The Gender Gap in Senior Management: What Is Holding Saudi Women Back?

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Abstract

This research study reviews Saudi women in the top management and how they could have the potential to contribute to economic growth and can help to improve the public status and image of Saudi women. This study is highly important because it comes at a time when the Saudi government has plans to encourage the development and advancement of women to be empowered and participated in decision-making. The research study aims to facilitate the advancement of Saudi women to senior management positions by offering practical recommendations based on an understanding of the real-world challenges and practices that can hinder as well as help the advancement of Saudi women. This aim assesses the barriers facing women in becoming executives in the Saudi banking sector and evaluates the effectiveness of strategies that women use to overcome barriers to advancement into the Saudi banking sector. Finally, the research found that   gender discrimination, cultural beliefs and   lack of empowerment can hinder Saudi women from reaching senior management positions in the Saudi banking sector.

Keywords: women, senior management, banking sector, career progression, barriers

1. Introduction

In recent years, the advent of globalisation in Saudi Arabia has opened up a number of key areas in which the support and contribution of women in senior positions is essential (ALMunajjed, 2010). Saudi women are still significantly underrepresented in many sectors in society especially in top management positions in private sector (Kemp, Madsen and Davis 2015; Taliss, 2013). According to Kemp, Madsen and Davis (2015) the women's participation in senior management positions is still limited.

Women in the top management have the potential to contribute to the economic growth and can help to improve the public status and image of Saudi women. The greater women's participation in decision-making processes can also change the recent "disadvantaged status" of Saudi women in society (Thompson, 2015). An increase in female participation in the workplace, thus, has the potential to promote the growth and prosperity of the country in the long run. World Bank (2001a) highlighted that societies that had gender discrimination tend to be less economic growth than societies that treat men and women equally, and that social gender differences produce economically ineffective outcomes (Bradshaw, 2013). It is essential to effectively support and encourage these women to participate in the workplace at an appropriate level in order to achieve the desired economic results (Thompson, 2015).

The government of Saudi Arabia has a stated vision to promote more women to senior positions in many areas such as education, healthcare and finance. Empowering women and enhancing their participation in the society has been emphasised as tools to achieve the objectives of the development plan of Saudi Arabia -The Eighth Development Plan (Ministry of Economy & Planning, 2009). The objectives of the development plan represent the strong conviction of many experts and decision makers that sustainable development may not be achieved without engaging different types of people in society, including women (Metcalfe and Rees 2010).

Saudi Arabia is undertaking a strategic plan to employ highly qualified women in top managerial positions in both the public and private sectors (The Eighth Development Plan, Ministry of Economy & Planning, 2009). One of the overall objectives of this plan is "The empowerment of women and increasing the level of their participation in

many areas in the workplace, and to provide better opportunities for decision-making and empowerment."

This study is important because it comes at a time when the Saudi government has plans to encourage the development and advancement of women to be empowered and participated in decision-making. The developed skills and roles of Saudi women has received growing attention by scholars and practitioners (Al-Ahmadi,2011). This interest was triggered by the Saudi government's recognition of women managers as an essential part of developing Saudi society (Kemp and El-Saidi, 2013). The development of women's education and their skills in general is an important target for Saudi Arabia (The Eighth Development Plan, Ministry of Economy & Planning, 2009). First, the progress and advancement of Saudi women will help achieve both the Eighth Development Plan (Ministry of Economy & Planning, (2009) and the Millennium Development Goals (MDG) that strongly stress the need for women's empowerment in Saudi Arabia. Second, the development of women and their advancement to senior management positions will provide greater opportunities for them to effectively contribute to society (Kemp and Madsen, 2013). Hence, this study is important because it will help the Saudi government achieve its objective of advancing women to senior management positions. First, the study will provide an understanding of why Saudi women are still underrepresented in senior management positions by identifying the factors that hinder their advancement. Second, the study will offer insights into how women try to overcome these challenges and which of their strategies are the most effective. Third, it will identify the factors that enable women to advance to senior positions in KSA. Such knowledge and insights can help the government adopt appropriate measures to ensure successful planning and implementing of its objective.

The research study aims to facilitate the advancement of Saudi women to senior management positions by offering practical recommendations based on an understanding of the real world challenges and practices that can hinder as well as help the advancement of Saudi women. This aim can be achieved by meeting the following objectives. Firstly, to assess the barriers facing women in becoming executive in the Saudi banking sector. Secondly, to evaluate the effectiveness of strategies that women use to overcome barriers to advancement into Saudi banking sector. Thirdly, to identify the factors that enable women to advance to and maintain senior management positions in the Saudi banking sector.

Although several studies have been conducted on female management in an Arab context (Al-Sammerai, 2011; Goveas and Aslam, 2011; Kemp and El-Saidi, 2013; Kemp et al, 2015; Abdalla, 2015), There are some criticisms the approaches used in studying the determinants of Arab female career progression. Several researchers have suggested that there is a necessity to pursue more explanation is needed for the under-representation of women in top positions–since this persists despite the significant improvement in their skills and capabilities. More understanding of the causes of this inequality is needed so that the gender unbalance in managerial levels can be examined (Jamali, Sidani and Safieddine 2005; Alami 2013; Abdalla 2015; Kemp et al., 2015).

The current research contributes to provide evidence about females becoming senior managers in the banking sector in an original way by using primary data which will be collected from fieldwork. Previous research has focused on the barriers facing women in several scenarios and circumstances but there are few gender research studies that have focused on females in senior management positions in an Arab context (e.g. Kemp et al., 2015, Taliss, 2013, Al-Ahmadi, 2011). The current research study, therefore, fills a gap in the literature by providing new evidence on the female in senior management positions from the banking sector in Saudi, from both males and female at the high hierarchical level in organisations.

This research study will help managers (males and females) and policy makers to gain a clearer picture on the barriers and enablers to obtaining senior positions for women. This should enable them to set strategies and rules that help in the protection of rights and opportunities for female senior managers and remove the barriers to women's career advancement that they are currently facing.

1.1 The Banking Sector

The banking sector in Saudi Arabia includes two main sectors, the Saudi Arabian Monetary Agency (SAMA) and the commercial banks. These two sectors are described below.

1.1.1 The Saudi Arabian Monetary Agency (SAMA)

The Saudi Arabian Monetary Agency "SAMA", established in 1952, is the central bank of the KSA. SAMA established governance principles for managing banks in proportion to the best-known practices supplied by Basel Committee, the Financial Stability Board, and other bodies focused on banking management (SAMA, 2016). The main aims of these principles are to protect the rights of investors, stakeholders and shareholders and to help banks deal with risks, establish strategies and determine their responsibilities (SAMA, 2016).

1.1.2 Commercial Banks in Saudi Arabia

The number of commercial banks operating in Saudi Arabia has increased significantly, to about 23 commercial banks with 1,912 in several regions of Saudi. These banks have become the main financial organisations for providing financial services in Saudi Arabia. Investments have been made in new technologies to develop the work environment; for instance, transferring money electronically, E-Systems, were established with widespread rate-of-sale. The performance indicators of Saudi Banking show that the banking sector had succeeded in sustaining development in KSA (SAMA, 2016).

Table 1. The number - percentage of employees working in KSA by gender

Banking sector	2019			2020		
Gender	Males	Females	Total	Males	Females	Total
Public sector	730,210	502,252	7,232,1	725,723	501.975	8,227,1
Private sector	1.141.653	1,556	4,698,1	1.147.580	599.161	1,746,1
	86%	14%	100%	86%	14%	100%
Banking sector	39,6646	,5177	47,181	38.512	7.537	46.049

(Source: Yearly Statistics, SAMA, 2022)

It is shown in the above table that male employees dominate the banking sector in Saudi Arabia. In 2019, there were 39,664 (86%) male employees while there were 7,517 (14%) of female employees. Whereas in 2020, while the total number of male and female bankers increased slightly the gender ratio remained static. There were 38,512 (86%) of male bankers and just 7,537 (14%) of female bankers.

2. Literature Review

2.1 Structural Change in Arab Economies

At the time when oil was discovered in the Arab country, many problems emerged with the discovery of oil. The problems occurred mostly in the agriculture sector and in the sector of manufacturing. These two fields were known for women to work freely (Simpfendorfer, 2011). This shows the problem of gender differences in the labour force Arab countries. As noted by many scholars, oil is the real cause of the huge improvement in Arab countries, not religious rules (Ross 2008, p. 107):

> Women have made less progress toward gender equality in the Arab countries than in any other region. Many observers claim this is due to the region's Islamic traditions. I suggest that oil, not Islam, is at fault and that oil production also explains why women lag behind in many other countries.

This is consistent with previous research that states that women's work participation has tended to fall as Arab societies shift from the agriculture sector into manufacturing and other industries (Goldin 1994). Oil and gas production have had a greater impact on Arab societies (Yamani, 1996, p.265). Therefore, the role of women in the workplace was reduced and there was a small amount of female participation in the economy and politics. Ross (2008) expresses the condition of women in Arab countries by providing a light on the economic growth which depends on exporting agriculture and manufacturing. Agriculture and manufacturing have given employment to the women which are beneficial for women. It is also found that economic growth in Arab countries also depends on oil and gas production, which hinders the women's role in the workplace and political life and hence promotes patriarchal rules and social laws. However, the discovery period of oil also has affected women's work participation in the economy in positive ways, providing women new opportunities to gain more skills in the workplace. Income has increased, which improves in turn education for both males and females and their lifestyle. On the other hand, in non-oil producing Arab countries, it was not enough to replace the workforce and shift from the agriculture sector into industry-based economies (Sidani, Feghali, 2014). On the whole, factory mechanisation and computerisation may negatively affect employment for both genders' men and women (Sidani, Feghali, 2014).

Arabic culture and society are influenced strongly by customs, traditional Islamic values and religious beliefs (Metle, 2002; Al-Hibri, 1982). Over the long history of Arab civilisation, the Islamic value system has been the main factor affecting social forces and other various aspects in the region such as culture and social life (Taliss, 2011). Several researchers have advocated that Islam is a social organiser of the lifestyle in Arab countries, which cannot be separated from the culture of the Arabic nation (Badran, 2005; Metle, 2002; Al-Hibri, 1982).

However, Sidoni (2005) attributes the specific ideological differences between the role of men and women only partly to the influence of the Quran and Islamic religions. For example, before the existence of Islam, Arabic women were excluded from rights and activities such as commerce and trade (Sidoni, 2005). Similarly, Metcalfe and Mutlag (2011) and Rizzo et al. (2007) suggest that strict societal norms have more to do with tribal and

cultural customs.

Over the past few decades, Arab societies have experienced rapid changes in political and economic contexts and participated effectively in the global marketplace (Abuznaid, 2006; Ali, 1999; Sidani, 2005). As a result of these changes, economies are opening the doors to foreign investors which in turn increases the need for a highly skilled workforce. This transformation of labour has led to some changes in women's employment situation in the workplace For example, creating job opportunities and increasing entrepreneurial development amongst women (Metcalfe, 2008; Middle East and North Africa, 2007).

2.2 Senior Management Roles

Senior management definition includes knowledge, skills and capabilities that commonly related to the highest hierarchal organisation (Litzky and Greenhaus, 2007). In this research, a senior manager is considered as a person who is accountable for long-run responsibilities in the organisation, to decide how to use the human, financial, and physical resources efficiently in order to achieve organisation's goals. In addition, Bulawa (2014) stated senior team such a set of group members in the organisation hold the executive powers and are appointed by the board of directors in order to manage business activities. The major concern of the senior manager is to deal with the adopted business strategies or policies in order to achieve the goals and set clear objectives for the organisation (Bulawa, 2014).

In this context, Majem, Dhakal and Bennett (2012) stated that the role of senior management is to lead, design and improve the system of an organisation to fulfil the needs of the employees and the clients (Majem, et al, 2012). However, Fagan et al. (2012) argues that women in the senior management focuses on cooperating and developing the employees at the workplace to ensure that the productivity of the organisation is enhanced. The women in the senior management play their managerial role by creating the environment of mutual support and relationship with employees at the workplace (Fagan et al., 2012).

Overall, most attributes related to management are still viewed to be masculine and men consider management as a more masculine role than women (Eagly & Karau, 2002). For instance, based on Yukl's taxonomy Yukl, (1989) suggested that some of these roles are more stereotypically related with masculine behaviours while other roles are related with feminine behaviours. This is important as Eagly & Karau (2002: p 575) defined Role Congruity Theory as "social role theory's treatment of the content of gender roles and their importance in promoting sex differences in behavior" this theory proposes that men and women react less positively when they engage in roles that are incompatible with their gender roles. (Atwater. Brett. Waldman, DiMare, and Hayden, 2004). Thus, women may be viewed negatively when they are involved in managerial roles that are characteristically masculine roles. Likewise, men would likely be viewed negatively when they are engaged in characteristically feminine roles. (Atwater. Brett. Waldman, DiMare, and Hayden, 2004). This might be an implication for capability of performing jobs effectively between men and women, and it may support views that women are more suitable for lower level management position rather than top management position. As Litzky and Greenhaus (2007) concluded that women have a little desire than men to become a senior manager because they perceived themselves as less promoted.

2.3 Women's Participation in Management Globally

In the recent years, the number of women working as senior manager in the US and the UK has not shown an increase. According to The World Bank (2019), as shown the table below, female representation in senior management quite low in some developed countries such as UK, US and Canada. Canada has the highest level of female participating in the labour force (61.4 %) whereas the UK and US have the same percentage of female participating in the labour force (54%). The US has the highest percentage of female senior managers (43), while 35 of senior managers are women in the UK and 33 % are women in Canada. (The World Bank, 2015). According to Hoobler, Lemmon and Wayne (2011) there exist various factors, which lead to lower proportion of women in high-level management. One of the reasons suggested is the lack of inspiration and encouragement for women working in lower level of management, which results in the lower number of women participating in the top managerial positions (Hoobler, Lemmon and Wayne, 2011).

Table 2. The Percentage of Female labour force participation and female as senior managers

World	Female labour force participation (%)	Female as senior managers (%)
UK	53	35
US	54	43
Canada	66.4	33

(Source: The World Bank, 2019)

2.4 Women's Participation in Management in Arab Countries

Arab countries have the world's lowest rates of female participation in general and in top management positions. There were only (4.9 %) of female who are working in senior management (World Bank, 2020). The Arab region has the highest gender-gap in relation to economic activities, despite the higher level of education among Arab women compared with men (Arab Fund for Economic and Social Development, (AFESD), 2013; WEF, 2013; Abdalla, 2015).

However, Arab women still cannot reach senior positions or involve in decision-making process (Middle East and North Africa, 2007; Al-Lamki, 2006). Many scholars highlight the need for higher female participation in senior management positions in Arab countries to allow women to integrate into the labour market more generally (Noland and Pack, 2004; Wilson, 1995; UNDP, 2003; Pfeifer and Posusney, 2003). The growing economic power of China and India is making the economic environment more competitive and that implies a need for the strategic development of management in many organisations within the Middle East. For global banks and financial institutions, women in the Middle East may be viewed as undeveloped "financial power" (Al Masah Capital Limited, 2010). Thus, Islamic banking, customer service, and finance should act to create more opportunities for women to work and integrate within the labour market (Metcalfe, 2007).

2.5 The Status of Women as Senior Managers in Gulf Countries

As countries in the Arab Gulf share cultural, social, educational and religious aspects, there are no differences between these countries in terms of women in management positions in general (Al-Gharaibeh, 2011; Al-Suwaihel, 2010; Berrebi et al., 2009; Elamin and Omair, 2010; Goveas and Aslam, 2011). Many scholars endeavour to not categorise or stereotype women according to their countries, to explore factors that might extend the knowledge of the phenomena. For example, in Oman, 9 per cent of women are in top management positions among Omani employees in the civil service, 15.5 per cent of women hold positions in politics, and nine women hold ministerial positions (Country Watch Inc., 2012; Hausmann et al., 2011). Yet, improvement still needs to be made in promoting women in senior positions so that the status of female managerial can be improved in the Gulf countries.

However, as shown in the table below (Table 4), Saudi Arabia represents the lowest percentage of female participation in management among GCC countries. The highest percentage of women's participation as board members is Oman at (5.5%) followed by (4.4%) in Bahrain. While in the UAE, (6.2%) of female manager hold the highest rate in top management among other GCC countries. As Kirdar (2009) stated, the first women to be given access to serve as ministers and federal prosecutors were in the UAE. In terms of Saudi Arabia, the below details show that about (1.4%) of the women working in top positions in management and as key officers.

Table 3. The number-percentage of female managers in Arabian Gulf country organisations

Category	Bahrain no (%)	KSA no (%)	Kuwait no (%)	Oman no (%)	Qatar no (%)	UEA no (%)	Total cross No countries(%)
Board members	24(4.4)	76(1.9)	45(3.6)	29(5.5)	18(2.8)	62(2.3)	254(2.6)
Top management	34(3.6)	92(1.3)	101(4.8)	29(3.0)	47(3.7)	393(6.2)	696 (3.7)
Key officers	1 (12.6)	1 (1.5)	1(3.0)	0(0.0)	2(10.5)	9 (8.3)	14 (5.7)
Regional/branch/division	1 (1.0)	19(2.7)	6(3.8)	1(1.0)	2(1.5)	45(4.8)	74(3.5)

Source: (Kemp et al. 2022). KSA- Kingdom of Saudi Arabia. UEA- United Emirate Arabian.

Consistent with Al Turki and Braswel (2010), the percentage of females in managerial positions in the KSA is not promising; for example, less than 1% of females are in decision-making positions in relation to its labour force. Despite the equality of education applied in Saudi Arabia's policies that offer opportunities for women and men, women are still underrepresented in management positions (Jamjoom and Kelly, 2013). For example, over 52.70% of university students in Saudi Arabia's higher education institutions were women and just 47.30% were men (General Authority for Statistics, 2013). Furthermore, many Saudi women are highly qualified and efficient professionals who have the capabilities to lead governmental organisations and nongovernmental organisations (Thompson, 2015). Therefore, there is a crucial need to promote more females into senior management positions (Al- Munajjed, 2010). Although the number of employed women in leadership in the public sector has been increasing, including deputy ministers, university presidents, Shura Council consultants and great support in employment. Conversely, there are still a limited number of female managers in the banking sector in Saudi Arabia (Kemp and El-Saidi, 2013; Thompson, 2015).

2.6 Traditional Careers for Women in Arab Countries

Arab societies still hold traditional view towards working women, and consider housework and family duties

most appropriate for Arab women. Specifically, there is a reluctance on the part of Arab men to relinquish their power over women and the women's role of being primarily dedicated to the house and bringing up of children (El-Jardawi, 1986; Abdalla, 1996; El-ahmony, 2002; Orabi, 1999). These traditional views towards women in Arab societies have persisted; as Connors (1987) pointed out, many women are employed as primary school teachers, receptionists, and nurses. In 2011, employed women in Arab societies were distributed as follows: 52.5 per cent were employed as social workers, 39.0 per cent employed in the agriculture sector and 8.5 percent worked in manufacturing (World Bank, 2016). According to Arab Fund reports, although the improvement has been made, there are important gaps in women's work compared with men's work (Arab Fund 2012). As Arabic societies have begun developing gradually from agriculture to services and manufacturing, women have lost the economic roles they were playing (Arab Fund 2012). Unexpectedly, women found themselves outside the scope of traditional work with limited access to professional work. Therefore, many Arab women were working in agriculture, while 31 % of Egyptian women were working in industries such as textile and food producing. Although women were working outside the home to gain relatively low wages often in poor families, this practice did have much social approval but their commitment to participate in the economy was very strong (Sidani, Feghali, 2014).

2.7 Barriers to Career Development for Women in Arab Countries

Previous research on the Arab countries has identified several barriers at the individual and organisational level (Jamali et al., 2005; Metcalfe, 2006, 2007, 2008; Almunajjed, 2010; Tlaiss, 2010; Metcalfe, 2011). Among the most important career development barriers are stereotyping, gender discrimination, and difficulty in generating networking, poor governance, and outdated human resources policies.

However, there is also some evidence to suggest that Arab men have defined themselves as more appropriate than women for the managerial job (Kauser and Tlaiss, 2011). Abdalla (1996) reported negative attitudes towards working women in the Arab region. Mostafa (2005) states that societal attitudes towards employed women were very patriarchal and reflected traditional family values. Likewise, Mensch, Ibrahim, Lee, and El-Gibaly (2003) found strong evidence of negative traditional thinking on gender roles amongst young male and female Egyptian students. Wilkinson (1996) claims that the main reasons for discrimination against women's career development in many Arab countries are negative attitudes and cultural taboos towards women. In Arab societies, many believed that gender discrimination had roots in cultural and social traditions where men dominated culture (Orabi, 1999, Abdalla, 1996). In this context, the family is viewed as the powerful social element where the father, husband or brother has the responsibility and authority within the family (Tlaiss and Kauser, 2011; El-Rahmony, 2002; El-Jawardi, 1986). Moreover, marriage is considered a social requirement and females are forced by their parents to marry and have children (Taliss, 2011).

2.8 Barriers Preventing Women Obtaining Senior Management Positions

As discussed earlier, women are still underrepresented in top managerial positions around the world. This underrepresentation is the result of many factors including discrimination, work-life balance pressures due to family demands, prejudice, social factors, cultural factors, and individual factors (Schein, 2001). For example, Dow (2001) points out that women are ambitious and want to work in top management positions, but they are underrepresented due to their competing social and cultural roles. Schein (2001) also argues that the females in an organisation are disadvantaged by the perception that they lack skills and qualifications. This leads to limited opportunities which can discourage women.

In the Arab world a number of specific barriers to women's career progression have been highlighted For instance, a current shortage of women in senior positions means that there is a lack of role models for women senior managers and also re-emphasises management and leadership as "masculine roles" (Aguirre et al., 2011). In this context, Metcalfe and Mutlaq (2011) suggest a number of internal and external factors that have influenced women's access to management positions in the Arab region. These challenges include patriarchy, gender discrimination, sex stereotypes, cultural beliefs and lack of empowerment. Each of these is discussed in more detail below.

2.8.1 Patriarchy

Patriarchy is defined by Caldwell (1982) and Kandiyoti (1988) as the "social system in which male power over women and children derives from the social role of fatherhood, and is, in the societal evolutionary process, supported by an economy in which the family unit occupies a significant production role" (Littrell, Andy and Bertsch, 2013, p 312). Arab countries, where men have full authority over the family, are viewed as patriarchal in nature. Education, employment and marriage should be chosen by a man, whether he is a husband, father or brother. For instance, Al-Barak (2005) highlighted the patriarchal culture in Jordan, which prevented women

from senior positions and gave men the power to control not only the economic environment but also the political environment. Thus, it is the patriarchal practices of Islam that position females in submissive roles as Islam is the main factor control people's life in Arab region (Alajmi, 2001; Ahmed, 1998). Littrell and Bertsch (2013) found that in patriarchal societies access to the education system is different for men and women, in that men have more opportunities than women. Moreover, Hofstede & Peterson (2000) stated that Saudi has a high score (80) as masculine society where men domination over women.

2.8.2 Gender Discrimination

Discrimination is one of the barriers that prevents women from obtaining senior management positions in workplaces mainly dominated by men. As a result of this domination, women have been seriously disadvantaged for promotion and receive lower wages compared to men (Eagly et al., 2003). For example, Kelly (2009) reported that Arab women are still facing systematic discrimination deriving from deep-rooted social norms connected with conservative understandings of Islamic rules. Moghadam (2004) provided further supporting evidence for this phenomenon when she said:

> A *growing number of educated, mobile, employed and politically aware women who are suffering, as are the rest of the population, from the fall-out of the global economic crises and regional labor crises. However, women continue to be the subject to discrimination, oppression, and gender inequality. This is particularly poignant as it is occurring at a time where economic, political and cultural globalisation is salient and ever present.* (p. 15).

It has also been found that female employees are constrained because of the male domination over female in the organisations. Male domination can also be sometime a source of depression for the female employees that affect female employment rate (Moghadam, 2004). However, several authors agree that Islam has been exploited by patriarchal social norms to promote discrimination against females (Metle, 2002; Kazemi, 2000; Afshar, 1998; Khattab, 1996; Mernissi, 1987). Islam does not ban females from seeking knowledge and being an educated or from developing a career. Conversely, Islam conferred both male and female equality in their rights responsibilities and obligations. Islam made it compulsory for every Muslim to gain knowledge to recognise the true meaning of Islam and does not discriminate against females regarding to their rights to get education (Kausar, 1995; Esposito, 1991).

2.8.3 Gender Stereotypes

Gender role stereotyping has been identified as one of the most important barriers to female's progress in the workplace (Fullagar et al., 2003). For example, Abdulla (1996) studied men's attitudes towards working women in the Arabian Gulf countries and concluded that females remain constrained by traditional roles and there is a huge gap between males and females. Despite men's negative attitudes and distrust of women's capabilities and management skills, women have the potential to reach top management positions. Evidence supported by Broadbridge and Hearn (2008) and Metcalfe and Mutlag (2011) argued that female managers have the tendency to be better than males in management roles and styles. Additionally, Metcalfe and Mutlag (2011) reported that women naturally have the 'facilitating skills' as transformational leaders. Therefore, it can be said that if the women are not constrained then they can prove to be a great leader or manager. However, women have opportunities to share knowledge and experience to improve their skills by the networks. Women should be aware of the existing business environment and management education which aim to increase knowledge about management and build confidence for mixed gender culture (Abddalh ,2015).

2.8.4 Cultural Beliefs

Culture reflects the traditional practices related to the local community and in the work environment. These practices can affect the ability of female managers to implement a positive management role or even to reach senior positions in management. Shahine (1997) argues that in spite of the advances in management roles of women in Arab societies, cultural beliefs and practices affect the career advancement of women. Abddalh (2015) concluded that Arab women were banned from getting more career opportunities and progression in the workplace and they found themselves at a disadvantage while competing with men for top management positions.

However, the "Global Leadership and Organisational Behavior Effectiveness" (GLOBE) (1991) established nine cultural dimensions that to help in capturing the similarities and/or differences in cultures, beliefs –and norm of 62 societies. According to Global, the performance-oriented style (called "charismatic/value-based"), is the lowest in rank for the Arab cluster. This style emphasises on high standards, certainty, and creativity; pursues to inspire individuals in order to achieve desirable performance. Moreover, Arab cluster was scored at very low level in terms of the participative style, which inspires contribution from people in decision-making and stresses

delegation and equality. In contrast, Arab cluster was at the highest level in (group-protective) style, which emphasises practical, social status, and respects behaviours; and focuses on the safety and security of the group. This indicates that this style is more important to the Arab cluster than any of the other styles. Saudi, which is the focus of this study, is one of the 62 countries that are included in the GLOBE project. Saudi has the lowest score in gender equality (18) among the 62 countries. Thus, Saudi society is not maximizing or not at least minimizing gender discrimination (House et al., 2004).

There are numerous cultural characteristics of Saudi society, the traditional norms and Islamic values prevailed in Saudi controlled the social role of women. Saudi women are not allowed to drive a car or even travel without men's permission (Metcalfe, 2011.Thompson, 2015). This country is characterized by gender inequality, and the strongest evidence of this is the truth that all females are required to have a male guardian, regardless of their age. Saudi women still have limited opportunities available to be participated in particularly in political and economic aspects because of restricted social norms. Women leaders face many difficulties to lead employees particularly men as they usually have negative attitudes against women, who do not totally collaborate with her to achieve the organization's goals. The conservatives still advocate gender segregation rules where there is still strict gender segregation sanctioned by the society (Kattan, Heredero, Botella, Margalina,2016)

2.8.5 Lack of Empowerment

Lack of empowerment is another challenge facing female managers across the Arab countries, which affects their ability to make a decision or fulfil organisational goals (Metcalfe, 2008). Al-Halawani (2002) stated that in many workplaces women are working "under the umbrella of men", which means their performance is influenced negatively due to men's restrictions. However, women are more empowered when they have effective mentoring and large networking schemes. Saudi women are found to be isolated from peer team experiences that facilitate their roles to be promoted in senior management, whilst men often have power over networks that have access to valuable information in organisations (Al-Ahmadi,2011). Al-Ahmadi (2011) found that mentoring and networking are important strategies for management empowerment, which enable women to gain more information and experience in order to empower them to face managerial challenges. Similarly, Abalkhail and Allan (2015) concluded HR departments in Saudi organisations should introduce a mentoring model and networking, which is essential for women's career advancement.

Effendi (2003) argued that empowerment promotes a sense of belonging, self-esteem and identification with the organisation and a positive influence on the psyche of the individuals. Therefore, empowerment programs may provide a greater opportunity for women to develop managerial knowledge and skills (Rappaport, 1995). Gilika (2009) insists on the need for special organisations that will be accountable for providing women with intensive training and the necessary skills to effectively fill management roles.

3. Conclusion

Based on the review of the literature, it is concluded that Saudi women who aspire to senior management positions still face many challenges. These challenges restrict their career advancement and ability to reach these top management positions in different sectors and industries. Yet, the literature has not clearly examined why in contrast to the general situation, some women are able to obtain top management positions and this is particularly true in the banking sector (Kemp et al, 2015). This research study addressed this knowledge gap. It provided knowledge and insight into the challenges facing female who aspire to become managers in senior positions within the Saudi banking sector.

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