GCC Women – Improving the Odds

March 2015
INTRODUCTION

Women in GCC countries are believed by some in the international community to be submissive and restricted, with little or no role to play in the socio-economic development of the region. Defying this popular belief, GCC women are now actively participating in the social, political, cultural, and economic aspects of their respective societies.

The socio-economic condition of GCC women has improved over the past few decades. These women are proving to be a key driving force for the GCC economic engine. A major factor spurring this change is the popularity of higher education among women in the region. The female enrollment rate is higher than that of males across all levels in the Arab region; however, there is a sizable discrepancy between female participation in education and the rate of women’s participation in the workforce. Although women constitute ~40% of the GCC population and have a higher literacy rate than men, female labor participation remains low at 29%. Lack of motivation, poor job opportunities, discrimination at the work place, and pressure of domestic duties impede the overall development of women.

Nonetheless, the labor trend in GCC countries is changing, with female participation doubling and, in some cases, quadrupling in some countries over the past three decades. For instance, the female labor workforce has increased 3.7x and 3.1x in Dubai and Qatar since 2003, respectively. GCC women are now pursuing careers in the industry of their choice. According to the Dubai Statistics Centre, business is the preferred field of study of 33% tertiary female students in the emirate. Furthermore, female enrollment in engineering has increased nearly six-fold since 2011; enrollment rates for law studies also increased by 62%. According to a blog post by SAIS Global Women in Leadership Conference, women from the Middle East are establishing one of every four new start-ups, particularly in technology, fashion, and media.

Female workers are now at par with their male colleagues on parameters such as working hours, training and development, recruitment and selection, and benefits. The private sector accounts for 80% of the total women employment in the GCC.

GCC women are scaling up the value chain to assume leadership roles. Arab women have marked their presence in various segments, such as government, management, and family businesses. According to the Forbes list of most powerful Arab women in the Middle East, the GCC constituted more than 50% of all major categories.

GCC governments have initiated measures for the political and social empowerment of women through education and employment. In early 2013, the late King Abdullah of Saudi Arabia appointed 30 women to the Saudi Shura Council. The council has also approved a law that permits women to apply for real estate loans, a right previously reserved for men. Women can now apply for loans irrespective of their marital status. Furthermore, most GCC countries have ratified the UN convention on the elimination of discrimination against women.

GCC women are making efforts to improve their condition and empower themselves. For instance, these women are now marrying late (late 20s or early 30s) to focus on
education and career. They now command more independence, both socially and financially, and do not fear the social stigma attached to divorce.

GCC women are becoming wealthier with rising financial independence. As per a study, women in the Middle East controlled over a third of the wealth in the region. A total of 105 UHNW females held nearly USD22 billion of the wealth in Saudi Arabia and the UAE. Their wealth would grow further amid increasing participation of women in the workforce, coupled with a relatively liberal stance on women empowerment.

The status of women in GCC countries has improved, with a majority of them moving out of their homes for education, employment, and independence. The governments of these countries have taken bold steps to aid women. However, norms and traditions bred by the society’s patriarchal system continue to pose as a challenge by limiting the opportunities for women in the public sphere. The recent arrest of two women for driving into Saudi Arabia from the UAE is a case in point.

Given the scenario, GCC governments and its populace must make sincere efforts to remove such cultural constraints on women so that the region can unlock the potential of their highly educated but unutilized talent pool in women.
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GCC FEMALE POPULATION IS ON THE RISE, ALBEIT AT A SLOWER PACE

According to the World Bank, the GCC’s population stood at 48.7 million in 2013, up 16.5 million from a decade ago. Of the total population, Saudi Arabia accounted for about 60%, followed by the UAE (~20%). The population of the GCC is largely skewed toward males, who constitute a little more than 60% of the population. Women, who account for the remaining ~40% share, totaled 18.8 million in 2013. The female population expanded at a CAGR of 3.0% over 2003–13.

Among the GCC countries, the female to male population ratio is high in Saudi Arabia and Kuwait, while Qatar and the UAE represent weaker statistics. It must be noted that during 2003–13, the male population expanded at a CAGR of 5.1%.

The female to male population ratio for the GCC is low compared with developed and developing countries. Women represent an equal share in the population in developed countries such as the US (50.8%) and the UK (50.7%) as well as in developing countries (such as the BRICS group). Females account for a higher share in the population in developing countries such as Russia (54%), South Africa (51.5%) and Brazil (51%). These figures indicate a significant gender disparity in the GCC.

EDUCATION OF WOMEN IN GCC MARKS RAPID PROGRESSION

High literacy rate in GCC

Although the sex ratio in GCC is skewed compared with other developed and developing countries, GCC women are at par with their counterparts in other countries in terms of education. According to the World Bank, the GCC’s literacy rate is 93%, at par or even higher than other developing countries across the world. The literacy rate was an estimated 87% a decade ago. Within the GCC, literacy rates are high in countries such as Qatar (97%), Kuwait (96%), Bahrain (95%) and Saudi Arabia (94%). Oman, with a literacy rate of 87%, ranks the lowest among GCC countries.

1 It is to be noted that GCC has a large expatriate population which predominantly consists of males.
**Female literacy rate in the GCC is at par with most developing countries**

Female literacy rate in the GCC is 91%, up from an estimated 84% a decade ago, while the male literacy rate is 94%. All GCC countries exhibit high female literacy rates, except Oman (82%), bringing them at par with most developing countries.

With a female literacy rate of more than 95%, Qatar and Kuwait outperform fellow GCC nations as well as global peers such as Brazil, China and South Africa.

**Higher enrollment rate among women in the GCC compared with men**

According to the World Bank, females in the GCC fare better than their male counterparts in terms of school enrollments. The school enrollment rate at the primary level for females in the GCC stands at 93%, almost at par with male enrollment rates; however, in terms of secondary school enrollment rates, females exhibit a higher figure (90%) than males (88%). At the tertiary level, the enrollment rate for females in the GCC is 40%, but higher than the male enrollment rate of 23%.
With a primary school enrollment rate of more than 95%, Oman and Saudi Arabia outperform other countries in the GCC.

Exhibit 4: Comparison of school enrollment rates in GCC

<table>
<thead>
<tr>
<th>Level</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Secondary</td>
<td>90%</td>
<td>60%</td>
</tr>
<tr>
<td>Tertiary</td>
<td>40%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Source: The World Bank, Al Masah Capital Research

Female students are pursuing careers of their interest

Until a few years back, Arab women were not encouraged to pursue subjects such as science, technology, engineering, and mathematics, despite their interest or aptitude, due to ingrained cultural ideas about appropriate educational pathways and career tracks for women. This has undergone a healthy change.

Female students (tertiary) are increasingly pursuing technical and managerial jobs, signaling a shift in societal attitudes. According to the Dubai Statistics Centre, business is the preferred field of study of 33% tertiary female students, followed by foundation, media, and design. Furthermore, female enrollment in engineering has increased nearly six folds since 2011; enrollment rates for law studies also increased strongly by 62%.

Exhibit 5: Tertiary female students by field of study – Dubai

- Business: 33%
- Foundation: 19%
- Media and Design: 13%
- Humanities: 10%
- Information Technology: 6%
- Law: 6%
- Health and Medicine: 5%
- Education: 5%
- Engineering: 1%
- Other: 0%
- Natural and Physical Sciences: 0%

Source: Dubai Statistics Centre, Al Masah Capital Research
FEMALE TALENT REMAINS UNDERUTILIZED IN THE GCC

Female graduates not advancing into the workforce

The GCC labor force\(^2\) comprises 23.5 million or 64% of the GCC’s total working age population. Male labor population constitutes as much as 83% of this workforce.

Men in the GCC represent a higher share of the total labor force as a result of a skewed sex ratio and a high labor participation rate (84%) compared with female labor participation (29%). These statistics contradict the high literacy rate among females compared with their male counterparts.

Although women constitute ~40% of the GCC population and have a higher literacy rate than men, female labor participation remains low at 29%. Qatar leads other GCC countries in terms of the female labor participation rate (51%), followed by the UAE (47%) and Kuwait (44%). Bucking the trend are Saudi Arabia (20%) and Oman (29%), where female labor participation is lower than the regional average.

Several factors contribute to this widening gap between female participation in education and female participation in the workforce. Lack of motivation, poor job opportunities, discrimination at the work place, and established gender roles (marriage and childbirth) limit the role of women. On the other hand, men in GCC countries get lucrative jobs in the public domain (such as government or military) without going to a university.

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\(^2\) Population above 15 years of age
STEADY RISE IN FEMALE WORKFORCE

Female workforce in the GCC is witnessing rapid growth

Despite a wide gender gap, the participation of women in the labor market has doubled, and, in some countries, quadrupled over the past three decades. According to the World Bank, in 2013, women’s participation in the labor force in the UAE and Qatar increased by more than 10%. Qatar (51%) and the UAE (47%) had the highest female labor participation rates in the GCC region in 2013.

Exhibit 7: Female labor participation rate in the GCC

Source: The World Bank, Al Masah Capital Research

GCC women are largely employed in the private sector

According to a Bayt.com survey titled “The Status of Working Women in the Middle East,” working women in the GCC are largely employed in the private sector, which accounts for 80% of the total women employed in the GCC.

Exhibit 8: Preferred sector by working women in the GCC

Source: Status of Working Women in The Middle East Survey (Bayt.com), Al Masah Capital Research
GCC women are receiving equal treatment at the workplace

In the Bayt.com survey, most GCC women reported equal treatment at the workplace with regard to working hours, training and development, recruitment and selection, and benefits. The women, however, felt that they were treated unfairly when it came to career progression and salary.

Exhibit 9: Women claim equal treatment at workplace

Source: Status of Working Women in The Middle East Survey (Bayt.com), Al Masah Capital Research

The opinion on salary discrimination was observed to high among women from Saudi Arabia and Oman.

WOMEN IN LEADERSHIP

The GCC is witnessing rapid economic growth, and member countries seek to galvanize their population, including women, toward the common goal of development. This has encouraged women to assume leadership roles in the fields of business, politics, and education.

GCC women are making a strong presence in business

GCC women have marked their presence in all sectors. They serve in important government roles, hold key executive positions as well as run family businesses. In the Forbes list of the 200 most powerful Arab women in the Middle East, Sheikha Lubna Al Qasimi, Minister for International Cooperation and Development, topped the government category. Shaikha K. Al Bahar, Deputy Group CEO of the National Bank of Kuwait, and Raja Easa Al Gurg, managing director of UAE-based Easa Saleh Al Gurg Group, led the executive and entrepreneur categories, respectively.
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GCC countries lead Forbes list of most influential women in MENA

In the Forbes list of the most powerful Arab women in the Middle East, the GCC region accounts for more than 50% of two of the three categories. The rising dominance in the list speaks volumes of the growing interest of GCC women in business and government.

GCC women play key roles in family businesses

Family-owned companies contribute about 80% of the GCC’s non-oil GDP. Such businesses have acknowledged the role of female family members in the overall development of the business. For instance, in the US, more than 33% family-run firms are led by women CEOs, while half of them have hired at least one female family member in a full-time management position. In terms of governance, 80% of family-owned businesses in the US have at least one female on the board of directors.
Other factors that ensure the inclusion of women on family boards are smaller family sizes, higher average age of marriage, increasingly educated female workforce, and growing social acceptance, which encourages women to be more involved in the family business.

**Contemporary challenges continue to inhibit a rise of women in business**

Although more women are being included in family businesses in the GCC, they continue to face challenges including:

- Patriarchal society’s views on gender roles associated with childbirth and raising children
- Competition within large families for a limited number of senior roles; women are at a disadvantage as they must develop skills comparable with male siblings while executing domestic responsibilities

According to a survey by Strategy&, businesswomen in the GCC face new challenges such as lack of support from family members, low transparency in decision-making, pressure of domestic duties, and inadequate training and technical skills.

**Exhibit 12: Key challenges faced by GCC women in family business**

The magnitude of challenges faced by women also differs within the group. For instance, Saudi Arabia (the largest economy in the GCC) does not allow women to drive. Two women were arrested for driving into Saudi Arabia from the UAE in 2014.
SHORT PROFILES OF SOME INFLUENTIAL WOMEN IN THE GCC

Dr. Rawya Saud Al-Busaidi (Minister of Higher Education, Oman) is the first Omani woman to receive a ministerial portfolio. Dr. Rawya was appointed Oman’s Minister of Higher Education in 2004. She is also the president of the council of Sultan Qaboos University. Dr. Rawya received her PhD degree from Oxford University. Prior to her appointment as Higher Education Minister, she was undersecretary for higher education. Dr. Rawya played an influential role in transforming Oman’s education system in the last decade through scholarships and additions of new private colleges and universities. Dr. Rawya ranks second on the Forbes list of “200 Most Powerful Arab Women – 2014: Government.”

Raja Easa Al Gurg (Managing Director of Easa Saleh Al Gurg Group, UAE) is a renowned businesswoman in the Middle East. She is the managing director of Easa Saleh Al Gurg Group LLC (ESAG) and a board member of the Dubai Chamber of Commerce and Industry. She has played a critical role in ESAG’s growth. Al Gurg is a prominent speaker at various international conferences and roundtables. She also participates in the Government of Dubai’s trade and commerce meetings. Separately, she is a part of several philanthropic, social, and women’s societies, notably the Easa Saleh Al Gurg Charity Foundation and the Al Jalila Foundation. Raja Easa is the president of the Dubai Business Women’s Council. Raja Easa ranks first on the Forbes list of “200 most powerful Arab Women – 2014: Family business.”

Shaikha K. Al Bahar (CEO, National Bank of Kuwait) heads the National Bank of Kuwait. She also serves on the board of the International Bank of Qatar and as director of Mobile Telecommunications Company KSCC. Her other roles include vice chairman of Watani Investment Company KSCC and board member at Al Watany Bank of Egypt and International Bank of Qatar. Al-Bahar received education at the Harvard Business School, Stanford University and Duke University. She has more than 30 years of banking experience.
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GCC WOMEN ARE CHALLENGING STEREOTYPES

GCC women are actively participating in sports

Oman hosted the fourth GCC Women’s Games in March 2015. A total of 67 women from the Gulf countries – Bahrain (20), Kuwait (15), the UAE (13), Qatar (11) and Oman (8) – took part in 18 different activities such as running, walking races, triple jump, shot put, discus throw, long jump, high jump, and javelin throw. Rising women’s participation in gaming events underlines the GCC’s efforts to encourage women in sports.

GCC women are also making their presence felt at the Olympics. In 2000, Bahrain became the first GCC country to send female athletes to the Olympics, followed by Kuwait in 2004, Oman and the UAE in 2008, and Saudi Arabia and Qatar in 2012. Bahrain remained ahead of its GCC peers in the number of female athletes at the London Olympics. The country sent 12 athletes to the event, of which nearly 67% were females.

Exhibit 13: Country-wise participation of women in sports

GCC women are also taking to entrepreneurship

According to a blog post by SAIS Global Women in Leadership Conference, women from the Middle East are establishing one of every four new start-ups, particularly in technology, fashion, and media. Two successful women entrepreneurs from the GCC have been profiled below:

Lateefa Alwaalan, 30, Founder and CEO, Yatooq

Saudi Arabia-born Lateefa Alwaalan is the founder and CEO of Yatooq, a start-up that introduced the first automatic Arabic coffee-making machine. Yatooq also produces and sells instant Arabic coffee.

Randa Al Himyari, 34, Co-founder, Petit Bout Chou/Potentiel Nurseries

UAE-born Randa Al Himyari is the co-founder of Petit Bout Chou and Potentiel, tri-lingual child-centered nurseries for children aged between six months and four years.
The median age of women for marrying in GCC has risen

Women in the GCC are now marrying in their late 20s or early 30s to focus on education and career. Less than 10% of GCC women marry between 15 and 19 years of age. Also, a large number of women are choosing to stay single. Changing demographic patterns of marriage in the GCC reflect the broader social and economic changes taking place across the region.

Rising divorce rates also point to independent status of women

Divorce rates in GCC countries have risen dramatically in recent years and continue to rise. As women in GCC countries are becoming more independent, socially as well as financially, they are less concerned of the social stigma attached to divorce. As per arabnews.com, the divorce rate as a percentage of all marriages in Gulf countries has reached 37.1% in Kuwait, 34.8% in Qatar, 25.6% in the UAE, and 24% in Bahrain.

GCC WOMEN’S WEALTH

Increasing wealth of GCC women

According to the Boston Consulting Group’s “Leveling the Playing Field” report (July 2010), women accounted for about 27% or USD20.2 trillion of global wealth in 2010. BCG expects this figure to rise at a CAGR of 8% to USD29 trillion by 2014.

Women in North America, Western Europe and Asia (excluding Japan) were estimated to hold nearly 85% of the wealth held by women globally. Women in the Middle East controlled 22%, or USD500 billion, of the region’s total AUM in 2009. The study projected that the wealth held by women in the Middle East could increase at a CAGR of 8% to USD800 billion by 2014.

Separately, according to the “World Ultra Wealth Report 2014” by Wealth-X and UBS, the Ultra-High-Net-Worth (UHNW) population in the MENA region reached 5,975 in 2014, increasing at a CAGR of 14% from 2012. In 2013, GCC countries Saudi Arabia and the UAE together accounted for 105 UHNW females with about USD22 billion of wealth.

Exhibit 14: Estimated growth in total wealth held by women across the world

<table>
<thead>
<tr>
<th>Region</th>
<th>2009</th>
<th>2014E</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America</td>
<td>11.2</td>
<td>13.7</td>
</tr>
<tr>
<td>Western Europe</td>
<td>7.5</td>
<td>9.5</td>
</tr>
<tr>
<td>Asia (ex Japan)</td>
<td>3.0</td>
<td>3.6</td>
</tr>
<tr>
<td>Japan</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Middle East</td>
<td>2.6</td>
<td>3.3</td>
</tr>
<tr>
<td>Australia &amp; New Zealand</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Latin America</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Russia</td>
<td>0.3</td>
<td>0.4</td>
</tr>
</tbody>
</table>

In USD trillion

Source: The BCG,' Leveling the playing field', Al Masah Capital Research
GCC women’s wealth is bound to grow over the next few years amid increasing female labor participation (including in business) and rising capital spending in GCC countries. Furthermore, the rapidly increasing women labor participation rate among GCC nations, coupled with positive attitudes toward women empowerment, will further accelerate the growth of women’s wealth in the region.

As women account for a considerable share in the GCC’s wealth, banks in the region are adopting new ways to attract female customers. For instance, Al Hilal Bank PJSC, a Shariah-compliant lender owned by the Abu Dhabi government, has introduced the Laha Card (For Her), a perfumed credit card designed for UAE employed women.

**GCC women invest across diversified asset classes**

Women in the GCC invest their wealth in diverse asset classes. According to a report titled “Barclays Wealth Insights,” nearly 48% of women surveyed in MENA had invested in individual stocks and shares. Other important investment vehicles are commodities (such as gold), property, personal pension, and bonds.

![Exhibit 15: Key investment vehicles for women in MENA](chart-image)

**Source:** EIU/Barclays wealth, Al Masah Capital Research

The survey also suggested that women in the MENA region are more likely to invest in commodities than those in any other region. The diverse nature of their investments suggests that women in the MENA region believe in investments that carry limited risks.
FAVORABLE GOVERNMENT POLICIES FOR WOMEN DEVELOPMENT IN THE GCC

Early and positive initiatives for women in politics

Some key developments related to women empowerment that have taken place in the past decade in the GCC are as follows:

- In 2003, Mariam Abdullah Al Jaber was appointed as the first district attorney in Qatar.
- In 2005, the Kuwaiti government amended its election laws to extend political rights to women. In May 2009, four women won seats in the Kuwaiti Parliament in the general elections, marking a historic moment for women in the region.
- In 2006, Bahrain appointed Mona Jassem Al Kawari, the first female judge at the Grand Civil Court.
- In 2008, UAE lawyer and Shariah specialist Kholoud Ahmad Al Daheri was appointed primary judge at the Abu Dhabi Judiciary Department.
- In 2010, Saudi Arabia’s justice minister announced plans to allow female lawyers to represent women in matters related to divorce, child custody, and other family issues.
- In 2011, the late King Abdullah of Saudi Arabia announced that women would be allowed to become members in the Shura Council, and nominate candidates and contest for public offices in municipal elections.
- In January 2013, the late King Abdullah of Saudi Arabia appointed 30 women to the Saudi Shura Council. The move offers a great advantage to the new members as well as to the kingdom.
- In June 2013, the Shura Council approved a law permitting women to apply for real estate loans, a right previously reserved for men. This law permits women to apply for loans regardless of their marital status.

Policies for improving social status of women

- All GCC countries have ratified the UN convention on the elimination of discrimination against women.
- Most GCC countries have adopted a new codified personal status law that governs matters such as marriage, divorce, inheritance, and child custody. The move is aimed at defining and protecting the rights of women and children under family laws. They also reduce the scope for judicial decisions that encroach upon women’s rights.

Policies on education and employment

- GCC countries are making attempts to attract renowned international institutions to the region. The region now hosts campuses set up by the Massachusetts Institute of Technology (Masdar in Abu Dhabi), North Western University (in Doha), New York University (in Abu Dhabi), and American
Women-friendly policies have been created in the areas of education and employment.

University (in Dubai). The emergence of these international universities has provided GCC women easy access to high quality education.

- Saudi Arabia is developing a women-only industrial city at Hofuf for female workers in a bid to provide a working environment that complies with the kingdom’s strict customs. The Hofuf development is expected to create about 5,000 jobs across industries such as textiles, pharmaceuticals, and food-processing, with women-run firms and production lines.

- The UAE has ratified the International Labor Organization’s (ILO) Convention No. 100 on equal remuneration for men and women, an underlying point for gender discrimination at the workplace.

- GCC countries, except Oman, have ratified ILO’s Convention No. 111 on job discrimination.

- JP Morgan and the Cherie Blair Foundation for Women have partnered in the Middle East to support 100 women entrepreneurs in the UAE to build profitable and sustainable businesses.
CONCLUSION

The status of women in GCC countries has improved many folds, with a majority of them moving out of their homes for education, employment, and independence. The governments of these countries are also taking bold steps to aid women; however, norms and traditions bred by the society’s patriarchal system continue to pose as a challenge by limiting the opportunities for women in the public sphere.

In such a scenario, cultural constraints on women should be removed through higher stress on education and empowerment to bring them at par with men. It has been proved that women are an important growth driver for a country. Therefore, GCC countries must take the right steps to unlock the potential of their highly educated but underutilized talent pool in women.
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