# Morocco's top business leader, a woman, defies stereotypes and an Islamist government's prejudices

CASABLANCA — Her laugh is infectious, and you'd be forgiven for thinking you were in a high school drama class or a Hollywood hair salon. But this is the Arab world, not Tinseltown. And Miriem Bensalah Chaqroun is no lightweight.

She leads Morocco's General Confederation of Moroccan Enterprises (CGEM), a giant trade association roughly analogous to the U.S. chamber of Commerce.

Bensalah is also a licensed pilot, a Harley-Davidson rider, a race car driver, a competitive golfer — and a 49-year-old mother of three.

Already the CEO of Morocco's <u>largest bottled water and soft drink</u> <u>company</u> for 23 years, Bensalah has never been a lightweight. She leads the company's holding corporation, which also includes insurance, real estate, grain trading and tourism subsidiaries.

Her unanimous election by CGEM's board to be its first female president made her the first of her kind in the Arab world, and it was no fluke: Every other candidate withdrew after she announced her candidacy.

"Please. Call me Meriem," she said in the CGEM's conference room, looking and sounding like the opposite of a battle-tested industry titan.

# Doing business in the new Muslim world

Morocco is entering a period of unprecedented democratization, and Moroccan women couldn't pick a more interesting role model to watch. She's bullish on her nation's people, even to the point of thoughtful patience with the Islamist Justice and Development Party (known by its French acronym "PJD") that voters elected last November to lead the parliament for five years.

The PJD made waves after its ascent to power for quickly discarding its promises about economic prosperity in favor of a series of hard-line ideological reforms.

First came a proposed — and failed — ban on live-TV broadcasts of poker and other gambling activity in favor of broadcasts of the Muslim call to prayer, five times a day. Then the PJD moved to ban alcohol advertising. Businesses that depended on tourism dollars to survive pushed back.

"In a democracy, you see, everyone has a useful role," Bensalah explained. "Our role is to make sure that the economy stays at the center of the [Islamist] government. If I have to lobby, I lobby. But always for something, never against them."

The fragile PJD-led ruling coalition has a lot on its plate, she said, and is by no means out of the woods.

"If they don't work properly among themselves, you know ... It's a very bizarre coalition. It's the PJD with communists. The communists are revolutionary. They have no — shouldn't be with each other. So it's very specific to Morocco. ... We had never seen a coalition like that in any country. So it's one of a kind. We are very curious to see how they're going to mesh."

And the ruling Islamists' growing pains, she suggested, were both predictable and forgivable.

"They're not fast learners. Come in a year-and-a-half time."

"What I should have said," she said minutes later, "is that their profile — their educational profile — they are more [rooted] in theory. ... They are not managers. We managers have to adapt. We are quick."

Bensalah is conscious of the warp-speed with which Morocco's King Mohammed VI has moved his country into the post-Arab-Spring 21st century.

"We are a young country," she assured TheDC. "And when you're young you're positive."

Morocco's geographic isolation in a distant corner of Northern Africa makes it different from the rest of the Arab world – something the United States has known for centuries. Its transatlantic handshake has sustained America's longest continuous treaty, and Morocco was the first sovereign nation to recognize America colonists independence from Great Britain in the late 18th century.

"We have an Islamic state that is modern," she explained. "By definition, Muslims are [classically] liberal like traders."

And while the PJD's hard-liners "don't have the big picture," she cautioned, "they have a picture of liberalism in terms of commerce. They buy. They sell. But ... we want them to have an entrepreneurial spirit."

Bensalah, entrepreneurial herself, started as an assistant manager at a family-controlled bank and worked her way up the ladder, later diversifying her family businesses and earning millions.

And at a time when American businesses are clamoring for a predictable tax and health care environment before they commit to expanding and hiring, Bensalah manages to articulate the needs of her industry stakeholders in a way many American leaders would instantly recognize.

"What we're saying to the government is, 'Let us be competitive,'" she said. "We want flat, clear, sustainable conditions ... and a clear vision of what our fiscal goal is. We can be competitive if we have predictable conditions."

She said Moroccan businesses are eager to test the boundaries of the king's power-sharing arrangement with the new representative democracy, now less than two years in the making. They want basic laws, she said, to protect against breach of contracts and provide a clear-cut minimum wage.

"Doing business is not the responsibility of the government, [or] their commodity. It's not the backyard of the government. It's ours."

# Remaining vigilant, and hopeful

It's easy to forget that when she talks of "the government," Bensalah is describing a group of Islamists who remain fascinated with Shariah law and subservient females. (RELATED: Morocco's Islamists apologize for Jewish visitor, but not for Hamas politburo chief)

Even they, she insisted, will have to evolve.

"Being in the opposition and being in command are two different things," she said. "They will learn. They will focus in their government. And they will focus on the needs of the commoners, the needs of society, the needs of women's empowerment. All those needs have to be restructured now that they are in power."

The monarchy is remarkably popular among Moroccan, owing to King Mohammad V's negotiation of independence from France and — two

kings later — Mohammed VI's gradual acceleration of social reforms years before the Arab Spring made them necessary.

"We are all royalists. It's like cement," Bensalah said. "It is like through the genes."

"Nobody critiques the king. You can go to any school, outside, in the street, the beggars, the children that are homeless. And you can ask them, "What do you think about your king?'

"And it's – 'The king! Ah! Don't touch him!' ... They're people like you and me. And they are not people who are brainwashed."

To be sure, hard-line Islamists aren't all members of the Mohammad VI fan club, but business leaders generally are.

Where Americans historically see monarchies as impediments to freedom, Moroccan industry sees Mohammed VI as a partner. And, Bensalah said, women increasingly appreciate his role in forcing the evolving role of women to the front burner at a time when Islamists are writing the laws.

The king, she said, is their firewall against a backward looking social policy that almost no one wants.

"I'm a Moroccan citizen. I'm a woman. What I see in Tunisia, what I see in Egypt, what I see in Syria, it doesn't empower me. I can assure you. It's going backwards. We have always been empowered in Morocco, much sooner than even in Egypt. We are a matriarchal society."

Yet the PJD's government features only one female minister. That clearly irks Bensalah, but she remains hopeful.

"We have to be vigilant at the beginning," she told TheDC. "You know why? Because often power can change people. ... I am a woman. I don't want to veil myself. But I pray. I'm a 'proper' Muslim."

"But what tears me – I mean, I was surprised to see that there is only one woman minister. This is why I say we have to be vigilant.

"It's like going backward. When you're used to having many women — there have been far more [female] ministers before. The king's counselor is a woman, and another is Jewish, and we have five women who are CEOs in national offices. ... And they all are managers, and none of them were pushed to be there. Now, all of a sudden we have

only one woman government minister."

### Women can do more than drive cars in Morocco

But outside of parliament, women in Morocco are already riding the wave of more than a decade of social advances that Americans who lived through the 1960s and '70s would find familiar. Bensalah broke it down point by point.

Girls in Morocco have "more education," she said. And women "can speak freely. There is less and less taboo in Moroccan society about women. My daughter can talk to me about things. ... And job accessibility. It's far better than in my mother's age. She did not work. She was at home."

"We have a new version of Islamic law for the family. I can go and ask for divorce if I am not satisfied with my couple. Can you think about that happening in any other Islamic country?"

And "there is some financial independence for women," she said, suddenly in a hushed tone. "You are a woman, and you can go and get this job. And this is due to just the last ten years."

Even family law in Moroccan cities has changed. Slowly, she said, changes are coming to the towns. "And then, *insha'Allah* [God willing], in the countryside."

"There are women who are not married. It's very hard for them, to be frank. But you know, they are like one of those Amazons — some women have to open the bridge."

Even single parenthood is no longer a signal for sensory overload or generalized freak-out in Casablanca and Rabat.

"There are more and more divorces. Now, normally, a woman who is divorced and who has children has no more life whatsoever: professional, social. Nothing. Now we have women who are divorced single parents taking care of the children, giving them access to education, because they can work and earn enough to be independent despite the children and the fact that they are alone.

"And then you have the single woman who doesn't want to stay with the family, who is alone, and she lives with a guy. There are two women friends around my family — they are not members of my family but they are close to us. And they may be with a man, and they live together for the last seven years. And everybody knows, and sometimes it's like they are husband and wife, you know, and they're not married!

"And what is nice is that they have children, who are grown up, and they say, 'He is not my father, he is my mom's husband.' So it's her daughter — her girl — who gives the proper word to the proper situation. It's the next generation. They know that she has to be independent. It's part of her freedom."

Throughout, Bensalah suggests that Moroccan women approach their growing rights with a familiar mix of caution and exuberance.

"We are a land of tolerance now!" she exclaims. But "part of being vigilance is not losing that tolerance."

Tolerance is a relative concept. While Jews and Christians have worshiped freely in Morocco for centuries, true equality for women is still nowhere near most Western standards. And the ever-present geopolitical threats from Algeria and Saharan Toureg nomads practically guarantee that some ethnic groups are more equal than others.

But Bensalah said Moroccans see increased social tolerance as a part of the country's natural development.

"It's about maturity," she explained.

"You are a much older country in terms of political democracy, so maybe people say things over decades and it doesn't work, and no big deal. But it's very fresh here. It's new for us. We are like those teenagers who reach the age of majority, and you can drive."

# Strong men make for stronger women

Bensalah finished her education at the University of Dallas, where she got what she saw as a perverted sense of wealth benchmarked by "gold and silver, and houses and hand-made cars, worth millions of dollars."

But her own father, she said, inoculated her against chasing money for its own sake despite his own business success.

"I was born into a family where my father tells me, 'It's not the money that you have. It's what you see.' Your wealth is what you see in the

people, in the planet, in the countryside — but not what you have in your bank account. ... So when you are educated like that you don't see wealth in the same way. You know, it's nice to have what I'm wearing today, but it's just fibers."

That same father, she said, bridged the generational gap and — her word – "emancipated" her in a way her mother, the product of an earlier age, never could.

"It's very unusual. In Morocco, I can tell you, when a woman succeeds and 'arrives' in any area she wants to be in, it is because she had a great father. It is because of the male [head] of the family, not because of the female."

"My father ... did something that might not seem proper to your ears: He put a rifle in my hands when I was 14, as if I were a boy. I was like a tomboy. The limit was the sky. ... The only limit we could have was by our own grades and our own capacity."

But mothers in Morocco are like those elsewhere in the Arab world, she said. They help their children under the radar.

"But who emancipates you in front of the world? It's your father who opens the door and says, 'This is your world. You go for it!' ... Your mother may protect you, but it is not the same approach. He says 'I have confidence in you! Because you deserve my confidence! I respect you.""

Bensalah's husband, another industry titan with international reach, had a similar experience. His mother was a well-known Moroccan stage actress for decades.

"My husband's mother would veil herself on stage ... and then he grew up in a family where her mother was empowered by his father to unveil herself and go on stage. So my husband is modern. When you see a woman who is totally empowered in our country, it is because of the male. Not only, but mostly."

And yet some of Morocco's parents haven't gotten the memo. Reports have surfaced of fathers — usually fathers — withdrawing their daughters from school when they reach their early teens.

The most common stated reason? A lack of bathrooms. No one minds if his son uses a tree, but not his daughter. So tens of thousands of young girls don't complete their education. They get married instead, largely for lack of a bathroom.

"It's very hard to change that mentality," Bensalah said. "When a girl has her period and — all day, in school — she needs a bathroom!"

"Now they prefer to have her at home because she is more useful, rather than knowing their daughter can go behind a tree or something that is shameless. But in some houses they don't have a bathroom – they also have a tree. Sometimes that's not the reason!"

## **Emancipating all Moroccans**

Bensalah told TheDC that when she ran for the presidency of the CGEM, she chose her running mate on the basis of how sympathetic he was to the needs of the Moroccan people — not because he was the most feared or fearless business leader.

She knew she had made a smart choice when he answered: "Let me check with my wife and children."

Is that what Americans call "Checking with 'Upper management?""

"In Morocco," Bensalah giggled, "we say 'Internal affairs."

Her own "supportive, emancipated" husband regularly accompanies her to industry and government events and finds that both their name cards read "Mr. and Mrs. Chagroun."

But more recently, she added, she finds her name tag doesn't include her husband's name at all.

Small steps, she said. Just like her hopeful attitude toward the PJD's impact on Morocco's economic future.

"Let's be positive. Be positive!"

Asked if she had a "Plan B" — an "insurance policy" — to contend with a veil-obsessed cabal of Islamists who may ultimately fall down on the job of managing the country's economy, she demurred.

"Our fire insurance is the Moroccan people. This country needs the people to fight for it. It will be right, left, and everyone. Everything will move to the center."

No insurance at all?

"Don't say that. I sell insurance!"

Morocco can survive even five years of a counterproductive

government, Bensalah insisted.

"No, we can survive even more than that, when you believe. Our 'Plan B' is always the people. No, it's not Plan B. It's just 'plan.' There is no A, B, C."

"It has been what, just seven months? But we had 13 years building the democracy."

Her motherly instincts came back one last time, facing the question of whether the PJD Islamists' maturity is like giving birth to an elephant — one that takes years before it emerges.

"Yes," she said, "but we will make sure the elephant has diapers!"