Guide to KSA



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Introduction to the Kingdom of Saudi Arabia (KSA)

The Kingdom of Saudi Arabia is a reclusive nation, but one with history, struggle, and rich traditions. Originally divided into four regions, Hejaz, Najd, Al-Hasa, and Asir, the unified Kingdom was established by Ibn Saud in 1932. Ever since then the KSA has been an absolute monarchy primarily influenced by the Wahhabi school of Islamic thought. It is home of Mecca, the most sacred place in the eyes of Muslims. With such great responsibility over the holy sites, it is unsurprising that Saudis not only place importance on their heritage, but safeguard what they believe to be the most fundamental way of life as directed by the Quran.

For centuries believers have travelled to Mecca for the Hajj; a holy rite of passage. Paradoxically, for a country that people dream of going to, it is fairly restricted on who may do so. For those who wish to work and live there will find that there are a few cities worth a closer look. This guide will provide insight into three municipalities in the KSA; Riyadh, Jeddah, and Al-Khobar. However, much of the information presented applies to all three, so they will be discussed as required.

The Legal Market

Saudi Arabia is a complicated case when it comes to assessing its relationship with international business. This is further layered in the fact that a great deal of skilled and unskilled workers in the country is expats. Immense oil revenues have provided and sustained a lifestyle suited to the Saudis, and as they do use western lawyers as a necessity, westerners are privy to only as much insight as the government will allow. However, there has been a gradual opening up to the world as the Monarchy has realized that in order to take the KSA to new heights, foreign investment and trade will be necessary. For instance, Saudi Arabia is planning on opening its stock market to the world in the hopes that it can extend its reach while diversifying its economic base. This will likely create a greater demand for expat lawyers in the region. Ideally, a more open country would be conducive to better and bigger business, and to a degree this concern has not fallen on deaf ears. The KSA will probably hide away as it has, but it remains to be seen how long such a feat can be managed. Regardless, one thing is clear. Saudis value western labour and are willing to pay for it.

Immigration

There is no such thing as a visitor visa on arrival in the KSA. Nor can tourists apply for one as entry into the kingdom is typically slated for those who are invited either by family or your employer. At one time there was an opportunity to go with designated touring companies, but due to the tragic events on 9/11 and the subsequent security squeeze around the world, the doors were shut once again. There are allowances for Muslims visiting for the purpose of Hajj.

If you are sponsored by an employer to work in the KSA then there are a few initial things you should be aware of.

- Your entering and leaving the country will be at the discretion of your sponsor and the government.
- Any connection to Israel will end the possibility of your entrance.
- You cannot fly to the KSA without a visa.

There are many more requirements and regulations, we recommend contacting the Saudi Embassy for the best advice possible since rules can change abruptly.

Culture & Law

Religion:

90% of the populace are Sunni, while roughly 10% are composed of Shia Muslims. As a whole, the country is almost exclusively Islamic, there are other faiths, but they are small in number and are not allowed to express themselves publically. Even though there is a significant expat population, the state has a bias for Muslims who are seeking entry and work in the country. Saudis follow the Wahhabi school of thought, characterized by the Hanibali School. This is a conservative acceptance of Islam, guided by Sharia Law, and is implemented in every aspect of society. Although the majority of the nation is fairly conservative, there is a slight variation in strictness depending on the region. Non-Muslims are allowed to pray in the privacy of their own homes, but may not do so in congregations or in public. The policy is reflective of beliefs founded in the beginnings of Islam. This sect believes that no non-Muslim should be allowed to be on the sacred area where Mecca is located. Subsequently, this view is deeply entrenched within the culture and any attempt to violate this edict is not advisable. This region however, does not cover all of the KSA, but is a sizable strip of land in the west called Hejaz; Jeddah is located in this area. Expat compounds exist in the Hejaz region, but are well away from places that would cause problems.

Not surprisingly, proselytizing is against the law, do not openly express your religious beliefs, let alone try and convert someone! However, since most Western expats live in compounds, they will seldom find any of this to affect their home lives in a significant way. Compounds serve a dual purpose of keeping western influences out of the public eye, while allowing expats to live as they choose behind the wall. Although the religious police are unlikely to kick down the front door, do be wary and adhere to the law of the land.

Daily Prayers:

Muslims pray five times a day to express their devotion to God. Due to the indiscernibility between law and faith here, the country more or less shuts down for each period of prayer. What does this mean for you? You will have to plan all of your shopping or daily activities around these times as no one –by law- will provide service. To avoid being stranded and confused in the queue at the supermarket, your day will need to be more structured. There is no negotiating around this important cornerstone to the religion, so please do not try to argue your way in or out of a situation.

Ramadan: Everything discussed in this section applies doubly so for Ramadan, a month long (roughly, they don't use the Gregorian calendar) religious period culminating with Eid. Muslims do not eat or drink during the day, at night they break their fast, this is called Iftar. Do not eat, smoke, chew gum, or drink (not even water) in public as this violates the law and is insensitive to others. Observance of religious customs and rules are even more important during Ramadan,

as such many expats do not venture out too often, or try to book holidays out of country if possible. Schedules become complicated as well therefore you'll have to watch out for the traffic in the evening when everyone is rushing home to break their fast. This is a sacred time for Muslims and if you wish to live in this part of the world you would do well to be adequately prepared to cope.

Mutaween (CPVPV):

The religious police, also known as the Mutaween or the Committee for the Promotion of Virtue and the Prevention of Vice, are a force that monitors adherence to religious law. However, their powers, regulations, and activities are not clearly established. Their main purpose is to ensure that prohibited items or behaviours do not permeate society. Expats are typically approached for improper dress which would usually involve a correction however do not expect much empathy. If you're walking around in shorts and a tank top you are likely to be taken into custody. You should never argue with or react to these men, in a sense they are an embodiment of the law and culture. Other duties of the Mutaween include seeking out criminals, censoring media and literature, and maintaining adherence to laws within the community.

Banned Items & Commodities:

Due to the blurred lines between religion, law, and daily life, there are a few items that are banned across the country.

Alcohol: Possessing or even having alcohol in your bloodstream is an offence in the KSA. Therefore, the importing or use of this substance is strictly prohibited. You cannot even get alcohol on any plane entering the country, additionally be wary of drinking before getting on your flight, officials won't be understanding if they smell it on your breath upon arrival. If you can, gain permission from your sponsor and employer for an exit and re-entry visa, other GCC destinations can offer an opportunity to indulge; go to Dubai for the weekend!

Drugs: This includes illegal narcotics and pharmaceuticals. The former will get you into deep trouble, not that it would be easy to find anyway, but do not purchase, hold, or consume any drug not accepted as legal in the KSA; the penalty is severe. In respect to over the counter or prescription drugs, they will not all be legal in the KSA so do check ahead. If you have a prescription for the drug you are bringing you will have to present it upon arrival. However, we still recommend reaching out to the embassy to ensure there are no issues.

Pork: In the KSA pork is banned with no exceptions. You won't be able to buy it so you should have little issue in this regard.

Pornography: Defined differently than what most would consider pornographic, authorities will not only look out for blatant examples of such material, but will also treat magazines with uncovered women in the same light. While your plane reading might have been an innocent fashion magazine, if the cover page features a model with uncovered legs, shoulders, collar bone,

ankles, or wrists, then it will be confiscated and could cause problems upon entry.

Religious items: You may bring religious items with you into the KSA if they are for personal use only. Carrying a bible (not openly) is fine, but you will likely run into issues if you bring a box of them.

Since the KSA is strict about many things you should always check if unsure about an item.

Regular Dress:

There is a specific definition as to what is considered acceptable and unacceptable clothing in the KSA. When in doubt stick to the following rule: cover up to the neck, toes, and wrists. While many Saudi women wear the niqab (covering the face and leaving only the eyes visible), expat women are not expected to do the same.

Men traditionally wear something called a thobe, usually a long white robe accompanied with headwear to combat the bright sun. However, as long as it is modest, men do deviate with clothing choices.

Women (including expats) must wear the abaya, a long black robe that covers everything from the neck to the toes. Clothing should at least reach the wrists and be loose fitting. However, Saudi women enjoy fashion and pride themselves on appearance. Consequently, you can find a variety of abayas differing in quality, style, embroidery etc. Further, regular clothing of your own choice is worn underneath the abaya which only close family would be privy to seeing. The niqab involves covering of the face and hair, and as stated, is not a requirement for expats.

It goes without saying that anything that falls below this standard of dress will be followed up on by the local authorities.

Compounds: Since most expats live within compounds, essentially little villages, you are free to wear what you wish within the walls.

Women in the KSA:

Unfortunately, women will not enjoy as much freedom as they are used to elsewhere. As a female, you are unlikely to be allowed to work and must follow strict rules in your daily life. Most expat women are moving with their husbands who have found work in the country and tend to live in compound communities. We will take a closer look at compounds in the Quality of Life section, but it should be mentioned that despite the limitations, expat women can lead fulfilling lives in the KSA.

Here is a list of things you must follow, but keep in mind that expats do get some leeway:

• Women can never travel alone, if in a group of women you shouldn't have a problem as long as the group abides by the rules. Some expat women use taxis alone, but this can be risky if you should run into the religious police.

- If not in a group of women, you must always have a close male family member accompany you in public.
- Do not make eye contact or attempt to touch/interact with other men.
- Women cannot drive in Saudi Arabia.
- Many public places do not allow women inside, for example, certain Mosques are allocated for women.

Local Customs & Courtesies:

Remember, this is a conservative Muslim country and you must be sensitive to the culture. Interactions between men and women are stringent and you should not attempt any touching of the opposite sex. Saudis are friendly and will greet one another with enthusiasm, even with strangers. If invited to a citizen's home do bring a small gift and take care to avoid offending your host. Turning food or drink down is not seen as being polite, rather a sign of dissatisfaction. They will try to shower you with abundance, so you are unlikely to be able to eat everything laid out, but do be polite and try everything. When finished leave a little food behind to demonstrate your satisfaction. When invited for a meal, there will be a lot of talking before anything is served; meals are enjoyed with little interaction for full appreciation. Conversation can get quite personal, e.g. are you married? Religion may be discussed as well, avoid saying anything that would touch on spiritual sensitivities. Lastly, do not use any foul gestures or words with anyone. Saudis take great pride in their country so always bear in mind that you are a guest, likewise you must be active and thoughtful in your choice of words.

Gender Mixing:

It cannot be mentioned enough that genders simply do not mix outside of immediate family. Business is almost entirely conducted by men, so expat women who may find work here will run into difficulties. While males are not used to interacting with women extensively or regularly, there is some tolerance for foreigners considering their role in society. Aside from this, there is a staunch segregation of the sexes which is observed in every aspect of life. For example, women can only see female doctors. You should also take care of your exchanges with those of the same sex as men or women perceived as engaging in anything comparable or relatable to homosexuality will face grave hardship from the Mutaween.

Calendar: While much of the world uses the Gregorian Calendar, some Muslim countries including the KSA use the Hijri Calendar. The difference is that the beginning of year 1 AH is sourced from the date that the Prophet Muhammad emigrated from Mecca to Medina; referred to as the Hijri. AH expresses the Latin 'anno Higirae' representing the event. 1 AH coincides with CE 622, CE 2014 is 1435 AH. This method is measured on lunar cycles and is dependent upon these to determine changes in month (they vary in length) and is usually an approximation until the actual phase shift. You will have to get used to this if you already have not, but should

not pose you any significant problems.

Business Etiquette: The pace of meetings will be slower than what you are used to as Saudis take a patient approach to dealings. While most Saudis will wear the traditional thobe, as an expat you will be expected to dress in a suit. Your first meeting is an important one and you should be punctual even if the other party is not. Although in general Saudis do not care as much about your promptness as they do about your demeanour during conversation. When meeting a group always address the senior first as to show respect, this will include a handshake and perhaps a few kisses on the cheek (Never do this with the opposite sex). It is unlikely that business will be the topic right away as personal news about family, friends, and life will be discussed first. Building relationships is pivotal to any transaction, here merit comes after trust. There may be frequent interruptions during meetings, or a lack of privacy at times, this is partly because you are not yet close enough to the person. However, there is something to be said regarding Saudi speech habits, they tend to be quite indirect. They will not be overtly direct or express a definitive stance often as they may change their minds after a decision has been made! Over time you will get a better sense of what they are trying to say aside from the words spoken. It can take weeks for even the smallest decisions making patience a pertinent virtue. Also consider your expressions or comments, for example, expressing admiration of something you see in a Saudi's office will prompt him to offer it to you as is custom; in his mind he might not be pleased to part with it. Lastly, be aware of your body language, always use your right hand as the left is seen as unclean, do not sit cross legged or point your feet towards another, and do not show the soles of your shoes as this is a sign of disrespect.

Lifestyle

Shopping:

This might as well be a sport in Saudi Arabia as there is little else people would find enjoyable in the city. Since there are no bars, clubs, etc. people flock to the malls to enjoy air conditioned buildings and an abundance of shopping opportunities. Here are examples of malls in each city and some of the offerings they have.

Riyadh – Panorama Mall

- Birkenstock
- Aldo
- Garage
- GAP
- Nine West

Jeddah – Red Sea Mall

- Adidas
- American Eagle
- Armani Exchange
- Burberry
- Billabong

Al-Khobar – Al-Rashid Mall

- Versace
- Zara
- Mango
- Top Man
- La Vie en Rose

- Rolex
- Sephora
- Swarovski
- The Body Shop
- US Polo
- Ecco
- Foot Locker
- Geox
- Guess
- H&M
- Reebok
- Lacoste
- Sony
- Ray-Ban
- MAC Collection

Aside from the malls you also have the option of exploring local souks which are open market bazaars. Be careful though, sometimes you can find an amazing deal, other times you might lament being charmed into a poor buy.

Travel:

Air traffic between GCC nations is extensive, as the oil and real estate boom has created a relaxed cross border culture. Many people travel within the Gulf area to enjoy the wonderful historical landmarks and fare offered by the bustling cities. The KSA is an exception to this ease of access, but once you have sorted out permissions for your exit and re-entry, travelling in the GCC is relatively painless.

Accommodation costs can vary depending on where you go, but generally is a greater expense. Hostels in this part of the world are virtually unheard of, further, if you are looking to enjoy a short period in the UAE, Bahrain etc. you will soon find yourself spending relatively more than you would for other destinations. Ultimately, how much you wish to spend is up to you.

Among your options are: the UAE, Bahrain, Qatar, Kuwait, Oman, Jordan, and Egypt. You'll find that Egypt is relatively cheaper than the other Gulf States, but do be wary of the political climate before visiting.

Once you've arrived local travel can vary in price depending on where you are. However, considering the large oil subsidies in places like the UAE, a taxi ride is not at an unreasonable cost. Although you might save on flights, one should not underestimate the higher cost of enjoying the GCC region- arguably well worth it.

Leisure & Local Attractions:

Riyadh:

King Abdul Aziz Historical Centre: Originally the site of Murraba' Palace, situated outside the city walls in the 1930s, the royal abode saw disuse by the 1950s. Subsequently, the compound was used for future cultural events and was later developed for such events and museums. Here you can find the National Museum of Saudi Arabia, a library, art gallery, large garden, and a small theme park.

Jeddah:

Al-Balad: Founded in the 7th century, Balad is the old city centre of Jeddah. In recent decades, large investments have been made to develop the area whilst preserving the ancient historical treasures. This endeavour has led to Balad becoming one of the most beautiful combinations of contemporary splendour for shopping alongside the traditional and exotic souks.

Al-Khobar:

Corniche: Situated in the eastern region hugging the Persian Gulf, this collection of boardwalks and shopping centres. People come here to enjoy the weather, barbeque, play sports etc.

Quality of life & Costs

If you're worried about affordability you won't be disappointed. With no income tax and significant subsidies, you will find living in Saudi Arabia to be reasonably priced. Generally, items that are of greater expense are imported from the west. Additionally, compound living has its own considerations, and luxury activities or items will be of greater cost. Here is a breakdown of a few price comparisons for each city contrasted with London (approximations).

	London	Riyadh	Jeddah	Al-Khobar
Meal for 2 at Mid-range rest.	£50.00	£16.00	£16.00	£16.00
Internet 6 Mbps, no data cap	£19.00	£38.00	£30.00	£28.00
Loaf of Bread	£1.00	£0.50	£0.65	£0.60
Movie ticket for Int. release	£12.00	£70.00	£26.00	£5.50
Petrol (per litre)	£1.30	£0.08	£0.09	£0.07

Healthcare:

It is not clear how good public care is in the KSA, it matters little though as expats are restricted to private care unless it is not available. Private insurance gives them access to better facilities, English speaking doctors, and general peace of mind. This can get quite costly so having adequate insurance is imperative, this can usually be negotiated into your contract with your sponsor.

Iqama Card: All expats seeking residence must first have a physical done in order to be cleared for this card. Once you have the card you may apply for a Residence Permit. Find more information about requirements through the Saudi Embassy.

Property and Residence:

Compounds: While expensive, due to the prevailing attitudes of Saudi society, employers usually arrange for your home and cover some if not all costs within your contract before you arrive. Your issue will be finding a compound that suits you immediately as demand is high. Within these gated off communities security is excellent, ranging in size from a few villas to towns with 300 homes, bowling alleys, pools, shopping centres etc. Interestingly, they tend to have a mixture of many different nationalities, so people not only mingle but enjoy diversity! Those who live there form close relationships with neighbours and partake in many group activities, both formal and informal. Many amenities a westerner would want are available and those that are not are either prohibited or may be found in the city. Appraising cost is difficult as it will be dependent on your budget and the contract you negotiate with your sponsor. However, aware of the many limitations Saudis place on westerners, firms offer lucrative salaries and allowances to sweeten the deal.

Cars: Prices for used cars are determined by the market, but new cars will have sticker prices. Negotiation is encouraged in addition to being vigilant as to the state of the vehicle. This is a desert climate and sand can do a lot of damage that you cannot see! There are some peculiarities in purchasing a vehicle in the KSA. For instance, anyone can buy a regular car like a Sedan, but must have a family in order to get something larger like a SUV. 4 x 4 pickups are treated as commercial use, so unless you've got a reason you won't get one. Also keep in mind that petrol is so cheap that people don't really go for fuel economy or care how much they drive. This can put extra wear on the car, so again, be thorough! Insurance coverage is mandatory and there is a range of more comprehensive coverage. Shop around for a good deal as there are many providers.

Education:

Expat children rarely attend public schools as the quality of teaching is still improving. The Islamic focused curriculum is not optional either. Instead foreigners usually pick from a number of international schools in the region. This includes the American and British schools which offer curricula respective to their country of origin. The one downside is that these programs are quite expensive and new contracts usually will have allowances negotiated into them to mitigate some if not all of the cost.

Taxes:

There are no taxes in the KSA save for any business related earnings.

Otherwise your concern should be how your funds are transferred to non-Saudi accounts. Depending on your home country, you may be subject to taxation on assets brought back. For example, although returning to the UK with income is not typically taxed, depending on the vehicle you use to move your assets, you may be subject to capital gains tax in the UK. Prudence, insofar as referring to a financial specialist, is highly recommended.

Americans: For US expats and their spouses the laws for taxation in the US have recently changed and affect your income while working abroad. It is far too detailed to discuss here, but we insist that you check with a tax specialist before making any decisions.

Safety:

How safe the KSA is will depend on who you ask. Why? People react to the culture and laws in different ways. For some, the threat of punishment for indecency is nerve-wracking, for others it is simply a part of the world you live in. Safety in respect to criminal acts is low since the state imposes harsh punishments for even the smallest offences; you are unlikely to find yourself robbed or attacked. How safe this country is will then depend entirely on your threshold for what you can accept and what you cannot. This guide should provide you an adequate overview of some of those commitments, but don't stop there, do the research and make sure it's right for you.

Utilities:

Most public services can be paid for through the government's payment service called SADAD. You can pay online, or through your bank, this covers electricity, gas, water, university etc. These are all well run, but the KSA has a problem of overuse of resources due to the generous energy subsidies. Rates in compounds can vary therefore here is an approximation of your cost:

Electricity: SAR 50-100/month

Water: SAR 40-80/month

Petrol: SAR 0.06/litre

Riyadh is generally more expensive than Jeddah and Al-Khobar, but do notice the astonishingly cheap fuel prices that apply across the country.

Public Transport:

While a system does exist, it is not used by western expats but often only by manual labourers who pack into the cramped bus. Taxis are an option but are often unreliable and not recommended for use by women. The last option is the most common, especially for women, and that is private hire drivers. This can become costly, but the realities of culture and climate tends to limit travel, so you are likely to use this service unless you are a man and can drive.

Climate:

As this is a predominantly desert environment you can expect dry heat during the day, hitting as high as 50 degrees Celsius in the summer, and a drop in temperature at night. It does not rain much except for Asir region which enjoys more vegetation, farming, and precipitation. The sun beats down on you, so adequate protection from rays is required.

Pets:

You may bring your pet with you to KSA, but be ready for quite a bit of red tape. Not mentioning all of the various documents, vaccinations, government approvals, you must also consider the kind of animal you are bringing. For example, dogs are allowed, but only if they qualify as watch, hunting, or service dogs. The onus is on you to prove that your dog fits one of those categories. Once your pet is in the KSA, certain areas will be restricted in which you cannot bring your pet, as such most expats confine them to compounds. Also be aware of the extreme heat that will affect your animal friend. Be certain you are ready for the commitment.

The Little Things:

With so much to consider it is easy to forget the little things. These are far too many to list so do be thorough in your research! This guide is a great starting point and if you do choose to work with Douglas Scott, we'll make sure that you've got all your bases covered. Otherwise, we wish you luck on this new and exciting journey!

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