-estate-could-be-another-victim-of-the-pandemic/>
- <https://www.arabianbusiness.com/spotlight/the-peculiar-case-of-women-in-real-estate-a-female-dominated-male-led-sector>
- <https://www.constructionweekonline.com/business/newly-launched-community-to-unite-and-inspire-women-in-real-estate>
- <https://businesschief.eu/sustainability/wef-urgent-action-needed-in-mena-region-to-close-gender-gap>
- <https://www.pwc.com/m1/en/publications/images-new/woman-in-work/mena-women-in-work-survey-2022.pdf>
- <https://www.uae-embassy.org/discover-uae/society/women-in-the-uae>
- <https://www.arabnews.com/node/2259516/business-economy>
- <https://education.nationalgeographic.org/resource/women-earning-stem-degrees-middle-east-and-north-africa/>
- <https://borgenproject.org/womens-rights-in-qatar/>
- <https://dohanews.co/qatari-women-outnumber-men-at-local-universities/>
- <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=QA>
- <https://www.pwc.com/m1/en/publications/images-new/woman-in-work/mena-women-in-work-survey-2022.pdf>
- <https://ramsco.org/news/women-and-climate-champions>
- <https://www.allonboard.jo/InfoPage/Index?id=5>
- <https://www.brecorder.com/news/40071574>
- <https://www.mckinsey.com/~/media/mckinsey/featured%20insights/middle%20east%20and%20africa/women%20at%20work%20in%20the%20middle%20east/women-at-work-in-the-middle-east.pdf>
- <https://heyamasr.org/about-heya-masr/>

MAJID AL FUTTAIM

Majid Al Futtain Tower 1  
City Centre Deira Complex  
PO BOX 91100  
Dubai, United Arab Emirates

T +971 4 294 9999  
[majidalfuttain.com](http://majidalfuttain.com)

---