

Disability Diversity Management: A Case Study of the Banking Sector in the KSA

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Abstract—This paper is drawn from a wider study of the management of gender, age and disability diversity in the banking sector in the Kingdom of Saudi Arabia (KSA), which aims to develop a framework for diversity management (DM) in this sector. The paper focuses on the management of disability diversity. The purpose of the paper is to assist in understanding disability DM in the banking sector in KSA and to make suggestions for its enhancement. Hence, it contributes to filling a research gap, as there is a dearth of literature on disability DM, in KSA in general, and in the banking sector specifically.

Discrimination against people with disabilities is a social issue that has not been entirely overcome in any society. However, in KSA, Islam informs almost every aspect of daily life including work, and Islam is against discrimination. Hence, in KSA, there are regulations to accommodate people with disabilities; however, employers are still free not to hire job applicants with disabilities specifically because of their condition. Indeed, disabled people are almost entirely absent from the labour market.

There are 12 Saudi-owned or part-Saudi-owned banks in KSA and two managers from each of these were interviewed, making a total of 24. The interviews aimed to investigate empirically the understanding of managers in the banking sector in KSA of diversity management, including disability DM, in the banking sector. The interview data were analysed using thematic analysis. Two interviewees stated that banks used the employment of people with disabilities to enhance their corporate image, while five expressed the opinion that disabled employees could contribute to the bank provided they did not have to deal with customers face-to-face. Nine of the interviewees perceived that disabled employees could be of value to the bank for their own sake, not only in 'behind the scenes' roles. Another two interviewees mentioned that employing disabled people could be part of the bank's community service programme and one thought it would be part of the bank's Saudisation efforts. The remaining five interviewees did not know how disabled people could contribute to the bank.

The findings show that disability DM in the banking sector in KSA is a relatively new concept, and is not yet well understood. In the light of the findings, in order to achieve the purpose of the paper, the following suggestions were made for the enhancement of disability DM in the banking sector in KSA. A change in attitudes towards disabled people is necessary. Such a change in the workplace can only be achieved if a top-down approach is taken to the integration of disabled people. Hence, it is suggested that management and employees follow a course in disability awareness. Further, a diversity officer in the HR department could enhance the integration of disabled people into the banking workforce. It is also suggested that greater government support is required through closely monitored and enforced anti-discrimination legislation. Moreover, flexible working arrangements such as part-time work would facilitate the employment of disabled people and benefit other groups of employees.

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I. INTRODUCTION

DISABILITY has been defined as total or partial, temporary or permanent physical, sensory, mental, communicative, educational or psychological impairment that has a substantial and long-term adverse effect on a disabled person's ability to perform normal day-to-day activities and makes him or her dependent on others, or in need of special tools, and/or special rehabilitation [1]. Visual impairment, hearing impairment, mental disorders, physical disability, learning disability, speech or language impairment, emotional and behavioural disorders, multiple disabilities, and other disabilities require special care [1]. Each of these disabilities is different for each individual in terms of its severity and the possibility of treatment [1].

Discrimination against people with disabilities is a deep-rooted social issue that has not been entirely overcome in any society [2]. Indeed, individuals with disabilities are often amongst the most marginalised in all societies and face unique challenges to avail themselves of their human rights [3]. It has been argued that the marginalisation and vulnerability of people with disabilities are due mainly to biased attitudes and a lack of awareness and knowledge rather than simply to a shortage of economic resources [4]. Not only have people with disabilities experienced unfair discrimination in the past, but they also continue to be the recipients of negative perceptions by employers, leading to continued discrimination against them and their marginalisation in the labour market [5].

It has been argued that without work, life for disabled people tends to lack purpose and that work also provides opportunities for social interaction [6]. Further, being out of work is associated with a potential spiral of worsening physical and mental health [6]. The place of and attitudes towards, such individuals or groups in the wider environment are typically reflected in the workplace, which can cause a challenge for human resource managers [7]. During the past few decades, Western employers and government authorities have made increasing attempts to promote organisational diversity and advance the participation and integration of disabled people in working life [8]. However, this has not been the case in the Arab World, where disabled people face exclusion and discrimination [9]. Indeed, in Kingdom of Saudi Arabia (KSA), disabled people are almost entirely absent from the workforce [10].

This paper focuses on the management of one specific diversity factor, disability, in the banking sector in KSA. The

purpose of the paper is to assist in understanding disability diversity management (DM) in the banking sector in KSA in order to make suggestions for its enhancement in this sector. Strong empirical research evidence on disability diversity has only recently started to become available in many countries, notably those in the developing countries [11]. Despite the growing awareness about the economic, psychological and medical impact of disability, limited research has been carried out on disabilities in KSA [12]. This paper therefore contributes to narrowing that research gap. In addition, it achieves its purpose and makes a practical contribution by making suggestions to enhance disability DM in the banking sector in KSA. Further, the suggestions made could also potentially be applicable to other sectors.

The paper is structured as follows. It begins by giving background on diversity management, disability diversity in the Middle East in general and in KSA more specifically, and in the context of the research, the banking sector in KSA. This is followed by a section on the employment of disabled people, consisting of the business case for and barriers to their employment, the employment of disabled people in KSA, and, specifically, disability diversity in the banking sector in KSA. Following this, there is an explanation of and justification for the methodology used in the study, including its limitations. Then, the findings of the paper are presented, the conclusion drawn and suggestions made for promoting the greater inclusion of those with a disability in the banking sector in KSA.

II. BACKGROUND

A. Diversity Management

Diversity management (DM) is a relatively new concept that has assumed increasing importance in recent years, largely due to the globalisation of business [13]. Diversity management refers to the voluntary organisational actions that are designed to create greater inclusion of employees from various backgrounds into the formal and informal organisational structures through deliberate policies and programs [14]. The aim of these is to create an organisational environment open to individuals and groups that previously have had limited access to employment in general, and specifically, to more lucrative jobs [14]. As a developing country, KSA arguably needs to make the best possible use of its workforce for social and economic reasons [15]. The workforce is diverse, which calls for appropriate diversity management, although human resource development itself is a relatively new concept in KSA [16].

B. Disability Diversity in the Middle East

It has been reported that disability in the Arab World is growing as a result of three main factors: violence, poverty and malnutrition, and consanguineous marriage [17]. The World Bank reports that there are as many as 30 million disabled people in the Middle East [18]. People with disabilities are confronted with a major obstacle to their integration in society from discrimination in a variety of

forms, such as social stigma, physical barriers to access to buildings and transport, and lack of access to health services, education, and employment [17]. The implementation of policies and programmes to integrate individuals with disabilities into all aspects of social and economic life, including access to employment, is economically beneficial not only for the individuals concerned but to society as a whole. In this respect, "people with disabilities are endowed with abilities and potential that will make them effectively participate with other social groups in achieving comprehensive development of the Arab World, in particular if they have equal opportunities and suitable training and rehabilitation conditions" [17]. However, in terms of the social and economic integration of disabled people, the Arab region was reported as lagging behind the rest of the world; in this region, they are invisible, because of negative social attitudes and the lack of a human rights culture [4].

C. Disability Diversity in KSA

One of the difficulties of conducting research on disabled people in KSA is that there are divergent statistics on the number of people with a disability in the country [19]. This is attributed mainly to there being no standard outcome measure used to assess or identify the degree of disability and poor data collection procedures [20]. For example, a government representative stated that the number of disabled people in KSA was estimated at 720000; about 4% of the total Saudi population [21]. Another estimation of disabled people is 900000, about 8% of Saudi population [22]. However, in a demographic survey, the number of disabled people was given as 135000, 0.8% of the total population [20]. According to the Saudi Central Department for Statistics and Information, the population of KSA numbered almost 29,994,272 in 2013 [23].

In KSA, Islam informs almost every aspect of daily life [24], including work and Islam is against discrimination, whether based on race, gender, colour, or ability. However, while disabled people are respected in KSA, in common with the societies in other countries in the Middle East, Saudi society's view tends to be based on a simple notion of disability, and comprises helplessness, continuing dependence, being housebound, poor quality of life and lack of productivity [12].

D. Banking Sector in KSA

The context of this research is the banking sector in KSA. Banks are a critical part of financial system and play an important role in contributing to a country's economic development [25]. This is the case in KSA, as Saudi financial system is currently the largest in the Gulf region [26].

Currently, 12 Saudi-owned or part-Saudi-owned banks operate in KSA [26]. These are Samba Financial Group (Samba); AlRajhi Bank; Saudi Hollandi Bank; Arab National Bank; Bank AlBilad; Bank AlJazira; the National Commercial Bank (AlAhli Bank); The Saudi British Bank (SABB); Saudi Investment Bank; Alinma Bank; Banque Saudi Fransi; and Riyadh Bank [26]. Together, they had a total of 1,838 branches

by 2014 [26]. The banking sector employed 47259 people at the end of 2013 [27], with over 15% of these being women [28].

III. EMPLOYMENT OF DISABLED PEOPLE

A. *The Business Case for Employing Disabled People*

It has frequently been posited that the adoption of better arrangements relating to the employment of workers with disabilities has beneficial financial results for organisations. It has been argued that diversity, including disability diversity, can assist in creating competitive advantage for an organisation in a number of ways [29]. For instance, diverse organisational members can provide a variety of knowledge resources for the organisation. In addition, it has been argued that greater profitability can arise as a result of employers adopting a non-discriminatory approach to recruitment which ensures that the best quality staffs are employed [30]. Further, diverse members can better understand and therefore assist those customers who are similar to themselves; customers feel more comfortable dealing with organisational members that are like them and hence may be more willing to interact with these organisations [31]. In turn, this is likely to lead to more effective marketing and increased sales [32].

Further, companies are aware that signing up to a national disability initiative and being involved in social action are seen as good public relations strategies [33]. In other words, they are essentially using the employment of people with disabilities as a way to enhance their corporate image, rather than as a direct method of gaining competitive advantage or, indeed, promoting social justice.

The business case for the employment of disabled people assumes action by individual employers, and is used to show the cost effectiveness of equality action, emphasising the business benefits that employers gain through making the best use of the skills and potential of employees [30]. It further implies that the loss of these skills is costly to the organisation [34]. The argument is thus seen to be more attractive to employers than more ethically-based ones concerning notions of fairness, social justice or equal opportunities, because it involves issues such as competitive advantage [32].

B. *Barriers to the Employment of Disabled People*

Several barriers to the employment of disabled people from the employers' perspective have been identified in the literature. These include a lack of required skills [35]; attitudes of co-workers and supervisors [36]; societal attitudes, that is, employing a person with a physical disability could disconcert customers who expect staff to have a 'normal appearance', and may therefore have an effect on the company image [37]; the perception of disability as an illness and hence connected to more sick leave and lower productivity [37]. In addition, the low expectations of people supporting disabled people in finding work leads to a tendency on their part to emphasise to employers the moral and legal obligations of employing disabled people rather than their benefits and skills [38]. Highlighting a related issue, Barnes states "too often the type

of jobs being offered to disabled people are low status, low waged occupations with poor working conditions and few opportunities for advancement" [39, p.450].

Nonetheless, it is accepted that there are many jobs which people with certain disabilities cannot do because of the limitations of that disability [6]. For example, a person who is deaf and dumb could not work in a call centre, whereas there would be no obstacle to a person in a wheelchair doing so. In the UK, the Employment Equality Acts 1998-2011 outlaw discrimination on the grounds of disability in employment, including training and recruitment [40]. However, the Employment Equality Acts state that an employer is not obliged to recruit or retain a person who is not fully competent or capable of undertaking the duties attached to a job [40]. Regarding employers' perspectives, disabilities most likely to have a work-related impact are mental illness, learning difficulties, mobility disorders and visual impairments. However, in a large-scale study carried out in England, Stevens found that to some employers, impairment of speech and vision were perceived as barriers, whereas impaired physical strength and mobility were not considered to be major obstacles [35]. However, in this respect, it has been suggested that it is unlikely that a person with a disability will apply for a job which could not effectively be done because of that disability [6].

C. *Employment of Disabled People in KSA*

In KSA, there are around 183,000 disabled people registered as looking for work in the country [41]. Many of them have university education, and about 100,000 are capable of working if given proper training and guidance, [41].

In KSA, although there are regulations to accommodate people with disabilities, employers are still free to notify job applicants with handicaps that they cannot hire them specifically because of their condition [21].

Further, there are certain Saudi employers who employ disabled Saudi men simply because they count as four non-disabled Saudi employees for the purpose of conforming to the quotas of Saudisation (i.e., the national policy that requires a certain percentage of posts in organisations to be filled by Saudi nationals) [22].

A recent programme named Tawafuk has been devised to get the handicapped employed in the private sector with the support of the Saudi Human Resource Development Fund [41]. Further, the Saudi government recently announced it was planning to offer employers in the private sector various incentives to hire disabled Saudis [42]. This could be seen as a positive step in that it will permit disabled people to become integrated into the workforce, and thus be more independent and less isolated [43]. However, it could also be viewed as a negative move, as employers may employ disabled people only to obtain the government incentive and not because they recognise that a disabled person could be valuable to the organisation [42]. It may also tend to reinforce the view that the employment of disabled people is a type of social responsibility or even charity [42]. Nonetheless, in the long term it may lead to a change in attitudes towards disabled

people; as the general public becomes more used to seeing them in the workplace, this may ultimately result in their being employed for their qualifications and skills, on the same basis as non-disabled people.

D. Disability Diversity in KSA Banking Sector

Secondary online research was carried out on the websites of the 12 banks in KSA to determine whether they had disability DM programmes in place and if so, what the nature of these was. This search revealed that, of the 12 banks studied in KSA, the Bank AlJazeera (BAJ) is the only one to date to have any specific strategy for the employment of disabled people. BAJ has been the first bank to train employees to use sign language to accommodate customers who are deaf or hard-of-hearing. The initiative began in three branches in 2012 and it is the bank's intention not only to extend it, but also to begin a policy of employing staff who are deaf or hard-of-hearing. They also offer a training programme for the blind [44]. The bank's President of Retail Banking was quoted as saying that these efforts were intended to facilitate the integration of this segment of society into the labour market, as they are an integral part of Saudi society [44].

This is not to say that other banks in KSA are unaware of disabled people; the majority of the banks have programmes for disabled people. However, these programmes are part of the banks' corporate social responsibility (CSR) strategy, rather than leading to employment with the banks themselves.

For example, the SABB bank sponsors an Employment Programme for people with special needs, but rather than employing such people directly in the SABB bank, they organise forums at which people with special needs can meet potential employers and discuss viable career options [45]. Further, the National Commercial Bank (AlAhli Bank) has a program for the training and employment of people with special needs in cooperation with the Takatof charity, but this employment is not necessarily with the bank itself [46]. The other nine banks also have similar CSR programmes. Hence, there is a clear indication that the majority of banks view the employment of disabled people as a type of CSR or even charity [42].

IV. METHODOLOGY

In this study, an interpretivist paradigm has been adopted; that is, meanings emerge from the research process [40]. In the investigation of the understanding of disability diversity in the banking industry in KSA, there are multiple realities that do not facilitate the systematic measurement used in the positivist paradigm. The interaction between the researcher and the research participants leads to the emergence of various perspectives of the reality of disability diversity management in the banking sector in KSA.

The research strategy adopted in this study is that of a multiple-case study, with the cases being the 12 banks studied in KSA. Case studies provide unique means of developing theory by using in-depth insights of empirical phenomena and their contexts [47]. The multiple-case study approach adopted in this thesis is stronger than single case study. Further, it

allows cross-case analysis; that is, comparison between the cases; hence the validity of the research is increased [47].

Banks were chosen as almost everyone uses banking services, and banks therefore have a very diverse customer base, which includes disabled people. In addition, the banking sector plays an important part in the Saudi economy. To collect the primary data, semi-structured interviews were conducted and these data were analysed using a qualitative method, i.e. thematic analysis.

The population in this study consists of all senior managers, HR managers, assistant HR managers and branch managers in the 12 banks studied in KSA. A purposive, non-probability sampling strategy was used to recruit participants for the primary data collection. In this study, participants were selected as they were assumed to be knowledgeable about or in some way involved with gender, age, and disability diversity and diversity management were selected. The respondents were contacted through their banks. All the necessary ethical considerations were taken into account. That is, the interviewees were informed of the purpose of the research, assured of the confidentiality and anonymity of their responses and that these would be used only for academic purposes. They were also informed that they could withdraw from the interview at any time.

The semi-structured interview questions were piloted with managers from three different banks, who were representative of the sample. It was clear that for the main interviews, a more in-depth explanation of the meaning of diversity would be required before beginning the interviews. Two managers from each of the 12 banks in Jeddah and Riyadh, the two largest cities in KSA, were interviewed, making a total of 24. The interviews were carried out face-to-face, in Arabic. They were recorded with the permission of the interviewees. The interviews were transcribed and translated by the author.

This paper is not without its limitations. It takes an interpretivist standpoint and this could be considered to be a limitation of the methodology, as results of interpretive research are often criticised in terms of validity, reliability and generalisability, referred to collectively as research legitimisation [48]. However, an effort has been made to overcome these potential limitations by presenting evidence to support the research legitimacy, as suggested by [49]. The multiple-case study approach adopted in this paper allows cross-case analysis, hence increasing the validity of the research [50]. In addition, data triangulation through the use of primary and secondary data enhances reliability and validity [51], although it could be regarded as a limitation that only one method of empirical data collection was used. Regarding generalisation, the research participants in this study were drawn from banks in only two Saudi Arabian cities, Jeddah and Riyadh, due to the obstacles of cost, time and access. Hence, would be useful to carry out research in banks in other parts of KSA.

V. FINDINGS

The interviews aimed to investigate empirically the understanding of managers in the banking sector in KSA

concerning diversity management, including the management of disability diversity, in the banking sector. The interview data were analysed using thematic analysis. Five themes emerged from this analysis, one of which was related to disability. This was the employment of disabled people. This theme emerged from two questions, one of which was "Does the bank employ any disabled people? If so, around how many, what kind of disabilities do they have and what kind of jobs do they do?" Seven interviewees did not know if any disabled people were employed by the bank, while seven stated that their banks did not employ disabled people. For example, one said "No, we don't have any." The remaining ten stated that their banks did employ disabled people, although, apart from one interviewee who gave a comprehensive answer, they were unclear as to the details. For example, one interviewee answered "The bank does have people working in customer communication management but I don't know how many or what disabilities they have." The interviewee who answered fully stated "the bank employs disabled people as we are always looking for candidates with the talent and efficiency we need." These responses support the assertion that the disabled are almost entirely absent from the labour market in KSA [10]. While in many countries, particularly Western countries, there has been an increase in the employment of people with a physical disability, this is an issue which has scarcely been addressed in the Middle East [10].

The other question related to the theme of the employment of disabled people was "In what ways do you think disabled employees can contribute positively to the bank and why?" Five of the interviewees did not know how disabled people could contribute to the bank. Two of the interviewees took the view that banks use the employment of people with disabilities as a way to enhance their corporate image. For example, one stated "...it would be good for the bank's reputation to employ disabled people". This reflects Dibden et al.'s contention that companies are aware that being involved in social action is seen as a good public relations strategy [33]. Five interviewees expressed the opinion that disabled employees could contribute to the bank provided they did not have to deal with customers face-to-face. In this respect, one interviewee stated: "They could do any job that didn't bring them into direct contact with the public". Such views reflect the common image of disabled people as needy, vulnerable and different, rather than as people with talent and skills [38]. In addition, it supports Studholme's assertion that due to societal attitudes, employing a person with a physical disability could disconcert customers who expect staff to have a 'normal appearance', and may therefore have an effect on the company image [37]. Similarly, the CIPD found that a number of employers in the UK had negative and stereotypical attitudes towards disability and indeed, in some workplaces, disabled employees were kept separate from non-disabled colleagues and customers [40]. Nine of the interviewees perceived that disabled employees could be of value to the bank for their own sake and could fill a number of roles satisfactorily, and not only 'behind the scenes' roles. One of these interviewees stated:

"Disabled people have great potential and can be better than many non-disabled employees. It is very important to raise awareness of this". Two other interviewees mentioned that employing disabled people could be part of the bank's community service, with one saying "They can be incorporated into the activities and programs of the bank's community service". However, one interviewee suggested that "Most sectors now employ disabled people so they can get a high score for Saudisation". It was also revealed that there is a lack of flexible working arrangements in the banks. One interviewee reported that "Banks in Saudi Arabia don't offer any possibilities for flexible working. All our employees must be committed to full-time work". Indeed, part-time work, teleworking and flexible working hours are almost unknown in KSA [52]. Further, although all the banks have a Human Resource Department, it was found from the interviews that none of them has a dedicated diversity officer or other employee with a specific responsibility for diversity management.

VI. CONCLUSION

It can be concluded from the research that disability DM remains poorly understood in the KSA banking sector. It has been argued that people with disabilities are still marginalised and many are vulnerable, due mainly to biased attitudes and a lack of awareness and knowledge rather than simply from a shortage of economic resources [4]. Disabled people in Arab countries often face exclusion and discrimination in the workplace arising from society's attitude towards them [9]. In the light of this, people with disabilities in the Arab world need special treatment and legislation to integrate them in society and provide them with opportunities to participate in the development of their countries [42]. In this regard, it is suggested that greater government support is required in the form of anti-discrimination legislation which is closely monitored and enforced. A change in attitudes towards disabled people is also necessary. Such a change in the workplace culture can only be achieved if a top-down approach is taken to the integration of disabled people into the workforce. Hence, it is suggested that both management and employees follow a course of disability awareness education. In addition, a dedicated diversity officer with a specific responsibility for diversity management in the banks' HR departments could also enhance the integration of disabled people into the banking workforce. Diversity officers have the responsibility for "guiding efforts to conceptualise, define, assess, nurture, and cultivate diversity" [53].

Further, it is suggested that the banking sector, and indeed, other sectors, introduce flexible and part-time working arrangements and opportunities for employees to work from home. Indeed, while these would certainly be beneficial in facilitating the employment of disabled people, they need not be focused exclusively on disabled people but also accommodate a wide range of needs, such as those of working mothers [6].

This paper can make a valuable contribution, both theoretical and practical. In theoretical terms, it is, as far as the

author is aware, the first study involving the subject of disability management in the banking sector in KSA and therefore makes a contribution to the academic literature. In addition, it makes a practical contribution by its suggestions for promoting the greater inclusion of those with a disability in the banking sector in KSA. This in turn, is likely to assist banks to gain the competitive advantages associated with the employment of disabled people.

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