Organizational policies and diversity management in Saudi Arabia

Mohamed-Osman Shereif Mahdi Abaker
Department of Management, School of Business,
American University of Ras Al Khaimah, Ras Al Khaimah,
United Arab Emirates, and

Omar Ahmad Khalid Al-Titi and Natheer Shawqi Al-Nasr
King Fahd University of Petroleum and Minerals College of Industrial Management,
Dhahran, Saudi Arabia

Abstract

Purpose – The purpose of this paper is to report empirical research conducted in Saudi Arabia on the impacts of organizational policies and practices on the diversity management of the Saudi private sector. To this end, the Saudization policy and views of key respondents have been tested and discussed.

Design/methodology/approach – Primary data were collected through questionnaire surveys from the largest 11 private sector organizations listed on the Saudi Stock Market in the financial/banking, oil and gas, petrochemical, private higher education and private health service sectors. Statistical tools such as means and standard deviations and one-sample t-tests were used for analysis.

Findings – The findings suggest that Saudization, retention, pay with benefits and health insurance policies significantly affect the diversity management in the Saudi private sector. Therefore, there is a need to develop organizational policies that support the existence of foreign employees for private businesses in Saudi Arabia. Considering differences as strengths that can be utilized to enhance performance, a diverse workforce might better be able to serve diverse markets.

Research limitations/implications – Collecting data from a closed environment such as Saudi Arabia is constrained by access difficulties, as well as inadequate literature on relevant diversity issues. However, the convenience sampling method and snowballing approach adopted in this study generated reliable data. As a result, this study has implications for both the multinational corporations operating in Saudi Arabia and Saudi owned companies operating in the West and intending to adopt and implement diversity management initiatives for branches in different countries. As such, further research on the gulf countries’ diversity management issues would be critical.

Originality/value – The current study is a first survey-based research endeavor on the topic of diversity management in the Saudi context. The findings contribute to the limited knowledge base on middle eastern countries, thus presenting new empirical evidence on the organizational policies and practices of Saudization, retention, pay and benefits and health insurance policies. The study of the Saudi case, thus adds value to the existing knowledge on diversity management.

Keywords Middle east, Saudi Arabia, Diversity management, Foreign employees, Gulf countries, Saudization

Introduction

This paper investigates the effects of organizational policies and practices on diversity management in the Saudi private sector as, in today’s business environment, managing diversity among the workforce is critical to the success of business organizations (Rice, 1994; Robinson, and Dechant, 1997; Davis et al., 2016). Therefore, diversity creates a competitive advantage by helping organizations attract and retain the best employees, increase creativity and improve decision making (Foster and Harris, 2005). Nonetheless, if diversity is not properly managed, it can be a source of conflict, which leads to inefficiency, poor quality, lack of creativity and innovation, as well as increased labor turnover (Farrer, 2004). Managing diversity is more than recruiting diverse employees and also means learning to appreciate and respond properly to the needs, attitudes and values diverse employees bring to an organization and finding the most effective ways to utilize the skills and talents of a diverse workforce.
As such, it has become a key issue for the top management of organizations worldwide (Ng and Burke, 2005). However, Acar (2010) pointed out that the insufficient research on diversity focused almost entirely on affirmative action (Kravitz, 2008). Further, an initial examination reveals a paucity of research in the field of diversity management for the middle eastern and gulf economies, particularly limited information in the diversity management in gulf organizations, including Saudi Arabia. Previous studies, such as Madhi and Barrientos (2003), examined Saudization and employment. Further, Forstenlechner (2009, 2010) presented findings on workforce nationalization in the United Arab Emirates (UAE), on both expats and citizens in terms of managing diverse teams in the middle east. Neal (2010) examined when Arab-expatriate relations work well by analyzing the diversity and discourse in the Gulf Arab workplace in a public-sector organization in Oman, while Khan et al. (2010) investigated diversity management in the multicultural settings of the UAE.

This paper draws on quantitative data collected from the Saudi Arabian private sector, thus contributing to knowledge on diversity management and particularly to the impacts of organizational policies and practices on diversity management including the Saudization of private sector organizations in the gulf. Generally, gulf organizations operate in diverse work settings, whereby they are heavily dependent on an expatriate workforce at the different levels. As such, the Saudi private sector organizations have been selected as they represent the largest business sector in the gulf region, which plays a vital role in the economic development of the Kingdom of Saudi Arabia, as well as provide a vast range of job opportunities to both local Saudi natives and worldwide expatriates. Recently, Saudi private business organizations experienced a high pressure to recruit and replace foreign employees with Saudis. To this end, Saudi Arabia’s Ministry of Labor and Social Development (MLSD) launched a program called “Nitaqat” to encourage Saudi private companies to hire more Saudis under the recent legal requirements of Saudization (MLSD, 2013, 2016, 2017). This was made possible because, in Saudi Arabia, there is no equal employment opportunity law and regulations such as in western countries to control employment issues (Manshor et al., 2003; Al-Jenaibi, 2012, Yaghi and Yaghi, 2013).

In sum, this paper investigates the effects of organizational policies and practices on diversity management in the Saudi private sector as it attempts to enhance the understanding of this under-researched area. To this end, the paper examines the diversity programs and initiatives for the private sector and draws implications of the different aspects of the diversity program affecting the recruitment of a diverse workforce in Saudi Arabia. Further, the study presents findings on the impacts of organizational policies and practices, including Saudization, on the diversity management of Saudi private sector business organizations.

Research objectives
The research objectives examine the impact of organizational policies and practices on diversity management in Saudi Arabia considering that the organizational policies and practices adopted in the Saudi private sector are significantly affecting the recruitment of a diverse workforce in Saudi private organizations. The main research objectives are:

- examine the diverse demographic characteristics of Saudi private sector organizations;
- examine the organizational policies and practices affecting the recruitment of diverse employees in Saudi private sector organizations; and
- identify problems and critical issues for diversity management implementation in Saudi private sector organizations.
Research questions
To achieve the research objectives, the following research questions were set:

*RQ1.* What demographic characteristics have been covered by the Saudi private sector organizations?

*RQ2.* Which organizational policies and practices affect diverse employee recruitment in Saudi private sector organizations?

*RQ3.* What problems and critical issues (discrimination) affect diversity management in Saudi private sector organizations?

Main research hypothesis
This study was based on the main research hypothesis that organizational policies and practices are affecting diverse employee recruitment, which was further divided into more detailed hypotheses in the next section.

This paper thus contributes to the literature and bridges the gap between theory and practice by identifying new empirical evidence on organizational policies and practices. Therefore, this study is significant, as it contributes to knowledge on diversity management in general and particularly to the effect of organizational policies and practices of Saudization, retention, pay with benefits and health insurance policies of the Saudi private sector. Consequently, it expands our understanding of diversity management in the middle east region. The remainder of this paper is organized as follows. After the introduction and research objectives, a second section reviews the literature on diversity management and the Saudi Arabian context, followed by a research methodology section and then findings and discussion of the results sections. Finally, the last section concludes the paper.

Literature review: Saudi Arabian context
Previous research adopted different research methodologies to examine diversity management policies and practices. For example, Lee Cooke and Saini (2012) adopted a qualitative technique and investigated diversity management practices in China and India. They collected data by means of a semi-structured interview design from 16 Chinese and Indian middle and senior managers and four human resources directors in the regional headquarters of foreign multinational firms. Their findings revealed the processes of diversity management in the Chinese and Indian contexts are different from that in western contexts. Lee Cooke and Saini’s (2012) study showed the majority of Chinese companies do not see diversity management as an issue. Instead, Chinese organizations focus on conflict avoidance rather than adding value to the business, whereas managing diversity in India is of greater significance for firms, both legally and financially (Lee Cooke and Saini, 2012).

A similar study conducted by Khan et al. (2010) examined diversity management in the multicultural setting of the UAE. Data were collected through questionnaires from ten organizations operating in the UAE. Location was found to be a differentiating factor in the context of commitment to the organization, with Dubai and Abu Dhabi employees expressing different views on diversity in the workplace. Davis et al. (2016) presented findings on workplace diversity management practices in Australian organizations. To this end, a self-administered questionnaire was mailed to 650 managers and human resources managers in Sydney, Melbourne and Brisbane. The results showed that the workforce diversity is not well comprehended or valued, particularly by non-human resources personnel managers. The statistical analysis demonstrated substantial conflicting opinions across the surveyed group. Additionally, organizations generally seem not to consider the workforce diversity management and the different levels of senior managers’ commitment to the diversity issue is vague (Davis et al., 2016).
As explained above, diversity management is a challenging area and a concern for business organizations. Further, if not properly managed, it can negatively impact an organization, particularly in the rapidly expanding global environment. Diversity is a broad term and the phrase "workplace diversity" can refer to any characteristic that differentiates one employee from another (Patrick and Kumar, 2012). In this context, Jones and George (2011) defined diversity as differences or dissimilarities among people due to age, gender, ethnicity, religion, sexual orientation, socioeconomic background, education, experience, physical appearance, capabilities, or disabilities, used to distinguish them. Although much has been said on diversity demographic coverage in organizations (e.g. age, race, gender, ethnicity, religion and disability status), Harrison et al. (2002) recognized these demographic characteristics exhibit a superficial level of diversity, which can result in employees understanding one another through stereotypes and presumptions. Further, Chattopadhyay et al. (2004) observed that as people get to know one another, they become less concerned about demographic differences if they see themselves as sharing more important characteristics, such as personality and values, which represent a deeper level of diversity (Ivancevich and Gilbert, 2000). As such, effective diversity management benefits from diversity demographics in recruiting and selecting different talented employees through affirmative action, as well as creating a social context of diverse values, beliefs and perspectives (Avery et al., 2007; Chavez and Weisinger, 2008; Kravitz, 2008; McKay et al., 2008; Acar, 2010). Effective diversity management can also increase organizational efficiency and effectiveness, improve quality, creativity, innovation and help attract and retain the best employees. Ozbilgin and Tatli (2008) reported strong empirical evidence that successful diversity management and the subsequent progress in organizational performance are positively correlated. Therefore, managers should realize that diversity is a vital organizational resource and demographic characteristics such as age, gender, religion, disability, education, nationality, experience and race/ethnicity reflect the dissimilarities among people in organizations. We assume that these are covered in Saudi companies as vital organizational resources, meaning Saudi companies can benefit from diversity demographic characteristics in recruiting and selecting different talented employees that can help them gain competitive advantage. Based on the above discussion, the following hypothesis is proposed:

**H1.** Demographic characteristics are considered by Saudi private sector organizations.

Moreover, Hassi et al. (2015) investigated workers' perceptions of diversity and their demographical characteristics, as well as the characteristics of their organizations in Morocco, finding that education, industry and nationality influence employee perception about diversity within Moroccan organizations. The higher the level of education of the employees, the more positively they perceive diversity. Moreover, Hassi et al. (2015) indicated diversity is better perceived by foreign workers in Morocco and is most prevalent in the services industry. Nonetheless, there are numerous reasons why diversity is of great concern for the managers of private organizations, as there are different types of problems impacting diversity management, such as Saudization in Saudi Arabia. Although Saudization is a government initiative, it is causing problems within private companies, which are, for example, required to reduce their non-Saudi employees yearly by at least 5 percent and increase the employment of Saudi nationals by the same percentage. Consequently, non-compliance can threaten the companies' positions and lead to exclusion from government tenders, financial support and a freeze on applications to renew work permits for existing employees (MLSD, 2005, 2017).

**Saudization policy**

In Saudi Arabia, private sector employment depends heavily on the foreign workforce, as about two-fifths of employees are expatriates, while Saudi nationals are mainly employed in
the public sector, the majority of which are male (Madhi and Barrientos, 2003). Further, previous literature demonstrated that the rapid growth of the Saudi economy and development of the oil and petroleum-related industries produced an equally rapid increase in employment (Mahdi, 2011, 2012a, b). The Saudi private sector’s reliance on the foreign workforce can be explained by many factors, including the high economic growth supported by the increasing oil revenues, which has led to an excess demand for labor that cannot be met by local Saudis workers. Moreover, cheap foreign workers, mainly from Asian countries, that have the ability to undertake difficult jobs and accept poor working conditions and low salaries, contributed to the dependence of the Saudi private sector on foreign employees (Mahdi, 2011, 2012a, b). In the 1990s, both the Saudi public and private sectors experienced high pressure to recruit and replace foreign employees with Saudi nationals. The Saudi government’s concern to increase employment of Saudi workers in the private sector and minimize dependency on expatriates led to the implementation of policies aimed at replacing expatriates with Saudi employees (MLSD, 2005, 2013, 2016). These policies are called Saudization (Madhi and Barrientos, 2003; Forstenlechner, 2009; Neal, 2010) and include restrictions to recruiting expatriates in the public sector as well as private companies in order to reduce foreign employees by 5 percent annually and have some jobs open to Saudi natives only (Madhi and Barrientos, 2003; MLSD, 2005). Similar policies were adopted throughout the Gulf Cooperation Council Countries (GCC) during the 1990s, called Bahrainization in Bahrain, Kuwaitization in Kuwait, Qatarization in Qatar. Further, Emiratization in the UAE, and localization or Omanization in the Sultanate of Oman. However, these policies can collectively be referred to as nationalization in all GCC countries.

The extent of Saudization differs across the public and private sectors, as non-Saudis represent only around 20 percent of the workforce in the public sector, while they contribute 90 percent to the private sector workforce. This is because ministerial instructions restrict the number of expatriates in government departments. The policy limits the maximum period of employment for expatriates to ten years and requires the termination of existing contracts over this maximum period (MLSD, 2005, 2013). As previously mentioned, a ministerial decree also instructed private companies employing 20 workers and above to minimize non-Saudi employees annually by at least 5 percent and increase the employment of Saudi nationals accordingly. The decree also identified posts to be filled by Saudi natives only (MLSD, 2005, 2013). A range of incentives and penalties were thus passed to encourage implementation by employers, according to which non-complying companies can be subject to a freeze on applications to import new foreign employees, a freeze on applications to renew residence permits for existing employees, exclusion from government tenders and financial support, and exclusion from access to government subsidies and facilities (MLSD, 2013).

Recently, a new program was introduced by MLSD, “Nitaqat,” created mainly to encourage Saudi private companies to hire more Saudis under the requirements of Saudization (MLSD, 2013, 2016). Nitaqat is an incentive program designed by MLSD to encourage the nationalization of private sector workplace. The scheme also applies severe penalties for violators and offers incentives and quotas to firms meeting the requirements. According to the new Nitaqat program, companies are labeled as blue or premium, green, yellow and red depending on the number of Saudi nationals employed by them (MLSD, 2013, 2016).

Blue or premium companies achieved more than 30 percent nationalization and can recruit foreign workers and apply for visas once every two months; issue new visas for open professions through the electronic system; change professions of their workers with the exception of jobs such as government liaison officials, receptionists, and treasury workers; transfer employees’ visas from other companies without fulfilling the condition of completing two years with the first employee; recruit employees in the red category and
transfer their visas without the permission of their employers; these companies are also entitled to a one-year respite if their municipal and professional licenses or commercial registrations have expired (MLSD, 2013, 2016).

Green companies are entitled to apply for new visas once every two months, can change the professions of foreign workers except those restricted to Saudis, are entitled to one visa for every two expatriates who have left the country on exit-only visas, are allowed a six-month grace period after the expiry of their Zakat and revenue certificates, are allowed to renew the work permits of their employees provided their Iqamas are valid for at least three months at the time of renewal and are allowed to recruit employees in red and yellow categories and transfer their visas without permission from their employers (MLSD, 2013, 2016).

Yellow companies face the following incentives and penalties: they are given nine months to improve their status by hiring more Saudis before facing disciplinary actions, will be allowed to get only one visa after the departure of two expatriates, will be allowed to renew the work permits of their employees if they have not stayed more than six years in the Kingdom, will not be able to apply for new visas from September 10, 2011, will not be able to transfer visas and change professions and will not have any control their workers as they are allowed to move to companies in higher categories (MLSD, 2013, 2016).

Red companies often have fewer than 10 percent Saudi nationals and in many cases less than 5 percent and would be subject to the following: are given nine months to improve their status by hiring more Saudis before facing disciplinary measures, are not allowed to hire new foreign labor, will not be able to renew visas of their foreign workers, and will not be able to obtain new licenses or renew their old licenses (MLSD, 2013, 2016).

MLSD urges all private companies operating in the Kingdom of Saudi Arabia to frequently visit the ministry website to identify their Nitaqat category, benefit from incentives, and avoid penalties. Although MLSD (2013) states that the Nitaqat system is neither designed for nor intended to threaten the stability of foreign workers in the Kingdom, such a nationalization policy will nonetheless have a considerable impact on the foreign workforce. Further, the main factors shaping employment and career development in Saudi Arabia include employment policy, education and training, labor regulations and the recent Saudization policy aimed at reducing dependence on expatriates by replacing the non-Saudi workforce with Saudi natives (Madhi and Barrientos, 2003; MLSD, 2013). Despite the generous provision of general education and training opportunities to Saudis, the main attitude among Saudi nationals is to avoid technical education and vocational training. Saudi nationals prefer to focus on a university education, with preference to non-technical areas (Madhi and Barrientos, 2003). This highlights a discrepancy between the profiles of skilled/qualified Saudi employees and the needs of private sector employers. Moreover, the literature demonstrated differences in salary scale, career development and promotion opportunities between Saudis and non-Saudis. These differences are further reinforced by the labor laws and residence permit rules, which safeguard the jobs and career development of Saudis against non-Saudis. For example, the work permit/visa policies, restrict the entry and exit of foreign employees and their movement from one job to another, thus giving private employers more control over their foreign employees. The Saudi labor laws differentiate between Saudi and non-Saudi employees for personnel issues, such as salary scale and/or payment packages, career and promotional opportunities and social insurance (Madhi and Barrientos, 2003; Yaghi and Yaghi, 2013; MLSD, 2016). Based on the above literature on Saudization and Nitaqat policies, the following hypothesis is formulated:

H2. The Saudization policy is negatively affecting diversity management in recruiting diverse employees in Saudi private sector organizations.

Recently, MLSD has updated the Nitaqat program but suggested an implementation delay (MLSD, 2017). The updated program refers to a more balanced approach, as Nitaqat is
intended to additionally increase the representation of Saudi nationals in private sector organizations by ranking employers on the basis of the number of Saudi nationals they employ, number of female Saudi nationals they employ, number of Saudi nationals employed in higher/managerial roles, length of service of each Saudi national employee, and proportion of Saudi national employees to senior managerial jobs with higher salaries (MLSD, 2017).

The Saudi government has not declared an implementation date nor commented on the reasons behind the postponement (Gulf Observatory, 2017). This might have been a result of companies asking for more time to adjust to the new Nitaqat system. Although the decision to implement the new Nitaqat program has been delayed, employers in the region should continue to be aware of the amended ranking criteria and take measures to improve their Saudization rating in anticipation of the formal implementation. Moreover, MLSD launched a Nitaqat calculator, which employers can use to calculate and manage their Saudization ratings (MLSD, 2017). Further, foreign employees holding residence visas are banned from working for 32 private sector business organizations (Gulf Observatory, 2017). Within the framework of the ban directive, MLSD is concerned with the Saudization policy providing job opportunities to Saudi nationals, which aims for a continuous replacement of foreign workers with Saudi citizens in these 32 private sector business organizations. Any foreign employee working in any of the restricted occupations or carrying out any of the prohibited business activities will be considered to violate the Saudization policy. As a result, the expatriate resident permit will not be renewed, fines will be imposed and eventual deportation from the country will occur (Gulf Observatory, 2017).

Inequitable treatment

Jabbour et al. (2011) analyzed the major challenges and benefits of diversity management in Brazilian organizations by assessing the role of human resources management. To this end, they conducted 15 case studies on companies that operate in Brazil, finding that diversity management in Brazilian firms is still an emerging issue and its major challenges are related to discriminatory actions taken by co-workers. According to Jabbour et al. (2011), out of the 15 investigated organizations, only 4 had adopted a consistent set of diversity management and human resources practices. These four organizations were the only companies to affirm diversity management requires the strong support of top management and continuous support for efforts toward incorporating diversity (Jabbour et al., 2011). However, in Saudi Arabia, there is no equal employment opportunity law, such as in western countries, to control the activities of organizations on employment issues (Manshor et al., 2003; Al-Jenaibi, 2012, Yaghi and Yaghi, 2013). Robbins and Judge (2011) define unfair discrimination as using stereotypes based on demographic characteristics to pass judgements, which means allowing one’s behavior to be influenced by stereotypes about groups of people rather than looking at individual characteristics. To discriminate is to see a difference between things that is not negative in itself. For example, observing one employee is more qualified than another is vital for hiring or promotion decisions. Nonetheless, unfair discrimination is often harmful to both organizations and employees, as it assumes everyone in a group is the same. Unfair discrimination also means excluding qualified job candidates from the initial hiring and promotions. The literature indicates various forms of unfair discrimination. First, discriminatory policies or practices are when an employer’s actions deny equity in either work opportunities or compensation for a specific job (Levitz and Shishkin, 2009). For example, older employees may be targeted for layoffs because they are highly paid and have more benefits. Second, sexual harassment is unwanted sexual advances and other verbal or physical conduct of a sexual nature that affects an individual’s employment status and creates a hostile or offensive work environment (Silverstein and Christian, 1993). For instance, Bulkeley (2007) indicates how
salespeople at one company went on company-paid visits to strip clubs, brought strippers into the office to celebrate promotions and fostered pervasive sexual rumors. Third, intimidation means overt threats or bullying directed at specific groups of employees (Walker, 2008). For instance, African–American employees at some companies have found nooses hanging over their workstations (Robbins and Judge, 2011). Fourth, mockery and insults are jokes or negative stereotypes, and sometimes the results of jokes are taken too far. For example, Arab-Americans have been asked at work whether they were carrying bombs or were members of terrorist organizations (Ibish and Stewart, 2003). Fifth, exclusion means blocking or excluding certain individuals from job opportunities, social events, discussions or informal mentoring. Many women in finance claim that they are assigned to marginal job roles or are given light workloads that do not lead to promotion (Raghavan, 2009). Sixth, incivility means disrespectful treatment, including behaving in an aggressive manner, interrupting the person or ignoring his or her opinions. For instance, female lawyers note that male attorneys frequently cut them off or do not adequately address their comments (Robbins and Judge, 2011). Another study carried out by Botha (2016) used a mixed-method research design to examine sexual harassment among women working in core mining positions in South Africa. She collected quantitative data through a structured questionnaire and qualitative data were gathered by means of individual and group interviews. According to Botha (2016), there is evidence that women in the mining industry still experience exploitation and sexual harassment, such as verbal assaults, physical bodily displace and inappropriate contact to advance their careers.

However, the laws that regulate diversity issues in organizations differ by country. For example, the laws governing diversity issues in European countries and the USA are different from those in Asian, African or middle eastern countries. Consequently, what may be legal in one context is not in another. As such, each organization needs to identify what the given legal context is and also the organization’s overall policy on diversity issues. Many types of unfair discrimination are illegal and, therefore, are not part of almost any organization’s official policies (Robbins and Judge, 2011). Unfair discrimination can take many forms, as the most overt ones have mainly disappeared, which may have resulted in an increase in more covert forms, such as incivility or exclusion. The form it takes is likely to be dependent on the country’s culture, organizational setting and personal biases of the personnel. Nonetheless, whether international or local, unfair discrimination or inequitable treatment can intensify conflicts, reduce productivity, limit retention and citizenship behavior and, thus, decrease employees’ length of service (Jones and George, 2011). Based on the above literature, the following hypothesis is formulated:

**H3.** The retention policy is negatively affecting diversity management in recruiting diverse employees in Saudi private sector organizations.

Further, Swann et al. (2004) suggested that most communities have inherent moral guidelines in that inequality is unlawful and people from different backgrounds have to benefit from equality and fair treatment. Patrick and Kumar (2012) also reported substantial evidence that diverse individuals continue to face unfair treatment in the workplace because of inequity, preconceived opinions, accusing victims, ethnocentrism, stereotypes, aggressive intimidation or pressure. McKay and Avery (2005) reported how minority employees face different forms of discrimination at work, such as inequitable remuneration, lack of promotion opportunities, assignment of less important tasks, exclusion from social networks and overall unfair treatment (Dreher and Cox, 2000; Foley et al., 2002; James, 2000). Although diversity opens many avenues for organizations, Jones and George (2011) indicated that effective diversity management also means working to reduce unfair discrimination, such as overt discrimination or deliberately denying diverse employees access to opportunities in an organization and not have benefits such as health insurance, as intentional. Negative organizational climate and
hostile workplace environments negatively affect minorities’ workplace attitudes, finally causing labor turnover (Zatzick et al., 2003; Patrick and Kumar, 2012). Based on the above literature, the following hypotheses are formulated:

H4. The pay with benefits policy is negatively affecting diversity management in recruiting diverse employees in Saudi private sector organizations.

H5. The health insurance policy is negatively affecting diversity management in recruiting diverse employees in Saudi private sector organizations.

Pay with benefits and health insurance policies are vital for any organization to attract and retain qualified employees. The former policy is generally tailored for organizations to be competitive, whereas a health insurance policy guarantees employees receive free medical care and have a good health plan, which includes medical expenditure, hospitalization, medication and laboratory test costs, in addition to coverage of critical illnesses. Other employee benefits such as life, dental, disability insurance, unemployment and worker’s compensation, vacation, trip pay, and maternity leave, retirement contributions (pension pay), profit sharing, stock options and bonuses are also important.

In sum, organizations that manage diversity successfully create a healthy organizational climate, enable employees to reach their career potentials by providing equal training and development opportunities, allow access to mentors, give challenging work assignments, advancement opportunities, professional and social support and practice fair recruitment and workplace policies that minimize discrimination and interpersonal conflicts among employees (Gilbert and Ivancevich, 2000; Robinson and Dechant, 1997).

Research methodology

Data collection and analysis

In collecting primary data from a closed environment, such as Saudi Arabia, the researchers were aware that access problems pose constraints, especially when looking for information and collecting data from personnel officials (Saunders et al., 2009) in the complex environment of a developing country (Al-Ashban and Burney, 2001; Sohail and Shaikh, 2007; Mahdi, 2012a, b). Therefore, the researchers utilized the snowball sampling technique and a convenience sampling approach for data collection, which are generally considered arduous but necessary for data collection in Saudi Arabia (Sohail et al., 2012). The researchers tried to overcome the access problems by means of their personal contacts, as Bryman (2016) suggests. A number of strategies to enable access, such as use of friends, contacts and colleagues to facilitate data collection, in addition to obtaining support from a person within the organization to act as a supporter or a promoter, were used (Bryman et al., 2008; Mahdi, 2008).

To achieve the study objectives, a framework for data collection and analysis was used, based on a quantitative approach. As previously mentioned, the data were then collected by means of the snowball sampling technique, which is often used for populations that are difficult for researchers to approach, such as the case of the research participants in Saudi Arabia. Snowball sampling means research participants recruiting other members to participate in the research and is used where potential participants are hard to reach, as it allows for research to be conducted where it might otherwise be impossible to be carried out in practice because of the lack of participants. In this sampling method, respondents are randomly selected using the convenience sampling technique, which is a statistical method of gathering data by choosing individuals based on their availability, relatively to how easy it is for them to volunteer or reach them. As such, non-probability sampling techniques, namely convenience and snowballing sampling techniques were used to select the respondents who were easiest to include in the research (Saunders et al., 2012; Fisher, 2007). Therefore, individuals known to the authors or easy to approach, including managers,
human resources managers, human resources officers and other employees, were selected and invited to participate in the study. Nonetheless, one would argue that there is the risk the sample might not be representative of the population and might be biased by volunteers. Additionally, it could be difficult to determine the sampling error based on the obtained sample. Blumberg et al. (2008) and Bryman and Bell (2007) argue that, although convenience sampling generates interesting data as it is the cheapest and easiest to conduct, it is the least reliable design because of inaccuracy and difficult to generalize. However, convenience sampling can still be a useful technique, as it is used to test ideas about any subject of interest (Blumberg et al., 2008). The main advantages of this technique are that it can expand the geographical range and enable the recognition of respondents difficult to reach. Further, other advantages of this approach include the availability and speed with which data can be collected (Baltar and Brunet, 2012). On the other hand, the snowballing method, comprising a convenience sampling approach, not only facilitates access to potential participants, but can also invite other interested individuals to participate in the research and allow respondents to complete the questionnaires at their convenience. As such, the findings of this study are relevant to the sample population and may not be relevant for the total population of employees in the Saudi private sector.

The framework for this study draws on the demographics covered in diversity programs, namely age, gender, religion, disability, education, nationality, experience, and race/ethnicity in Saudi private organizations, and the study considers organizational policies and practices impacting the recruitment of diverse employees in the Saudi private sector. Saudization and unfair discrimination types, namely discriminatory policies on housing, promotion, health insurance, pay with benefits, administrative positions and training and development, are considered. Data collected from Saudi Arabia were used to generate empirical evidence and enhance our theoretical understanding of workplace diversity management.

Data were collected by distributing questionnaires to Saudi officials, including personnel managers and both Saudis and expatriates in Saudi private sector organizations. Foreign managers were included in the survey, as they contribute to the management of private sector companies in Saudi Arabia. A quantitative method aimed at addressing the research questions, as well as the research hypotheses. Questionnaire data were used to deduce the validity of research questions in collecting the responses from a pre-set series of questions. The respondents’ different viewpoints on diversity programs were also described. The Statistical Package for Social Scientists for Windows version 24 was used for the analysis of the data collected from the survey using descriptive statistics, such as means and standard deviation. The researchers used one-sample t-tests to test for statistical significance of the research questions on whether demographic characteristics have been covered by Saudi private sector organizations (i.e., age, gender, religion, disability, education, nationality, experience and race/ethnicity) and the hypothesis that organizational policies and practices (e.g., Saudization, retention, pay with benefits and health insurance policies) adopted in Saudi private organizations are significantly affecting the recruitment of diverse employees.

The survey questions and hypotheses were developed, improved and verified based on several sources, starting with an in-depth review of existing and prior diversity management surveys and consultations with experts. Relevant theoretical and empirical studies, such as Madhi and Barrientos (2003) in Saudi Arabia, Khan et al. (2010) in the UAE, Davis et al. (2016) in Australia, Patrick and Kumar (2012) and Kundu and Mor (2017) in India, were reviewed. The preliminary phase was followed by a formal questionnaire development process, which involved focus groups, cognitive interviews, and a pilot test to ensure the clarity and validity of the survey instruments (Salganik and Heckathorn, 2004). An online Google document was created and used in the questionnaire design. The online
questionnaire administration allowed the quality of the information to be controlled and
avoided the duplication of cases. A pilot study was conducted by pre-testing and testing the
questionnaire on 30 randomly selected Saudi private sector respondents. As a result,
the “end of service benefits policy” was modified to “gratuity policy,” and “long-term service
policy” to “retention policy” in part three of the questionnaire. In total, 104 copies of the
questionnaire were distributed to the 11 largest Saudi private sector organizations listed on
the Saudi stock market, including financial and banking institutions, oil and gas companies,
petrochemical corporations, private higher education and health services. The respondents
included human resources managers, officers and employees, both Saudi and non-Saudi. In
total, 75 completed online questionnaire responses were received from the respondents.
Data were filtered and one questionnaire with missing data was removed from the analysis,
leaving 74 fully completed questionnaire copies, which represented a 71 percent response
rate. A reliability statistics test was conducted, which yielded Cronbach’s α’s of 0.84, 0.87
and 0.89, respectively, as illustrated in Table I.

Nunnally (1978) indicated that 0.70 would be an acceptable reliability coefficient;
nonetheless, lower thresholds are sometimes used in the literature. In this study, the internal
consistency (Cronbach’s α) coefficients were 0.840 to 0.896 at scale level and 0.910 for the
entire questionnaire, which are higher than 0.70 and indicate very good construct reliability
for all composite scales.

Findings
Descriptive statistics were run and the mean for each scale, namely, demographic
characteristics covered in the diversity programs, organizational policies and practices
affecting the recruitment of diverse employees, and some critical issues about discrimination
in Saudi private sector, were examined in Panels A–C of Table II.

**Demographic characteristics coverage**
The findings on the demographics coverage in the diversity programs by Saudi private
sector business organizations are as follows. Table II, Panel A, shows the respondents’
opinions on the demographics covered by Saudi organizations. The demographics were
examined by asking the respondents to rate the level of demographic coverage on a
five-point scale from 1 (not widely covered) to 5 (widely covered). Table II, Panel A, provides
the means and standard deviations for age, gender, religion, disability, education,
nationality, experience and race/ethnicity. The mean scores of these demographics range
between 2.55 and 3.78. In Table II, Panel A, the mean score of 3.78 reveals education is
widely covered in the diversity programs of Saudi private sector. A score of 3.70 shows
experience is also widely covered. The mean scores of 3.57 for nationality, 3.23 for race and
ethnicity and 3.22 for age are also shown under Panel A of Table II. Further, religion is
represented by a mean score of 3.19 and gender by 3.12 reflected gender, while disability
coverage has a mean score of 2.55 in the diversity programs in Saudi private sector.
The overall average of demographics is 3.29, reflecting neutral coverage in the studied
organizations. This neutral score is due to undecided opinions or respondents not knowing

<table>
<thead>
<tr>
<th>Scale</th>
<th>No. of items</th>
<th>Title</th>
<th>Cronbach’s α</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scale 1</td>
<td>8</td>
<td>The covered demographics in your organization’s diversity program</td>
<td>0.840</td>
</tr>
<tr>
<td>Scale 2</td>
<td>8</td>
<td>Organizational policies and practices affecting diverse employees’ recruitment</td>
<td>0.874</td>
</tr>
<tr>
<td>Scale 3</td>
<td>6</td>
<td>The organization distinguishes/discriminates among employees</td>
<td>0.896</td>
</tr>
<tr>
<td>All scales</td>
<td></td>
<td></td>
<td>0.910</td>
</tr>
</tbody>
</table>

Table I. Reliability tests and the Cronbach’s α
whether demographics have been covered in their diversity program or not. The findings reveal the widely covered demographics in Saudi organizations are education, experience and nationality with mean scores of 3.78, 3.70 and 3.57, respectively, whereas disability, gender, and religion are least covered, with mean scores of 2.55, 3.12 and 3.19, respectively.

Organizational policies affecting diverse employee’s recruitment
The respondents were asked about the organizational policies affecting diverse employee recruitment and the results shown in Panel B of Table II. The programs were investigated by asking respondents to rate the level of influence on a five-point scale from 1 (no influence at all) to 5 (very high influence). Table II, Panel B, illustrates the means and standard deviations of gratuity, retention, promotion, Saudization, pay and benefits, health insurance, training and development and diverse working environment policies. The mean scores of these policies range between 3.09 and 3.57. A mean score of 3.57 reveals how both the Saudization and retention policies are affecting the recruitment of diverse employees in the Saudi private sector. The mean score of 3.46 shows that the pay and benefits policy adopted in Saudi business organizations is affecting diverse employee recruitment. The mean score of health insurance policy is 3.42 and that of promotion and diverse working environment policies is 3. However, the mean scores of 3.18 and 3.09 demonstrated that training and development and gratuity policies have the least effect on diverse employee recruitment in Saudi private organizations. The overall average of organizational policies and practices (3.37) shows a neutral influence on diverse employee recruitment in Saudi organizations.
In other words, the respondents were unable to decide whether organizational policies have been practiced in their organization or not. The results show Saudization and retention (3.57), pay and benefits (3.46) and health insurance (3.42) are the highest influential policies on the recruitment of diverse employees in Saudi business organizations, whereas the gratuity and training and development policies have the least impact on the recruitment of diverse employees in the Saudi private sector, with mean scores of 3.09 and 3.18, respectively.

Discrimination practices among employees

In terms of discrimination practices, the respondents were asked whether their organization distinguishes among employees and the results are presented in panel C of Table II. The factors were examined by asking respondents to rate their level of agreement on a five-point scale from 1 (strongly disagree) to 5 (strongly agree). Panel C of Table II also shows the means and standard deviations of housing, promotion, healthcare, pay with benefits, administrative positions and training and development. The mean scores of the discrimination factors range between 2.64 and 3.41. A mean score of 3.41 reveals how Saudi business organizations distinguish between pay and benefits among employees in the Saudi private sector, while discrimination in promotion among employees at the workplace has a mean score of 3.26. The mean score of 3.24 describes how the private sector distinguishes administrative positions among employees in the workplace, while a score of 3.03 illustrates housing among employees. Nonetheless, the mean scores of 2.99 and 2.64 show the private sector has minimum discrimination practices in training and development and the healthcare among employees in the Saudi private sector, respectively. The overall average of the discrimination factors is 3.0, indicating neutral discrimination among employees in the studied companies. This neutral score indicates respondents were unable to decide whether discrimination has been practiced in their organization. The findings reveal how Saudi private business organizations highly discriminate in pay and benefits, promotion and administrative positions among employees in the Saudi private sector with mean scores of 3.41, 3.26 and 3.24, respectively, while, healthcare, training and development and housing have lower discrimination scores of 2.64, 2.99 and 3.03, respectively.

Hypotheses testing on organizational policies and practices

To test the strength of respondents’ opinions on diversity programs in Saudi organizations, one-sample t-testing has been applied to the proposed hypotheses. One-sample t-testing tests whether the mean of a distribution differs significantly from the assumed test value. A test value of 3 has been chosen as the mid-value of the five-point scale (1–5) and the value of the neutral option used in the questionnaire. When the sample means are compared to 3 using one-sample t-tests, they indicate whether there is a significant difference between them and the test value. A low p-value (< 0.05) indicates a highly significant difference between the sample mean and test value.

Table III presents the respondents’ views on the demographics covered in Saudi organizations’ diversity program.

H1: demographics covered. The hypothesis includes eight demographics, as shown in Table III. The results show that p-values are below 0.05 for demographics, such as education, nationality, experience and disability. These measurements indicate a highly significant difference between the sample mean and mid-point value (3). However, positive lower and upper confidence interval differences confirm the mean of the sample is above 3, indicating these demographics (education, nationality and experience) are highly covered, while the negative lower and upper confidence interval difference of disability confirms that the mean of the sample is below 3. This reveals the disability demographic is not covered. The findings also demonstrate that the p-values are greater than 0.05 and there are negative
lower and upper confidence interval differences for demographics such as age, gender, religion and race. These measurements indicate an insignificant difference between the sample mean and the mid-point value 3, which reveals these demographics are not covered in the analyzed organizations. The overall scale of demographics was tested by the one-sample \( t \)-test. The results show \( t = 3.16 \), \( p \)-value = 0.002 < 0.05 for the overall demographics scale. These measurements indicate a highly significant difference between the sample mean and 3, which shows demographics are overall covered.

Table IV presents the respondents' views on the organizational policies and practices affecting the recruitment of diverse employees. The main research hypothesis is that organizational policies and practices are affecting diverse employee recruitment in Saudi private sector organizations. The hypothesis includes eight policies, as shown in Table IV. The results show that the \( p \)-values are less than 0.05 for retention, promotion, Saudization, pay and benefits, health insurance and diverse working environment policies. These measurements indicate a highly significant difference between the sample mean and mid-point value (3). However, positive lower and upper confidence interval differences confirm the mean of the sample is above 3.
This indicates these organizational policies and practices are affecting diverse employee recruitment. On the other hand, p-values are above 0.05 and there are negative lower and upper confidence interval differences of gratuity and training and development policies. These measurements indicate an insignificant difference between the sample mean and 3, which shows these organizational policies and practices are not affecting diverse employee recruitment. The overall scale of policies was tested by one-sample t-testing. The results for the overall policy scale are $t = 3.74$, $p$-value $= 0.000 < 0.05$, indicating a highly significant difference between the sample mean and 3, which reveals how the overall organizational policies and practices are affecting diverse employee recruitment.

Moreover, the four organizational policies and practices affecting the recruitment of diverse employees (i.e. Saudization, retention, pay and benefits and health insurance policies) have been defined and presented for testing separately below.

H2: Saudization policy. The one-sample t-test for statistical significance was used to test the significance of the Saudization policy on the recruitment of diverse employees in Saudi private organizations by applying $p < 0.05$ as a statistical level of significance. The t-test results ($t = 4.17$, $p$-value $= 0.000 < 0.05$) indicate Saudization is significantly affecting the recruitment of diverse employees in Saudi private organizations. According to Saudization and the updated new Nitaqat policies, Saudi private sector business organizations are expected to recruit and replace foreign employees with Saudi natives to additionally increase the representation of Saudi nationals in the private sector organizations.

H3: retention policy. The t-test results ($t = 4.13$, $p$-value $= 0.000 < 0.05$) indicate the retention policy is significantly affecting the recruitment of diverse employees in Saudi private organizations. As retention policies are mainly aimed at addressing the different needs of employees to improve their job satisfaction and reduce the costs incurred from attracting, training and retaining new recruits, the retention policy is an attempt to maintain a good working conditions that support current employees and encourage them to stay with the organization. Nonetheless, unfair discrimination can jeopardize retention and citizenship behaviors and, therefore, reduce employees’ length of service with a company.

H4: pay and benefits policy. The t-test results ($t = 3.27$, $p$-value $= 0.002 < 0.05$) indicate a highly significant difference between the sample mean and 3. Therefore, the pay and benefits policy is significantly affecting the recruitment of diverse employees in Saudi private organizations. A pay and benefits policy is generally tailored for the company to be competitive with other main competitors in the marketplace to attract qualified employees. As such, the pay is usually structured on a salary scale to reflect the various positions in an organizational hierarchy, while pay for some positions is a fixed hourly rate or may be subject to union contracts with wage rates negotiated at predetermined intervals.

H5: health insurance policy. The t-test results ($t = 3.21$, $p$-value $= 0.002 < 0.05$) indicate a highly significant difference between the sample mean and 3. Therefore, the health insurance policy is significantly affecting the recruitment of diverse employees in Saudi private organizations. A health insurance policy guarantees employees receive free medical care and treatment or expense reimbursement in case they get sick. Further, a comprehensive health insurance policy normally covers all medical expenses incurred during hospitalization.

These findings suggest all hypotheses of this study hold, as the data present strong evidence against the null hypotheses. Therefore, by rejecting all the null hypotheses ($H_0$) and accepting all the alternative ones ($H_1$), the organizational policies and practices of the Saudi private sector organizations are significantly affecting the recruitment of diverse employees for Saudi private sector business organizations ($p$-values are 0.000, 0.000, 0.002 and 0.002, respectively).
Discussion

The literature review shows diversity management has been described by numerous theoretical concepts and reported in several previous empirical studies. In this context, the purpose of this study was to examine the effects of organizational policies and practices on diversity management in the Saudi private sector. The quantitative data collected from Saudi Arabia generated meaningful results and the tested hypotheses have been confirmed, the mean scores revealing how demographics such as education, experience, nationality, race/ethnicity and age are widely covered in the diversity programs of the Saudi private sector, whereas disability, gender and religion are least covered (see Tables II and III). The literature indicates effective diversity management benefits from diversity demographics in recruiting and selecting diverse talented employees through affirmative action, as well as creating a social context of several diverse values, beliefs and diverse perspectives (Avery et al., 2007; Chavez and Weisinger, 2008; Kravitz, 2008; McKay et al., 2008; Acar, 2010). As such, the Saudi Arabian private sector can benefit from diverse demographics, that is, having educated and experienced employees of different nationalities from diverse age groups. Hassi et al. (2015) pointed out that, as the level of education of the employees increases, the more positively they perceive diversity, particularly foreign workers in the services industry. Nonetheless, the Arabian private sector needs to consider the religion issue, cater for disability in the workplace and recruit employees from diverse genders in private sector organizations. Further, the findings indicate that the organizational policies and practices in the Saudi private sector, namely Saudization, retention, pay and benefits, health insurance, promotion and diverse working environment policies greatly impact the recruitment of diverse employees in the Saudi private sector, while training and development and gratuity policies have a lower impact on the recruitment of diverse employees. The literature shows effective diversity management can increase organizational efficiency and effectiveness, improve quality, creativity, innovation and help attract and retain the best employees (Ozbilgin and Tatli, 2008). As such, it is essential for Saudi private sector organizations to continue providing training and development programs and commensurate gratuity policies. Additionally, it is important for the Arabian private sector to reduce the negative effects of organizational policies and practices such as Saudization, short-term employment, low pay and benefit packages and lack of health insurance coverage. Further, the literature demonstrates that, in Saudi Arabia, there is no specific discrimination law on hiring, such as in western countries, which have equal employment opportunity and affirmative action laws and regulations that control the activities of organizations on discrimination (Manshor et al., 2003; Al-Jenaibi, 2012; Yaghi and Yaghi, 2013). Evidence from the literature suggests unfair discrimination is often harmful to both organizations and employees, as it assumes group homogeneity. It also means excluding qualified job candidates from initial hiring and promotions (Robbins and Judge, 2011). Consequently, there is a need to review foreign employment policies and address equal employment opportunity requirements and affirmative action laws and regulations that control the activities of companies on discrimination issues in the Arabian private sector.

We argue the Saudization policy and the latest Saudi economic measures negatively impacted foreign employees in terms of wage reductions, job cuts and employment redundancy, in addition to the loss of other benefits such as bonuses. As a result, some expatriates decided to send their families, namely wives and children, back to their home countries as they were unable to pay for the increased work permits and family resident visa renewal fees due to the latest economic and business measures imposed by the Saudi authorities (Gulf Observatory, 2017). The Saudization policy and the current updated program, initially referred to as Nitaqat and then balanced Nitaqat, are intended to additionally increase the representation of Saudi nationals in the private sector by ranking
employers on the basis of the number of Saudi nationals they employ, number of female Saudi nationals they employ, number of Saudi nationals employed in higher/managerial roles, length of service of each Saudi national employee and proportion of Saudi national employees with “higher” salaries (MLSD, 2017). Further, to help private sector organizations monitor their progress with the Saudization policy, MLSD launched a Nitaqat calculator, which employers can use to calculate and manage their Saudization rating (MLSD, 2017). Further, foreign workers holding resident permits are prohibited from working in 32 private sector business organizations (Gulf Observatory, 2017). Within the framework of these directives, MLSD is concerned with the Saudization policy in providing job opportunities to Saudi nationals. The Saudization policy aims at the gradual replacement of foreign workers with Saudi citizens in specified private sector business organizations. Any foreign employee found working in these restricted occupations or carrying out any of these classified business activities will be considered in violation of the Saudization policy. Consequently, the expatriate resident permit will not be renewed, fines will be imposed, and eventual deportation from the country will transpire (MLSD, 2017).

In Saudi Arabia, there is a need to appreciate the values, experiences and talents diverse employees bring to an organization and find the most effective ways to utilize their skills and talents. There is also the need to develop effective diversity programs that encourage diversity initiatives and promote the survival of foreign employees in the private sector organizations of Saudi Arabia. Further, revising the foreign employment sponsorship system and understanding the importance of key issues such as equal employment opportunity requirements are also required. Both Saudi business managers and native employees need to consider personal differences as strengths that can be utilized to enhance performance and understand a diverse workforce is better able to serve diverse markets.

**Conclusion**

The study was carried out in Saudi Arabia and examined and reported findings from questionnaire data on the impact of organizational policies and practices on diversity management in Saudi private sector business organizations. The findings revealed how Saudization, retention, pay with benefits and health insurance policies on the diversity management in Saudi Arabia. These findings support the hypothesis of this study, as the data present strong evidence against the null hypotheses. Consequently, organizational policies and practices adopted in Saudi private sector organizations are significantly affecting the recruitment of diverse employees in the Saudi private sector business organizations. Across the sample, the four considered organizational policies and practices adopted in Saudi private sector organizations are significantly impacting the recruitment of diverse employees with \( p \)-values of 0.000, 0.000, 0.002 and 0.002, respectively. Therefore, the paper contributes to the literature and bridges the gap between theory and practice in identifying new empirical evidence on organizational policies and practices.

The study has implications for both multinational corporations that have operations in Saudi Arabia and Saudi owned companies operating in the West who intend to adopt and implement diversity management initiatives to branches in different parts of the world. The study also has social implications for policymakers in setting diversity-related goals and objectives and formulating organizational policies, which contribute to the elimination of discrimination and inequality in organizations. For example, policymakers in Saudi Arabian organizations may design and enforce human resource policies that encourage organizations to recruit employees with diverse backgrounds. Additionally, they may design a retention policy that encourages employees to stay with the organization for a longer period of time. Further, there is a need to design fair salary scales and commensurate pay with benefits packages and provide adequate health insurance policies. The study has thus practical implications for Saudi officials, including personnel managers or those in
related roles who might design, implement, and promote diversity management initiatives. The study also benefits consultants and practitioners in terms of educating, providing support and raising awareness on the importance of organizational policies and diversity management in Saudi Arabian organizations, as there are few studies on diversity management in the gulf region and the middle east. Therefore, our findings can be useful to academics, professionals and company directors in countries that have similar characteristics to those of Saudi Arabia or to those interested in learning more about Saudi Arabia.

It is also important to acknowledge the limitations of this study. First, conducting research in a closed environment such as Saudi Arabia is challenging due to access difficulties and inadequate literature on relevant diversity issues. Second, the findings of this research are relevant to the sample population and may not be relevant to the entire population of employees in the Saudi private sector. Therefore, they cannot be generalized to all private companies. As such, a mixed research methodology should be adopted to explore and collect data to generate appropriate information. The use of undergraduate or postgraduate assistants and personal contacts, in addition to obtaining support from someone within the business sector, would be helpful in gaining access to data.

Other researchers are encouraged to examine the cause and effect relationships pertaining to the measurement of different organizational policies and recruitment of diverse employees or diversity management in general as separate constructs, and then examine the relationships between both variables. Further research on the middle east in general and gulf countries in particular on diversity management should thus include the strategies and willingness of employees to support diversity initiatives in the private sector.

References


**Corresponding author**
Mohamed-Osman Shereif Mahdi Abaker can be contacted at: mohamed.mahdi@aurak.ac.ae

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