Challenges facing Saudi working women in travel agencies and banks

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Abstract
This study aimed to identify the challenges facing Saudi women are that working in the travel agencies and banks by focusing on the self, social and organizational challenges. This study also aimed to find out suitable proposals to reduce the challenges facing Saudi women working in the travel agencies and banks. This study was a descriptive and analytical study based on the field data collection and analysis and linked to the studies and literature related to the subject of the study. The study was based on the social survey methodology by use of samples. A questionnaire was used to collect the data applied to a sample of (350) workers in the travel agencies and banks in Riyadh. Several results represent a cognitive and realistic framework that can be put in front of planners and decision makers represented in the most important challenges facing Saudi women working in the travel agencies and banks, which are self- challenges, including the feeling of psychological and family insecurity. As a result of conflict between the requirements of the family and work, the social challenges are the negative view of the work for the women in the work generally carried out by men. The society does not accept the nature of mixing at work because of the cultural heritage of some Saudi families. Furthermore, in some cases, working in a place that allows mixing of sexes, and the existence of some customs and traditions that impose a lot from the social criticism stemming from (custom) and not religion, which makes women weak in addressing this and the organizational constraints are the lack of nursery to care for the children of workers, and the length of working hours. The lack of application of the social insurance system in some travel agencies and banks and the reduced level of wages provided, as well as the inflexibility of the current work systems impose severe constraints on women and they are unable to achieve for themselves and exploit their full potentials and to overcome these challenges. Proposals are made to reduce the obstacles, and there is the most important review of regulations and legislation and laws on women's work in the travel agencies and banks, which represents some restrictions on women in society. Saudi Arabia does not contradict the provisions of Islamic law, spreading the culture of women’s rights and the correct negative mental image about them and strengthens their developmental position in Saudi society.

Keywords: Kingdom of Saudi Arabia, gender disparity, Islamic society, travel agencies, banks.

Introduction
The plans in the Kingdom of Saudi Arabia aim to improve the outputs of the education, training and rehabilitation system to meet the needs of development and the labor market. For example, Vision 2030 has given remarkable attention to Saudi women and raises their rate of economic participation from 17% to 25% and this is confirmed by Vision 2030 of the Kingdom of Saudi Arabia. Based on these development trends of the Kingdom, it has become an important and effective role of the travel agencies and banks to be partners with the government sector in carrying social responsibility out through cooperation. The partnership becomes an engine for employing Saudi citizens (Kunze & Miller, 2017) and such plans are essential when dealing with relevant stakeholders (Nicolaides, 2015). In many societies globally, women are oppressed based
on their sexuality and are viewed as lesser beings that are inferior to males. This article thus, spotlights the female experience and isolates the various types of oppression which the female gender is subjected to in society.

Therefore, employment policies in the Kingdom have been entrusted with the main responsibility of providing job opportunities for women who are looking for work in the travel agency arena and banks. This will increase contribution in providing the largest percentage in the employment of the Kingdom's workforce by approximately 95% of the total available job opportunities (Al-Shteiwi et al., 3:1429; Alwazzan & Rees, 2016). Thus, the travel agencies and banks in the various institutions are responsible for standing by the government sector in the process of recruiting national women and providing suitable career opportunities, whether within private schools or hospitals or in private companies and factories or within commercial centers and other areas of the travel agency business and banks. Travel agencies and banks provide a suitable and attractive environment that encourages Saudi women to work commensurate with their family circumstances and community needs and away from factors that may lead to problems and psychological pressures on women during their work, which may contribute to the reduction in their participation in the travel agency and banks. Therefore this study tries to identify the obstacles facing Saudi women working in the travel agency business and banks, and seeks to develop possible solutions for them (Al Alhareth et al., 2015).

Proceeding from the international interest in women's rights issues, which began with the issuance of the Convention on the Elimination of Discrimination against Women (CADAW) in 1979, which obliges all Arab and Gulf states to agree to achieve equality between men and women at all legal, economic, social and political levels, including the Kingdom of Saudi Arabia. The latter has paid considerable attention to development efforts focused on women's affairs, developing their abilities and removing challenges to their participation in development activities within the framework of Islamic values and teachings, and translating those trends and development plans (Hirudayaraj & Clay, 2019). However, the proportion of Saudi women in practice is still limited in the labor market in the travel agency and banks that is according to the statistics of the Ministry of Economy and Planning for 2019, often in the educational and administrative field, where the percentage of work is low.

Women in companies, banks, factories, commercial centers and other institutions of the travel agency and banks where the latter are still not considered as a source of attraction for working Saudi women, this can be attributed to many reasons, including the study (Al-Otaibi, 2018) the inability of working women to reconcile with their family commitments and performance at work, the length of working hours, lack of material returns to several challenges standing in front of that participation of the most important customs and traditions in the community, especially with regard to mixing with men and the inferior view of women. This view is clear in the study of Abdulkarim, (2014) where he considered the absence of laws as a fixed concern for the conditions of women's work in the travel agencies and banks, both in the wages, salaries, working hours and distribution of the reasons for digesting the rights of women working in some travel agencies and banks (Gupta, 2017; Johnston 2017). This may be a major reason there is a small number of female workers in the travel agencies and banks (Almukbal, 2011). Similar issues are apparent in South Africa where women are often regarded as second-rate citizens and often treated poorly in workplaces (Nicolaides, 2015a).

One of the most important number of job seekers for the first quarter of 2019 was 945,323, especially since women constitute almost 50% of the world population. Women in Saudi Arabia represent 48.9% of the total population of the Kingdom. The number of males is presently 10,575,895, whereas the number of females is 10,192,732. Hence the importance of this study in determining the reality of the challenges facing Saudi women working in the travel agencies and
banks. Representing half of Saudi society and wasting its energy is wasting a large part of society's productivity and reaching proposals to address these challenges to answer to questions of this study is important.

The main objective of this study was to Identify the challenges facing Saudi women working in the travel agencies and banks and these objectives are achieved through the following sub-objectives: Identify the self-challenges facing Saudi women working in the travel agencies and banks, identify the societal challenges facing Saudi women working in the travel agencies and banks and identify the organizational challenges facing Saudi women working in the travel agencies and banks. Furthermore this study may discover new ideas and make proposals to minimize the challenges facing Saudi women working in the travel agencies and banks (Samargandi et al., 2019; Cornelius et al., 2016).

Study objectives

The main objective of this study was to learn about the challenges facing women that are working in travel agencies, tourism and banks.

Research Methodology

This study belongs to the pattern of descriptive analytical studies that aim to study and analyze the challenges facing Saudi women working in the travel agencies and banks. The researcher in relied on the use of the social survey method in the sample, which was a sample of Saudi women working in the travel agencies and banks.

The researcher randomly selected (350) Saudi females working in the travel agencies and banks in Riyadh city as respondents. The study community was divided into four main areas of Riyadh city (North-East-South-West).

Field of study

The researcher started collecting field data from January to March 2019 and some travel agency and banks institutions, in the city of Riyadh being the capital of the Kingdom of Saudi Arabia and the largest city in terms of population density, were useful in their support. Saudi women working in the travel agencies and banks in Riyadh were thus the key focus of the study. All ethical protocols were observed prior to embarking on this study.

Results and discussion

Concepts used in the Study

The Concept of Constraints: All the results and processes that limit the adaptation or compatibility of the social pattern and also include pressure and tension at the structural level (Safran, 11: 2003). The constraints in this study were: All that prevent the participation of Saudi women in the travel agencies and banks and identified by the researcher in the self - challenges, societal challenges, organizational challenges.

Concept of women

Rashwan, (2: 2011) considers that women represent the second type of the human sexes. They share in some common characteristics and do not distinguish between complementing men and women each other. However, each has of the sexes its own characteristics and the composition of its members have functions that differ from that of males. The concept of working women is simple. It is women who work outside the home and get paid for their work and they play two
basic roles in their life both in the role of housewife and the role of female employee (Al-Fawzan, 115: 2012; Al-Asfour et al, 2017).

Women surveyed in this study were women who hold Saudi nationality and work outside the family in either travel agencies and banks (companies, banks, factories, shopping malls) and get paid for their work in Riyadh (Kattan at el., 2016).

The concept of the travel agency and banks

A group of profit seeking institutions operating in the Kingdom and owned by Saudi individuals in full or in partnership with a foreign investor (Sayari, 60: 1422). The travel agencies and banks in this study are where the economic work is practiced in order to achieve profit without the intervention of the state. The proposed planning concept aims to reduce the challenges facing Saudi women working in the travel agencies and banks towards a more equitable society.

Through the findings of the study and the results thereof, an effort is made to develop conceptualizations which can help in reducing the myriad of challenges facing Saudi women working in the travel agencies and banks. Thus in the light of the results of the general study and the recommendations of previous studies with the benefit of the field experiences of the researcher, these aspects can alter perceptions and impact on planning, policies, programs and activities that help decision makers and stakeholders in the work of women in the travel agencies and banks in Saudi society. It becomes important to deconstruct the conventional dominant male archetypes and construct a female viewpoint which is based solely on the female experience of life (Nicolaides, 2015a). In male-controlled Saudi Arabia, the women face momentous barriers to performing their restricted duties.

Tools of the study

The researcher designed the study questionnaire to collect data based on the results of previous studies and the theoretical framework of the literature of the subject of the study. Field visits to the study community by the field researcher allowed questions to be asked. The questionnaire consisted of two parts. The first part related to the initial data (age - marital status job title - duration of work - nature of work - Income) The second part includes three axes:

The first axis was a special challenges one while the second axis was specific to the societal challenges. The third axis included organizational constraints faced. The findings were interesting and although not presented here yielded a range of suggestions and recommendations which follow and from which very useful inferences may be made. The study has various limitations, such as the focus on the Kingdom of Saudi Arabia and the findings cannot be generalized to all women employed in Saudi Arabia and should be generalized within Saudi Arabia and the travel agency arena and banks alone.

Conclusions

Women in Saudi Arabia still suffer from discrimination in admission to employment, they are prejudices in salaries and face various challenges in their careers (MENA, 2007). Saudi Arabia sadly continues to have one of the lowest female workforce involvement rates in the GCC countries (Al-Munajjed, 2010). Women still have had to make very problematic decisions about harmonizing their career and family lives. Barriers faced by women in the workplace have far more to do with ingrained cultural and social traditions and stereotypes of women prevail. The situation has scant to do with the capabilities and skills of Saudi women. A major concern for them is accessing suitable childcare as dedicated working mothers (Stier & Mandel, 2009).
Saudi Arabia’s perception in the global community has many geopolitical and social associations. Whether in reference to concerns raised by the United Nations and international media about human rights violations, women’s rights restrictions, or the nation’s general intolerance of anything that does not align with its “value system,” Saudi Arabia has a lot to counter. However, hospitality professionals inside Saudi Arabia are confident about the positive impact of the changes that have been implemented in the last few years and the additional changes that have been announced. “There is a lot of buzz about Saudi Arabia around relaxing some of its rules and restrictions, and living here, we can see things changing to open the country for more tourism,” said Kamran Khan, managing director at AIM Restaurant Consultancy and Marketing. “A lot has actually been done in recent times that shows the leadership’s commitment to growing the travel and tourism economy in Saudi Arabia.” (SKIFT + SEERA Group)

**Recommendations**

1. It is suggested that there be formed a committee from the Ministry of Civil Service and Ministry of Labor to take all appropriate measures to review, amend or repeal certain regulations, legislations and laws pertaining to the employment of women in the private sector (the travel agencies and banks), which represent some restrictions on them in Saudi society, while not contradicting the provisions of Islamic Sharia law.

2 – There is a need for greater participation by women in the making, formulation and analysis of social and economic policies of labor policy in the private sector more specifically in the travel agencies and banks.

3- Developing a national media strategy to re-create society and change its ideological ideology through investing the media in instilling positive values and concepts towards raising women and promoting their essential role in sustainable development initiatives.

4 - Dissemination of a needed culture of women’s rights and correcting the mental image to eliminate practices and negative patterns in the culture of society that discriminate against women and this is called for by the Convention on the Rights of Women International CEDAW

5- Providing supportive services for women so that they can reconcile their family responsibilities and their role in the economic development of the country. Most importantly, providing transportation, establishing a nursery affiliated to a woman’s work because the presence of a working mother close to her child helps her to perform her work in a spirit of assurance and helps her child to feel safe and close to his mother and her caring and loving attitude.

6- Benefiting from the international experiences in the diversity of women's work systems in the travel agencies and banks in order to provide flexibility for women working in the travel agency business and also in banks so that they can achieve a balance between their economic participation in the labor market and their family role. Thus what is needed are a partial work system, a flexible hours system, a remote work system, a short week system, a system of compressed hours, so that priority is given to the achievement of desired goals. Such systems may well contribute to help working women to care for their children more and also for those in need of care, such as other adults, the disabled and elderly family members. Thus a substantial number of prominent societal and structural organizational and attitudinal blocks to the advancement of Saudi women in paid employment can be mitigated (Al-Asfour et al., 2017)
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