

Introduction

Reem is a 33 year old Lebanese woman. She has a master's degree in law and legal translation (double major) through a French, university in Lebanon and is currently studying for her MBA.

Current position

Reem is a company secretary for a large Arab bank in the UAE and has been working for them for one month now. Reem speaks French, Arabic, English and a little Portuguese and uses English mainly in her job. At home, growing up they spoke mainly Arabic or French. There are three people who report to her and soon there will be five. The bank employs around 400. Reem manages the work process of the board of directors (there are 12 board members) making sure "the board is in compliance with the regulations, banking and statutory regulations and laws in the UAE". Reem manages "the communication between the board and the senior management and makes sure the right controls are in place within the bank". She enjoys her job a lot particularly in setting "the right rules for the bank". Her daily interaction is with the senior management and she reports directly to the CEO and "I have a lot to do with the Chief Finance Officer, the Chief Risk Officer, the head of legal, the head of compliance, the senior management and of course the board members".

Early years

Reem was born in Lebanon and she is the eldest of two sisters and one brother. Her brother has his own company in Qatar and Saudi Arabia. One sister is a manager with a telecom company in Lebanon and the other works with a NGO based in Lebanon. All her siblings attended university and have a degree. Her parents run their own business, a farm, not far from Beirut. While Reem was growing up her Father was employed as a manager in a cement company, but also had employees working for him on the farm. Her Mother has all ways been a housewife. Neither of Reem's parents attended higher education. There was plenty of family around during her early years, "it is actually the culture in Lebanon to have an extended family and in an exaggerated way" and went on to say that the latter means "it's beautiful sometimes to have a lot of family around you, but sometimes you miss your privacy". Reem mentions how both her Mom and Father are proud of her and guided her as did her uncles. Her parents

were very supportive of us, not only to me but to my siblings. I have a very close relationship, I used to tell them everything, it was a very open and close relationship so they always supported me and they continue to. I still know that if I have anything I would call mom or dad and speak to them about it..... they always wanted us to study, they always said we never went to university so we want you to go to university because it will help you, it will open a lot of opportunities for you in life.

Education

Reem attended a mixed gender convent school, as she is Catholic, the school followed a French curriculum. She has fond memories of being a kid at school as “It was a lot of fun”. She was a member of a local sports club where played volleyball and she continues to be active, “I go to the gym. I do a lot of cycling; I do a lot of hiking”. The latter she does with her hiking group. Reem has always done a lot of sports and used to do a lot of activities at school.

The management always arranged activities for the students and I always participated in those activities. We had to pay extra money but my parents never said no to us...we used to go camping or travelling inside Lebanon, we never travelled outside Lebanon”.

She was also a member of a social and cultural club and “was a secretary for the sports club. It was an official club registered within the government, so I was the secretary and I prepared the minutes of the general assembly and the minutes of the board meeting”.

Her favorite subjects at school were Geography. French and Science although she also “loved Biology, I loved Physics and I always loved languages as well”, and she remarks that she “was a very good child at school”. Science was stimulating to her “because it was related to life”. She also comments that “at school we learnt music, we learnt hand crafts, we learnt a lot of things but I never really liked them”.

She loved the teacher’s as well and “used to joke a lot with our teachers”. She considers though that her High school was tough as they studied a lot although she enjoyed going out with friends as well. Her high school had a very good reputation in the area and it was quite competitive – Reem was usually in the top five students, although she mentions that her parents “were never satisfied they always wanted me to be first” and were more relaxed with her siblings.

Higher Education

Reem comments that “ When I left school I was very confused for a long time I would say, but my parents always guided me” Because she loved sciences her parents were for her going into medicine but she “didn’t want to be a doctor. I wanted to be a journalist or a lawyer”. There weren’t any family members in those careers, so she thinks she learned about careers

from movies. The reason why I mentioned movies was I loved movies and I still love movies. So I was watching a movie once at home and at the end of the movie it was written translated by and then the name and I asked my mom what does translated by mean and this is how I wanted to study translation.

You study translation for five years in Lebanon so she enrolled in the translation school and in the second year she also started studying law. Her parents paid for the first two years of university and then she worked and paid for herself. She studied law in the government university so it was for free. She wanted to specialize in legal translation as she “saw a lot of opportunities in the market in that field and because I loved being a lawyer so I wanted to do both”. She attended a private university in Beirut and moved away from home. She didn’t complete a law degree as she stopped after three years as “the last year in translation was very heavy and I couldn’t do both. She enjoyed university “ because I was studying something that I enjoyed. It was tough but I enjoyed it, I never complained”.

She did sports at university and was on the volleyball team for three years, also went to the gym, attended a lot of social and cultural activities, went to the movies and parties and also travelled a couple of times.

She had a close relationship with a French professor who “motivated me a lot. He always said that I had a lot of, how to translate it from French, inner skills and he helped me a lot finding those skills”. He gave her a lot of extra work and special projects e.g. working to merge the two government associations for translators but although they did a lot of work on this it was a political situation that couldn’t be changed. The benefit she gained from this project was that she considered the government people “were very responsive to us and I met a lot of government officials at that time”. Another project she worked on with the professor was through the internet which was not “very common in Lebanon”. She contacted a translation company in Kuwait and helped the university students to have freelance jobs with that company, “I managed a club at the translation school where I received the documents and distributed them among the students to have free lance work or extra money while studying”. The professor “helped me to establish my own translation company in Lebanon. He pushed me actually, he didn’t help me, he pushed me to do it and I did it”.

Reem is also currently studying for an MBA and is taking this with a French university because they had a track in Lebanon on which she enrolled for the main courses. She then travels to France, Belgium and Istanbul for the MBA to attend international seminars. Reem is financing the MBA herself.

Career

Reem was hired by the university as a secretary for the university board of directors and worked for them for nearly three years. She gained that job because “I was one of the top students and I was very active during university times. They knew me and they knew I was skillful and so they hired me”. She considers “it was a very high position and it was very challenging for me; I had to learn a lot of things about governments and legal things”. She feels that the university board trusted her a lot and “They loved me actually, they still do. I’m still in contact with them”.

Even during this early point in her career, Reem wanted to establish her own translation company but had to wait until she had enough money. The concept of a translation company in Lebanon was fairly new at that time and you could only become a translation if you were registered with the government and have to take a test which was only occasionally administered. The next test was going to be sometime in the next five years but it never happened so Reem had to find a way to establish the company. So she contacted the Kuwaiti company that she had worked with at university and she managed it by

opening a subsidiary of his own Kuwaiti company in Lebanon. Then I expanded, I opened another company in Qatar. I was going to open here in Dubai but Qatar was more promising at that time. When I started in Qatar I contacted the main government authority, the Qatar Central Bank, Ministry of Foreign Affairs, the Stock Exchange, and from there I started to do consulting job with the Qatar Central Bank and then moved to the banking field.

The professor at university helped her a lot to get in contact with government officials and this gave her the backing in Lebanon from the university. She tells a story of her early days in business,

When I went for my first meeting, I wasn't at all confident. It was very embarrassing when I look back. I had this feeling that I'm still young and they will not take me seriously, but no it was totally different. So I met with a judge at the Ministry of Justice, my first meeting in Lebanon (she previously knew the judge from working on the merger of the two associations in Lebanon) and then I continued to meet with him and when I started with my own translation company I contacted him and told him that I have a translation company now. Because I knew at that time they had a lot of translation work and asked him whether he was willing to work with me. He said okay and then I signed a contract with the Ministry of Justice to translate the official Gazette for them. Then they recommended me to the Ministry of Foreign Affairs because they had a lot of interpretation and translation work to do. I started translating their conferences, their documents, and I sent them private translators when they had official meetings with the officials from outside Lebanon.

She also found that entry to Qatar for her business was very easy and tells us that

the reason why Qatar was easy because it was still like a virgin country. I contacted them through the internet first and obviously they didn't know me face to face, so I got a lot of responses by internet. I set meetings and I went to Qatar and I met with them. They badly needed translation at that time. My first meeting in Qatar was in with Qatar Central Bank and with the stock exchange, the Qatar financial market authority. So I travelled, I

knew nothing about the GCC culture at that time. I didn't even know it was tough for a woman to enter the market. I met with the Deputy Governor of Qatar Central Bank, Sheikh * and we are now very close friends and he was surprised because I was young.

She says that recently he has commented on how young she appeared when he first met her and he didn't take her very seriously. She recognizes that she was young and isn't sure how but knew she could do it. " I think I was very passionate about what I was doing and my passion helped me to convince the others to work with me".

By this time Reem was employing translators on a freelance basis, there were contractual translators and freelance translators. The business is still running in Qatar as her brother is managing it and one in Saudi Arabia which he opened last year.

A Qatar Bank was her first client, and in 2006 they hosted a team coming from the World bank – these consultants were coming from different international financial institutions to help the bank set regulations on anti-money laundering, corporate governance and compliance. The Qatar employees at that time didn't speak a high level of professional English needed help to ensure the foreigners understood Qatar's legal framework. Due to Reem's legal background she was able to help the world bank consultants "understand the laws, the legal framework, the regulations in place, how the country operated, how the laws were issued when drafted, and approved in Qatar". She subsequently worked for the Qataris with the World Bank for two years ensuring the legal framework was understood and supporting field visits to each ministry, to the Qatari banks and to other government authorities so that their work processes could be understood. In the second year, developed rules for the country regulations to be adopted by the Council of Ministers. So during those two years, Reem was very involved at a high level in "understanding the banking environment, the way banks operate from a regulatory point of view and from a legal point of view".

After she finished with the Qatar bank, she was then called by the Qatar financial market authority, the stock exchange regulator. The Qatar financial market authority had to set anti-money laundering regulations and called on Reem to go through the regulations to ensure they fitted with the bank regulations. All this work was as a consultant as Reem was hired through her own company. When she was working with the Qatar financial market authority, the bank she had worked for previously had yet to be set up. The officials of the prospective new bank had to find out about how to list the company's shares in the stock exchange. Reem worked firstly as an advisor on that and then was "asked whether I was interested in working for them? I said okay because obviously when you are a consultant you try to find as many clients as you can, now I had them as a client and then they asked me whether I was interested to work as an employee". She had a six month contract to work as a full time consultant with them.

Her brother started to travel to Qatar in order to help Reem with the business because she had other clients and had a lot of work to do. She couldn't carry out the other work because she had the full time consultant job with the bank. During that six months consultancy work her brother was trained to run the company. Then Reem felt, but she wasn't sure whether she was making a mistake or not, that she should accept the new job with them. She is now "very happy that they kept convincing me to move" because it was a new field for Reem. She felt that her company would still run under her brother "so it wasn't wrong for me to try something new and I accepted". Reem was appointed as a compliance officer first and then worked for the bank for five years, during which time she was promoted four times, to compliance principle, then compliance manager, then company secretary and finally as Head of Corporate Governance.

So all in all she had been in Qatar eight years. She "loved that bank. I loved the people I worked with and I loved the way they really appreciated me at the bank". But she left because of the poor social life in Qatar.

Current job

Reem chose her job because "if I don't have anything to fix and organize I wouldn't be interested, to work in I would say a boring environment. If I don't have challenges I wouldn't be interested to go". The bank she is currently employed at in the UAE "is a very old bank, its 25 years old". However, corporate governance is new to the region and in the past five years it has become mandatory especially within banks. However, "not a lot of the people have the experience in the region to do it. It is a position that requires you to be bilingual, English and Arabic". Reem commented that she has been contacted frequently for that position but has never chosen to work for a big bank because they are usually established. However, the bank she is working for is established, but "they are trying to do a lot of changes in order to change it from a very traditional bank into a more modern bank".

So far she feels her job is "going well. I think there will be more challenges than what I expected". As yet, she hasn't met many bank people as it has been a holiday period. She is "very happy, the people that I have already met they are very nice, very corporative, very flexible so the environment is very nice". The main challenge

will be to communicate between the shareholders, the Qatari shareholders and the local shareholders. There will be a lot of political issues, not issues, just the way you communicate between major shareholders and other shareholders.

To succeed in this role, Reem says "you need to be diplomatic and political, to have strong communication skills and to find a balance to protect the interest of everybody". Each board member is a "very strong minded individual" and "are very professional in the banking field". On the board of this international bank are four English people, two Qatari, one from Oman and the rest are Emirati.

On leadership

Reem mentioned there are many women who work as board secretaries, but they are mainly Western women. She considers that the leadership components of her job are “to have strong opinions in terms of convincing the board members and the senior management of what is right for the bank”. The board members always represent shareholders of the company and obviously want to protect their interests, but sometimes they attempt to protect their interest at the expense of the banks’ interest. Thus she needs “to find a way to convince them that you cannot step over the banks’ interest because there are regulations in place and there are regulators who are regulating the company”. It can be difficult to communicate the right things to the members, “so this requires a kind of leadership skill in order to convince them what the right thing is”. Another challenging aspect to Reem’s leadership role “is how to gain the managements’ trust, because the management always considers the company secretary as the boards ‘spy’ in the organization”. Therefore, it is necessary and a challenge “to gain trust and confidence in order to get the board members resolutions and directions implemented within the organization”. The key point she considers is to get management to trust you and the board to trust you as well. That takes a “lot of communication between the management and the board and [you have] to be transparent in your role.

In the last bank she worked for Reem was the only women in senior management and the only woman on the board. In her current job she is the only woman in the senior management team, but the bank is the only one in the UAE to have a woman on board, and she is an *Emirati* from Qatar. “I met her on Thursday, she’s Emirati and she’s nice. She’s Head of branches and Head of Islamic banking”. As far as Reem knows that makes it the only diverse board of directors in Qatar in the banking industry. She thus doesn’t see a lot of women in Dubai nor in Qatar within the senior management. She is not sure why this happens but suggests its “because there are not a lot of female bankers. Not even in the West I assume”. Reem mentions that there was a woman working in the bank in the past, as Head of Communication but she wasn’t a banker and only stayed a couple of years.

I’m not sure if it’s being a woman, or if it is about me, but when the senior management of the bank are together and I am present at the meeting, they become more polite. The discussions are different. They are more concentrated about my presence on board as they value my opinions. I always joke with them that they have to bring a woman on board because women are smarter and they have more valuable opinions. I think a women’s presence within the senior management helps, women are more organized than men so I think I add a lot of organization within the bank.