"Women today want to be financially independent"

An Interview with Wafa Yunis Conducted by Myriam Sfair

Wafa Yunis, a professional woman from a middle class family background, received her B.A. in business from Universite St. Joseph in Beirut. Soon after her graduation, she began working in Bank Audi as a trainee and she has been there ever since. Today Ms. Yunis is Manager of Bank Audi's Verdun branch in West Beirut.

Wafa Yunis describes herself as a single, successful professional woman. According to her, had she been married she could not have devoted the necessary time to her profession. As a bank manager, she usually works 18 hours a day. Yunis related that she never realized that she liked banking until she started working in Bank Audi. After working there for two years, her superiors recognized her skills and qualities and began to entrust more and more responsibilities to her. During the war she assumed a lot of important responsibilities, which doubled after the war. Although some may have assumed she would be replaced by a man in the post-war period, this did not happen. To the contrary, she managed to brush aside her competitors, all of whom were men.

Yunis stated that her ability to reach a position of power is due solely to her personal efforts. She never felt intimidated by the fact that she was a woman in a male's domain. She has been working in the bank for fifteen years, and asserts that she has never faced any problems, either from her superiors or from her employees, whether male or female. "I've never been a domineering boss; I've always treated all my employees like friends. I'm doing well and I'm very happy with my job." Yunis believes that in addition to personal effort, one also has to take the right decision at the right time. For example, a financial decision should be made at the right time and with the right clients. "I have never taken a wrong decision up until now in my career, because the mistake committed by a woman is not treated lightly. When a woman makes a mistake everyone attacks her and says 'we told you she wasn't fit!', just because of the mere fact that the mistake was committed by a female. One has to be very

cautious in this business and make sure not to commit errors, if possible."

When she first entered university, Yunis knew that she wanted to become a career woman. "I never thought about marriage when I was young; I always knew that I wanted to be independent. I hated depending on anyone, even on my parents." Yunis feels that one has to love one's career in order to be successful. She never felt she was just an employee in Bank Audi. Rather, Yunis felt that she was part of a family. She felt a part of the institution and thus worked with devotion as if it were her own bank. Yunis added that she was also fortunate to be dealing with excellent and caring people. "I've always felt that my employers were my family; they never made me feel that I was just an employee. Good treatment helps you succeed. I would never have stayed at Bank Audi had the treatment not been excellent. I also felt that I was going to get there, i.e., to the top. I came to the Verdun branch a year and a half ago and I've done a lot of things for the bank in that short period. No one initially expected that of me. Our branch is the best in credit exchange, and the third in deposits."

When questioned as to the effects of the war on her professional and personal life, Yunis responded that "the war did not affect my plans, it just delayed everything. Seventeen years of war delayed us a lot, especially since we never expected it to last that long. Each year we thought it was over, yet it never ended when we expected it to. Now we are all running to catch up with the lost years. There are a lot of things we could do for the banking sector had there not been war. Yet now, step-by-step, we are catching up. However, during the war we never failed to serve all our clients. I never left the bank and never left Lebanon except on brief vacations. They opened a branch of Bank Audi in France and asked me to work there, but I refused. I told them I'll never leave Lebanon.

"The war affected my profession in the sense that we weren't up-to-date and progressing like all the other countries of the world. Now we are trying to measure up to European and American progress, especially in the banking sector. During these last five years we have been working a lot, holding seminars and introducing our employees to new advanced technological changes. We are trying to make up for all the missing years."

Yunis commented that women dealt with the war experience better than men. "Women are more patient. They dealt with the war calmly and could hold back their fears and anxieties better than men. Many women's movements arose during the war and they had an active role because they worked hard and protested loudly. Women were not more active than men during the war, but they appeared on the scene at that time and protested. I don't know, though, if that was due to the war or if it was merely due to the rise of a feminist movement. Women did not actually fight on the battle fields and enroll in the militias and political parties, yet they had an active role. They brought up the youth in the best possible ways (given the circumstances) and encouraged their male partners to go on. Instead of packing up and leaving, they stood by their families. "

When asked if women were able to access and exercise more power during the war than before or after it, Yunis stated that the issue of women achieving power is more significant now in the post-war period than it was during the hostilities. "Maybe women had more power during the war, but since the end of the war we see a very interesting new phenomenon: nowadays, no woman wants to sit in the house after graduation! After the war, women have realized that work is important and a career, necessary. Poverty or economic need provided a big push for many women to work, yet from my experience and from what I see, all young women want to work after graduating, no matter how wealthy they may be. At the bank, we accept 65 students each year from A.U.B. to work in the money and banking sector. Most of these young students are women. Women these days, in my opinion, want to be financially independent and no longer want to rely upon husband or family. So, I feel that women made gains after the war. Approximately 60 percent of the banking sector's personnel are women; wherever you go today in Lebanon, you quickly notice that women are working in all sectors. In my bank we are mostly females, and this is true of all Bank Audi's branches. As employees, women

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are more persevering; they are very loyal and capable."

Wafa Yunis would give the following advice to women in other war-torn countries: "I would tell them to be patient and never leave their homeland. It is very important to stand by your own country. We Lebanese survived the war and always had hope that the war would end tomorrow, or next week, or next year. Hope is what keeps people going. And again, one must never leave one's country, for it is during the war that your country needs you the most. I had a lot of offers to leave Lebanon, yet I never did. I always advised other people not to leave, because in the West you become just another number among many other numbers. You are only appreciated in your own country. Wars always end and in my opinion, we have to "hang in there" until it ends, for everything bad or good has an ending."

"But after the war ends is the hard part. After the ending, one has to pick up the pieces and work hard to get back to where one was before the war. Nothing comes easily and hard work is a must after 17 years of war! I would tell all these Bosnian, Rwandan and Somali women to strive and persevere in order to overcome the actual war and its after-effects."

Wafa Yunis has an optimistic view of Lebanon's future: "I believe that the country is improving economically. Everything in this country is improving. We in the banking sector are always working for the future, so of course we have plans for the year 2005. Women are gaining more and more with each passing year in all spheres; in my domain, women are becoming more and more powerful in the banking sector in general and in Bank Audi in particular. The young female generation has a rosy future to look forward to, especially in the banking sector."