Consumer Culture in Saudi Arabia:
A Qualitative Study among Heads of Household.

Submitted by
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Signature: ............................................
Dedication

I dedicate this thesis to my family especially:

My father who taught me, how ambitious I should be, he is my inspiration for everything.

My mother who surrounded me with her love, praying for me throughout the time I spent working on my thesis.

To all my brother and sisters (Noura, Hoda, Nasser, Dr Mounera, Abdullah and Abdurrahman).

With a special dedication to my lovely wife (Nawal) and my sons (Mohammed and Feras)
Abstract
As Saudi Arabia turns towards modernisation, it faces many tensions and conflicts during that process. Consumerism is an extremely controversial subject in Saudi society.

The purpose of this study was to investigate the changes that the opportunities and constraints of consumerism have brought about in the specific socio-economic and cultural settings between local traditions, religion, familial networks and institutions, on the one hand, and the global flow of money, goods, services and information, on the other.

A qualitative method was applied. Focusing on Saudi consumer behaviour, the study was explorative; open-ended qualitative interviews and observations were considered to be appropriate methods. The questions covered not only practices of consumption, such as shopping, tourism, leisure time and managing the budget, etc., but also attitudes to consumption in general as well as more general views on social change. In this study the interviews were used and relied upon as the basic method for collecting data. In addition, observation was used to support and supplement the interview data. The research subjects of this study are 29 (male) heads of households/families residing in the three cities of Riyadh, Jeddah, and Dammam. The focus on fathers/husbands is, of course, immediately recognisable as a limitation of this research.

The results of the study were that the cultural pattern of the Saudi family depends heavily on the Islamic religion, a religious reference that distinguishes it from other cultures, such as volunteer work or a desire to give to charity. The existences of other factors that contribute to the formation of consumer behaviour of the Saudi family were discovered, including the social background as well as social pressure to apply such behaviour. The results revealed
women have also come to play a major role in influencing the purchasing and selection of both the quantity and quality of goods.

The principal conclusion was that despite the obvious manifestations of consumer culture for Saudi families (luxury cars, modern technology, and Western fashion), Saudi society is still loyal to the Islamic religion as a fundamental doctrine. The acceptance of, and trends in, Western-consumer Saudi families do not necessarily mean that there is a Western-driven consumer base depending on the individual. Although Saudi families also enjoy acquiring Western goods and impressive fashions, these may conflict with Islamic and traditional values in general.
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Chapter One

Introduction

Saudi Arabia is a developing country, but one which has experienced rapid and dramatic changes in terms of economic and social development. During the last four decades, in the wake of the oil boom and facilitated by political reforms, Saudi Arabia has been transformed from a mainly agricultural economy to a service economy with a fast developing consumer culture. The advent of consumerism posits a major challenge to social relations informed by traditional and religious values, but while the economic development has been studied extensively, there are, so far, no deeper investigations into the behaviour and mentalities of contemporary Saudi consumers.

At the same time, the study of consumer culture has become a central issue in the social sciences. Sociologists and others have begun to take the implications of consumerism for all areas of social life very seriously. There is now a body of research that can be brought to bear on the analysis of social changes in non-Western societies, such as that of Saudi Arabia. However, we must be clear from the outset that the results of the study of consumer culture produced in a Western context may inspire and inform the study of social change in Saudi Arabia, but they cannot be easily transferred.

While in Western societies there has been a long and parallel development of industrial production and mass consumption, leading over into the development of a service economy and postmodern consumerism, in developing countries consumerism has been grafted on widely still traditional cultural values. However, some developing societies have moved swiftly on the way to entering an age of mass consumption, especially where, as in the Gulf Region, there has been a massive increase of national income owed to the exploitation of natural resources.
Although consumer culture is pervasive in the West, even here we find nationally distinct consumer cultures (e.g. Kroen 2006), so we can expect even greater differences between those and developing economies. The assertion of globalising tendencies, like that of consumerism, does not dispense with the need to study local contexts (Appadurai, 1988 and 2001; Robertson, 1994). For the purposes of research, it is not possible to simply take studies of consumerism in the west and transfer the results to the developing societies, as surely there are many distinct differences between the countries in the expression of their identities. I will therefore begin with an outline of the specific conditions in the Kingdom of Saudi Arabia.

Saudi Arabia was consolidated as a unified nation state only in the 1930s. After a longer phase of steady but slow development radical changes were triggered by the rise in oil prices in the Seventies, which led to the building of an infrastructure and the development of the Saudi state as a modern country on the back of the exploitation of natural resources, rather than industrial development. Oil wealth offered the Saudi government the opportunity to build new economic institutions, to expand services, and to facilitate major social and economic changes; the government targeted the oil revenues to improve the people’s standard of living and raised the wages and salaries of all Saudi workers. They also began to improve free education, health, and other services (Mohaimed, 1994). The second significant period of change began with the microelectronic revolution and the availability of improved means of communication, such as satellite television, mobile phones and the Internet beginning around the year 2000. Since its founding, the social structure of Saudi Arabia had not changed significantly; however, we are now witnessing social changes which are faster and deeper than have happened at any time previously. These were due, among other things, to the mentioned technological revolution and new media, but also an increased spatial mobility within the country and beyond borders (Aldouges, 1996:65).
Both these phases of changes have affected Saudi culture and social behaviour, including consumer behaviour. In this context, this study is trying to understand the dimensions, motives, and the size of consumption in Saudi families, which are similar to those of other families in global consumer culture in some aspects, but remain different in others.

As mentioned above, the government has tried to transform society from being traditional to being modern. During this transformation, cultural, social, and economic uncertainties, accompanied by many social changes, have affected consumer behaviour to a lesser or greater degree. The Saudi economy is dependent on oil, which makes up more than 80% of its total exports, and hence renders it very sensitive to the world market. This sensitivity creates a problem for the government in selecting the most effective policies for influencing economic activity (Albazai, 1991). For example, in 2001 the oil price was around $25 and in September 2008 reached $120, but fell dramatically to under $40 in 2009. This fluctuation of oil prices, which is a primary source of revenue, is a real problem because more than 65% of workers are working in the state sector. Therefore, consumer behaviour is greatly affected by the changes in oil prices.

Nowadays, much consumption behaviour seems to be driven by emulation of more developed predominately western, economies. Saudi Arabia is striving toward modernisation, and since modernisation has been aligned with Westernisation, there is a tendency to adopt Western models of development, particularly in the country’s infrastructure projects (Assad, 2006), but there is also internal emulation between classes and social networks. While there may be social groups that slavishly copy the west, there are also affluent groups that only partly emulate it and otherwise emphasise traditional identities and independent paths to modernisation.
These trends are not immediately obvious when we look only at the quantitative side of consumer behaviour. One such statistical indicator would be the level of debt entailed by consumer spending. Indeed, here there seems to be little difference between the ‘overspent American’ studied by Juliet Schor (1998) and an ‘overspent Saudi’. Consumer debt acquisition in Saudi Arabia is on the rise, as total commercial bank lending to finance private, non-commercial purposes currently stands at $48 billion, which represents a growth of over 1900% over the 1998 figure of $2.4 billion (Alhassan, 2008). There is no doubt that these figures are worrying for both the government and the financial institutions; the Saudi Arabian Monetary Agency (SAMA) asked the country’s central bank to institute restrictions on lending to consumers as part of the measures to address this concern, and the government set an objective of the Seventh Development plan to rationalize consumption (Alhassan, 2008; Assad, 2006). The following graph shows Saudi loans from 1998 to 2010 and to what extent there has been an increase in loans during this period.

Figure 1 Consumer and Credit loans (SAMA, 2011:252)

In 2006/2007 the Central Department of Statics and Information conducted a survey of household expenditure and income for Saudi society; the mean results on the chart below
show the distribution of average monthly household expenditure by major expenditure groups (Central Department of Statics and Information, 2006).

Figure 2 The distribution of average household expenditure by major expenditure groups (Central Department of Statics and Information, 2006: 25)

Against this background one could be forgiven for concluding that we are dealing with a case of rapid and even excessive Americanisation of consumer behaviour. However, this is only one of many possible interpretations. The big question of why Saudis consume more than they need, and, in many cases, more than they can afford to, must be approached with an open mind. It could be the same dynamics throughout all consumer societies (i.e. a globalisation effect) – or, more likely, a specific mixture of traditional and modern/postmodern elements (i.e. a particular form of hybridisation).
Therefore, while the research interest has been driven by the need to account for rising personal debt in the wake of a developing consumer culture in Saudi Arabia, the main research question concerns the changes that the opportunities and constraints of consumerism have brought about in the specific socio-economic and cultural setting between local traditions, religion, familial networks and institutions on the one hand, and the global flow of money, goods, services and information, on the other. The current study, therefore, attempts to address some of these questions in the unique socio-cultural and economic context of Saudi society, while also trying to add to the shared pool of academic knowledge in this as yet little researched area.
Chapter Two

Introduction

This chapter outlines the most important changes and their effects occurring in Saudi society, from the constitution of the Kingdom in 1932 into last century. The two main changes that may be of significance in the shifts in Saudi society are economic globalization and global consumer culture. But these have to be understood in the context of the Saudi path of development, against a broader context of historically specific political, cultural and socio-economic changes on the Arabian Peninsula. The sudden increase in oil revenues is one of the most important factors, but not the only one.

Section 1

Geographical, historical, and political background

The Kingdom of Saudi Arabia occupies about 80% of the Arabian Peninsula. It covers a land area of 772,000 square miles. In the East it borders Qatar, the United Arab Emirates, and the Arab Gulf; in the south it borders Oman and Yemen; in the north it borders Jordan, Iraq, and Kuwait; and the Red Sea forms the western border. As a nation state it was founded by King Abdulaziz Ibn Saud on September 23rd 1932, yet settled communities have lived and worked there in a symbiotic relationship with nomadic tribes for at least 6,000 years. Although a desert environment is not unique to Saudi Arabia, Saudi culture is distinctive because of its infusion of Islamic values and symbolic emphasis on Bedouin culture, many basic values of which have remained intact to this day (Long, 2005). However, this should not lead to the common misperception of Saudi Arabia as a homogeneous desert territory. It is, therefore, important to point out the influence of long-term and recent migrations, as well as the regional and social diversity of the country.
While Saudi Arabia is often perceived to be a closed society with little outside contact, there have in fact been global influences throughout its history. Mecca and Medina, the most important holy cities of Islam, are in Saudi Arabia. These two cities are located in the western part of Saudi Arabia, which is called the Hijaz region. This region is renowned for its historical and religious inheritance; the great pilgrimage (hajj) and the non-obligatory lesser pilgrimage and visit to the prophet’s mosque in Medina enhance the region’s importance with the arrival of many Muslims from all over the world annually.

The religious trade of the Hijaz developed in the Jeddah city, near Mecca on the western gate to the western region. The Hijaz, and especially Mecca and Medina, are home to a large
number of Muslims from non-Saudi or non-Arab Muslim residents who had come on Hajj or Umrah and settled there. The city of Jeddah has been, since the beginning of the Saudi state, its economic, trade, and commercial centre; it is also the location of the diplomatic community and the foreign ministry (Long, 2005).

Therefore, the tradition of different ethnicities mixing with other cultures has become an impetus for development and progress in the areas of trade and administration. According to Long (1997), the population of the Hijaz is far more cosmopolitan than Najd, due to centuries of immigration connected with the Hajj. The leading families formed a merchant class that grew up in the Hijaz to serve the Hajj; also, their origins were far more varied than those in Najd with fewer tribal affiliations.

Similarly, we can find a similar trend in the Eastern province, which is more accepting of foreigners. The eastern province, which previously depended on fishing and pearl extraction, has become dependent on oil; and subsequently the people of this region have been socially mixing with employees of foreign companies. In addition to Al-Ahsa, the old oasis in the eastern province, developments began to grow in a number of cities during the period of oil extraction, such as Dammam and al Khobar. Saudi Aramco (the national oil company) also began building Dahran City, which is now one of the most important cities in the eastern province, in addition to Ras Tanura city, the largest oil export terminal in the world. All of these developments began after the extraction of oil and the migration of many people who came in search of jobs.

Riyadh City, the capital of the Kingdom of Saudi Arabia, is located in the Najd region in the central Arabian Peninsula. This region is mainly desert and has few oases, and it used to be inhabited by many nomadic Bedouin tribes. Riyadh was a simple city until the 1960s; it had just the governor’s house and some ministries for the management of the state. The state
invested heavily in Riyadh City as the capital of the modern state and subsequently completed many development projects and built an infrastructure to follow the model of other global cities. Riyadh has become, over the last three decades, the largest and most important city in Saudi Arabia; and the annual rate of migration continues to grow as people come to find services, jobs, or higher education. Riyadh can be seen as incorporating the Saudi model of Arabian modernisation, a confident capital city in the middle of the desert, where the assertion of traditional Bedouin identity meets with the assertion of the new state and modernity, a modern capital city, built from a small desert settlement representing the tribal roots of the new nation as well as the rational centralisation of administration and government.

In 2007, there were an estimated 24 million people living in Saudi Arabia, of which about 6 million were non-nationals, with an annual population growth rate of 2.3%, or an increase of over 32% of the population in under 15 years (Central Department of Statistics & Information, 2007). All Saudis are Muslims as well as Arabic language speakers.

Historically, the inhabitants of the territory that is now Saudi Arabia have been, in their majority, nomads (Bedouins), depending on camels and sheep. There has been agriculture in oases, with dates being the main product, and fishing communities along the coastline, such as al-Hofuf and al-Qassim. There are also urban centres involved in trade, such as Jeddah and Dammam, and others. Bedouin culture has never been the only culture, but has been the most pronounced influence in its strong emphasis on kinship solidarity. Indeed, patrilineal bloodlines are extremely important and in the basically tribal nature of Saudi society, the extended family and groups of extended families, the clans, organise themselves around the male relatives, and do everything they can to assist one another to gain advantage in society (Long, 1997; 2005; Bowen, 2008).
If put to the test, loyalty to one’s extended family would probably even exceed loyalty to the State. After all, the State has been in existence for only a few decades, and most Saudi’s trace their families back for centuries. Extended families often live together in the major cities in large family compounds. With the high cost of real estate, however, and as each succeeding generation brings more nuclear families, that practice is becoming increasingly difficult to maintain (Long, 1997:16).

Of course, it is easy to see that here lies one major fault line: the individualism of modern consumerism is unlikely to square with this extremely pronounced system of tribal and family allegiance. Consumerism is a challenge to traditional family networks. Yet we should remain open to the possibility of new ways of expressing family relations within consumer culture (Miller, 1998).

Social Change in Saudi Arabia

Saudi Arabia has witnessed many transformations and changes in social structure, business, culture and family life over a short period of time. There are four stages to consider: traditional tribal society, conservative modernisation under Ibn Saud, accelerated modernisation after oil wealth, and consumerism/postmodernism. Understanding the social changes in Saudi Arabia will help us to better comprehend how the role of the family has changed and to what extent families have changed their consumption behaviour.

According to Rostow (1990), who applied an economic perspective of gradual modernisation, economic development proceeds in stages within a straightforward and culture-insensitive universal model of modernisation. Although many countries (including Saudi Arabia) do not adhere to this model Rostow’s perspective is still useful as it provides a Weberian ideal type against which specific problems can be identified, for example, that in the absence of industrial capitalist development the link between production and income is not strong, so that money comes as fortune rather than as a symbol of work. According to
Rostow the first phase of a traditional society is characterised by low per capita income, the predominance of agricultural production, the lack of possibilities for productivity offered by science and art, and a lack of mobility in positive attitudes to change in social organisation. In order to move into the next stage there must be a spread of education and many socio-cultural developments so the society can meet the new requirements of economic activity of the start-up phase; this is a period that is characterised by the elimination of the forces and obstacles that stand in the path of sustained growth and the driving forces of economic progress. As society matures ways and means of modern manufacturing proliferate in all fields of economic activity. While in the last phase, that of mass consumption, the rising per capita income enables the majority of individuals to participate in consumer spending beyond their immediate needs, such as food, shelter, and clothing; societies that have reached this stage work to allocate an increasing amount of their resources to welfare and social security, so there is not only increased demand for durable consumer goods, but also services in health, culture and recreation (Shalaby, 1988; Hasan, 1988). In the Gulf Region oil wealth made it possible to skip the stage of industrialism and go directly into a service and information economy. So in Rostow’s model Saudi Arabia went directly from being halfway through the second stage to the last.

The first steps into modernity

This phase started when King Abdulaziz established the kingdom of Saudi Arabia in 1932 and lasted until the beginning of 1970s. At the beginning of unification of the Kingdom of Saudi Arabia, King Abdul Aziz began establishing Islamic law as the only source of the Constitution and legislation. One of the objectives of governance is to spread Islamic culture and Islamic faith as a source of morality and a guide for social life. There is no justification
for further legislation or a legislative branch of government as there is in Western political systems; in Saudi Arabia these are set out in royal decrees, which must be consistent with Islam. Commercial as well as all other regulations in Saudi Arabia are controlled by decrees permitted under Islamic law (Long, 2005).

Wahhabism (the interpretation of Islam that this policy is based on) is, on the one hand, an anti-modern movement opposing the secularisation and westernisation as carried out in the Turkish Republic under Mustafa Kemal Atatürk and also in Mohammed Ali’s Egypt, but on the other hand it was also a modernist movement directed against the traditional folk-religious practices on the Arab peninsula (veneration of saints and the like). Thus, in one way it was a rejection of modernisation; while on the other it was very much a rationalisation and de-traditionalisation (unifying religious state authority) in the Weberian sense. Turner points out that Islamic fundamentalism is not so much traditionalism but a modernist movement at odds with many traditional practices (Turner, 1994).

From the beginning of the campaign for unification, King Abdul Aziz of Saudi Arabia carried a banner calling for monotheistic religion, as advocated by Mohammed Ibn Abdul Wahhab and his followers and successors, often called “Wahhabism” after its founder while its followers call themselves “muwahhideen” – (monotheists). This movement, which united the imam Muhammad bin Saud with Sheikh Mohammed, bin Abdul Wahab, met with widespread success in 1744. The Wahhabi movement was launched to unite the population under a monotheistic doctrine and to reject polytheism. Recognising only the Quran and Hadith (sayings of prophet Mohammed) as legitimate sources of Islam the Wahhabi movement rejects decoration of mosques and tombs, as well as luxury and extravagance in social life (Al-Radihan, 2006). King Abdul Aziz built on the heritage of this movement and the covenant between the house of al-Saud and Sheikh Mohammed bin Abdul Wahab (whose successors and heirs are known as the Al al-Sheikh) in his endeavour to unify the
Arabs under the law of God and the Sunnah of the Prophet Mohammed. Several nomadic tribes helped King Abdul Aziz and supported him in his victory in the wars of that time; these were called Ikwan (the brotherhood). The goals of Ikwan included applying the religious law of Islam and dispelling myths and suspicions that characterised the Arab community. The majority of large tribes, such as Mutair, Otaiba and Harb, became supporters of this issue and fought for it. The Hanbali school of Islamic law, from which the Wahhabi movement originated, is a pillar of governance in Saudi Arabia, and the only source of legislation and the laws of social, political, and economic development. However, Saudis do not consider the Wahhabi as doctrine, is a corrective movement reject the superstitions and beliefs alien to Islam.

In Saudi Arabia, religious law is the most important restraint upon the king’s absolutism and shariah law has an absolute legal supremacy over other laws in the country. Saudi Arabia is one of the last remaining absolute monarchies, but the absolutism of the monarch is checked by the supremacy of religious law, which the king cannot overrule. Absolutism is also mitigated by a practice of benevolence and consultation. The king holds open court (diwan), which involves talking to his subjects, handing them gifts, embracing Bedouin chiefs, listening to the requests and grievances of the citizens, and sharing the desert life by taking part in activities, such as hunting and racing (El-Erris, 1965:30). Paternalistic benevolence embodies the ideal attitudes of superiors towards inferiors (the ideal of consultation (shura) and that of generosity, -the obligation to give).

Thus, social, economic and social developments were based mainly on Islamic law as the main source of legislation and regulation. Sharia law applies to all aspects of life, and first of all family life, and therefore – as we shall see – cannot leave consumer behaviour, spending and saving, unaffected.
The obligation to give generously does not only apply in relation to the poor, but is a general ethos, alongside the ideal of modesty. Therefore, expressions of social difference, such as conspicuous consumption and waste are discouraged, while simplicity and humility are highly valued. This ethos, in which Islamic morality and traditional Bedouin virtue meet, has long been the unchallenged ideal before the period of modernisation. All of these behaviours had been important pillars in the previous historical period, which was marked by simplicity and economic dependence on pastoralism or agriculture to support life. This phase was characterized by the nature of Bedouin society and agricultural production mainly for subsistence. Family and kinship were the real guarantee in the community, which in turn deepened self-sufficiency. The Hajj season had the most significant commercial infrastructure, which was based on services provided to pilgrimage traffic; earnings from this season provided a significant source of income for the holy cities of Makah and Medina and the nearby port of Jeddah (Niblock and Malik, 2007, Long, 1997). Thus, the main sources of income for the Saudi population were Hajj revenues and pastoral agriculture.

**Social life**
The indigenous people of Saudi society who belong to one of many tribes had maintained their own identity and tribal society with its own norms, laws, and order (Akers, 2001). These tribes are divided into rural or nomadic tribes and used to depend largely on local production, with most of the tribes either engaged in nomadic pastoralism or agriculture. However, for the majority of the population things have changed dramatically over the last forty years, as Akers points out:

[Historically, *qaba’il* (tribes) in the Arabic peninsula have been engaged in traditional forms of economic subsistence activities, both]
pastoralism and agriculture. The pastoralists who owned large herds of camel, sheep, and goats held the greatest wealth of the nation. This economic role has since been overshadowed by the wealth derived from oil. Those tribesmen who still follow the pastoralist way of life are far from being incorporated in the modern economy since they continue to practice subsistence-based herding. Despite their animal wealth, this has relegated tribal pastoralists to a marginal position in the Saudi economy (Ibrahim & Cole 1978: 4). With the coming of oil, those qaba'il in Arabia who relied on date farming and other agricultural pursuits also underwent a dramatic change in their way of life. Like pastoralist qaba'il, agriculturalist qaba'il, too migrated to major cities and had to seek out other forms of livelihood. (Akers, 2001:9)

However, much of the tribal kinship relations have remained intact so far and are still the main component of the social fabric in Saudi Arabia today. Despite the fact that the tribes are divided between rural and desert areas, there are similarities in social structure and social life; for example, the position of the extended family and the fact that the families are producers and consumers at the same time. As we know, the family in Arab society, and Saudi Arabia in particular, was large and had a patriarchal structure; families consisted of a husband and his wives and children and the families of his sons.

For example, Cole reports of the Āl Murrah of the Rub’ al-Khali:

‘All but a few Āl Murrah households are composed of more than one conjugal family. Most include three generations of males – grandfather, father, and grandson – and their wives [...] The majority of households [...] are what anthropologists describe as patrilocal – sons bring their wives to live with them in their father’s household. Neolocal or new households are established only when the son’s mother and father have each remarried.’ (Cole 1975: 66)
One of the main factors that helped to perpetuate the big family in Arab society for several centuries was a system of land ownership and inheritance; the young man, whether he was married or unmarried, did not have land and/or livestock for survival while his father was alive, so the young men had to live in the houses of their fathers or grandfathers.

Social status, occupations (such as farmer, or merchant) and rank (such as the status of shaykh) were mostly inherited and this still pertains not only to political positions (obviously, in a monarchy), but also to religious authorities (with the most influential positions occupied by the descendants of Muhammad bin ‘Abd ul-Wahāb). While kinship structures remained relatively stable, this aspect of social life in Saudi Arabia has, as we will see, undergone great change.

The basic unit consists of family members living together in a household – be it a house or tent – commonly referred to as bayt (بيت). This notion remains of central importance. Although work is now mainly separated spatially with men and increasingly also women – working outside the house, consumption is still seen not as an activity of individuals but of buyūt (بيوت), with the head of the household – the eldest male – ultimately accountable for provision and expenditure.

The head of the family depended on the emerging economic life to work in the fields of his father or his relatives, or herding camels and cattle. The economic function of the family was to provide work, food and drink for all members. Women worked to help the landlord, forage and sometimes weave wool if the family was nomadic; in rural households she would assist in harvesting and irrigation. The family determined the son’s economic role in line with the nature of the family whether nomadic, or rural, or urban.

Furthermore, continuity and cohesion of extended families was maintained through endogamy, protecting families from disintegration and ensuring the transmission of family
values to the following generations. The family also exercised an educational role, which was to teach children socially and culturally. It then taught the child patterns of Arab culture, the Arabic language, customs, traditions, ethics, skills, and experiences.

The family played a big role in health care and medical care for their children and also care of the elderly, widows, and the disabled. This was done on a voluntary basis, and many still try not to rely on any agency or organisation to be compensated for the care provided, because they still keep the tradition of depending mainly on the family for the care for children and the elderly (Omer, 2000).

The nomadic and villagers

As mentioned above, tribes in Saudi Arabia are divided into nomadic and sedentary or rural. Nomadic tribes, which are called bedu, represented the majority of the population in Saudi Arabia in the 1960s. Many of the Bedouin tribes lived in the central areas of Saudi Arabia, as well as in the north and south, from the Rub al Khali desert (Empty Quarter), through the Dahna desert, to the Naphoud desert in the north. The Bedouin areas also contain some urban centres, towns and villages and, most importantly, the holy cities of Mecca and Medina. These settlements, with their separate social customs and structures, used to have symbiotic yet fluctuating relationships of trade, tribute and military protection with the surrounding Bedouin tribes.

Nomadism, the way of life in the desert, the opposite of a settled life, and referred to a cultural category that included both the pastoral and the sedentary Bedouins (Al-Haratani, 1997; Sohrab, 2008). The milk of camels provided their food and drink, and the camel itself helps them to move around the various parts of their desert territory (Jabbur, 1995).
The sedentary people are called the *hader* and they mostly work in agriculture, handicrafts, and trade. The *hader* fall into four socio-economic classes: 1- farmers, 2- artisans, 3- merchants, and 4- slaves; the *Badu* regarded the people of these groups as inferior in status because they conceived of their work as of lower occupational status and also thought of them as lacking in purity of lineage (Soharb, 2008). On the other hand, the *hader* tended to be more educated than the *Badu* and more tolerant. Because of the harsh conditions of life, such as continual movement and the search for grazing land, the nomads had some of the customs, traditions, and values that supported life in the desert and regulate their behaviour in a way that guaranteed the solidarity and mutual support so vital for survival under extreme climatic conditions.

The family is the foundation of the tribal order, and the highest aspiration of the Bedouin is to be the father of many sons, because he became more powerful through them and prided himself in them when they grew up to form a large family, of which he was the master (Jabbur, 1995). Usually when their sons married they joined their father’s household.

Marriage generally appears as a contract between the woman’s guardian and the groom. Usually there is a bride price, though sometimes one bride is exchanged for another. In most places the bride price goes to the guardian… among many Bedouin the young couple set up their own tent more or less immediately. The new household may at this stage be normally independent, but in practice it will probably remain close, both physically and otherwise to that of the groom’s father provided that he is still alive (Stewart, 2006:258).

Marriage is often based on endogamy; a women’s first cousin on her father’s side has the first right to marry her. If neither he nor any of his brothers have any desire to do so, then she is freed from this restriction (Jabbur, 1995).
Generosity is one of the most noted characteristics in the Bedouin community and one of its highest values. Hospitality is quasi sacred. The generous man loves to entertain guests and prides himself on doing so, and when he invites someone to be his guest he is not niggardly with anything he has. This trait of the Bedouin character is probably attributable to the fact that the Bedouin originated in an environment shaped by want and deprivation; the travelling stranger was not able to carry enough to sustain him on his wanderings, hence it became necessary for him to stop as the guest of others (Jabbour, 1995).

This was of course of importance for the consumption patterns of traditional Arabian society, but it also has, as will be discussed later, serious repercussion for current spending behaviours. The obligation to care for and support members of kin in an extended family and the unconditional obligation of hospitality and generosity disincentive saving or hoarding, which is seen as indicative of avarice and egoism. Western observers have described the Bedouin attitude towards income and spending as irresponsible and unconcerned with the future. This they often ascribed to fatalism and trust in God to provide sustenance rizq (رزق) (Cole 1975: 148). However, one must not forget that what looks like irresponsible and self-destructive generosity in the individual provides stability of social relations and a degree of social security at the level of the community. This, of course, applies to life in a world of scarcity – and particularly Bedouin life in the desert.

Much of the Bedouin ethos survived modernisation, but under the conditions of oil wealth and a globalised consumerist market, its implications are entirely different. We will for example see how the value of hospitality and generosity is preserved in current Saudi consumerism, but now that it functions within a money economy, there is no limit to possession and expenditure, and so the obligation to give is getting out of hand.
The Government's Role in Social Change and the Five-Year Plans for Development

From the establishment of Saudi Arabia, the government began making plans for a renaissance through the restructuring of comprehensive social, economic, and political life; this has included measures from the settlement of nomads in villages close to the pasture to the creation of new ministries concerned with the daily life of the family in Saudi Arabia. One of the first development projects was the settlement of the nomads, which the government tried to do beginning in early 1930. Droughts made settlement projects easier to implement as the ensuing decimation of livestock had rendered Bedouin life in the desert increasingly difficult; the settlement provided alternatives that were more comfortable and more prosperous. The stability of the government has become more established and therefore more acceptable to many of the nomads, and also the emergence of the Arabian American Oil Company (Aramco) has been instrumental in persuading the nomads to give up their nomadic lives in the desert and to settle, even in cities. Although the nomads may have had other reasons for deciding to change their traditional way of life, such as political reasons and security, their settlement has had a stabilising effect on Saudi society as it facilitated the peaceful coexistence of the tribes, putting an end to the constant conflicts between them, and fostering a sustainable development among members of Saudi society.

Ibn Saud’s attempt to resettle the Bedouin was to extend his influence on all parts of the Arabian Peninsula and to control the Bedouin tribes who frequently shifted loyalty from one ruler to another. Ibn Saud utilised religion to unify the nomadic tribes under the umbrella of the Ikhwan's Wahhabi interpretation of Islam. However, Islamisation was not just a strategy to gain control, but was also driven by the view that the irregularities of Bedouin life made strict adherence to Islamic law difficult or even impossible. It was for these reasons that
King Abdul Aziz has induced tribes to give up raiding and nomadic ways of living, and to settle in the villages.

Ibn Saud made it clear that he intended to unite Arabia but with the aid of loyal tribes who should initially return to the true Islam as incorporated by Wahhabism. Three major and influential tribes agreed to settle, with a promise to spread Wahhabism through jihad, the term Ibn Saud employed to signify his consolidation mission. As well as the economic incentives, the jihad proved a suitable alternative to raiding and pastoral nomadism (Al-Radihan, 2006:843).

This settlement was unique in the Arabian Peninsula because it is of an entirely native inspiration and its principal aim was to enable the Bedouin to live a truly religious life. Furthermore, this decision was a ritual revival of a decisive episode in Muslim history (El-Erris, 1965; Fabietti, 2006). This form of Islamisation formed the basis of an administrative modernisation. As a unified state religion and source of legislation, it facilitated the unification of the greater part of the Arabian Peninsula in one national territory under a single jurisdiction. It also allowed for the rationalisation of administrative processes and the establishment of a state bureaucracy. The settlement movement started by the Ikhwan sped up the emergence of greater cities. This modernisation process presented itself as a return to the roots of Islam, its Golden Age during the life of the Prophet. It also came with a glorification of the Bedouin as a national character ideal. However, this reference to tradition is a conservative one in Mannheim’s and other (1986) terms in that it introduces a level of reflexivity that is distinctively modern and non-traditional. As mentioned, the choice of the capital Ar-Riyadh is symbolic for this approach: a new city in the middle of the desert accommodating life according to strict observance of Islamic rules with ultra-modernist architecture and infrastructure. The first steps of the modernisation process were marred by the weakness of national income. Yet this did not prevent the emergence of a
modern state administration and the launch of campaigns to increase literacy and to improve health care.

Things changed dramatically with the arrival of oil wealth, making possible the first development plan in 1970, which began gradually to turn the country into a modern state, and established efficient government structures despite the weakness of the potential national income. It began the spread of education and launched a massive campaign to combat illiteracy, while paying increased attention to health care. This culminated in the State’s interest in establishing the first development plan in 1970.

The first five-year development plans in Saudi Arabia represent an important stage in developing a strategy for achieving specific goals over time. The stated goals of the first development plan in Saudi Arabia had three general objectives:

1- Increasing the rate of growth of GDP (gross domestic product)
2- Developing human resources to enable the various elements of society to increase their contribution to productivity and enable them to participate fully in the development process.
3- Diversifying sources of national income and reducing dependence on oil by increasing the contribution of other productive sectors in GDP. (Ministry of Planning, 2002).

There were both short-term and long-term objectives in the first development plan. The main objectives for the short-term were to continue the steady expansion of the economy with particular focus on the infrastructure and the improvement of government services and management of the economy through new administrative programs. The long-term objectives emphasised the development of the nation’s human resources through extensive investment in education and training (Al-Malik, 1987).
We can consider that the first development plan was the first step for the transition government, led by a community of members of the traditional society, to become a modern society. According to Sohrab (2008), Saudi Arabia’s five-year development plans set modernisation in process and began to cause socio-economic change; this modernisation involves four sub-processes, which are as follows:

1- Technological development: the developing society moves from simple and traditional knowledge and techniques toward the greater application of scientific knowledge borrowed from the west.

2- Agricultural development: the developing society moves from subsistence farming toward commercial farming.

3- Industrialization: the developing society progressively industrializes, placing greater emphasis on the use of inanimate forms of energy, such as oil, to power machinery and places less emphasis on human and animal power, and handicrafts.

4- Urbanization: the developing society experiences population movements from rural communities to growing urban centres (Sohrab, 2008).

Section 2

In this section social and economic changes between 1970 and 2000 are addressed. This period coincided with many changes in the social and economic structure of Saudi society and the transformation from a traditional to modern society. I will address the main role of the state in social development after the reliance on five-year plans for development, which was a major pillar of development in Saudi society. Furthermore, it is argued that the
changing priorities of the five-year plans may show us the extent of change and social mobility between the layers of society and their structures.

There is no doubt that these substantial changes in the social structure were accompanied by the obvious effects on economic behaviour and family life. The rapid transformation of Saudi society became visible and significant in all segments of society. For instance, migrations to cities, improved health care and education, and higher incomes have influenced the prevailing social values in Saudi society. Some traditional values may have been transformed, while some have remained, and there are also newly created values. The value of generosity mentioned before has been transformed from an emphasis on supporting and helping each other to showing off and highlighting the family’s, spending power. On the other hand, there are some values which did not exist in the past, but started to become widespread, such as the trend among the families for increased privacy, and also a preference for the nuclear family rather than the extended family.

The researcher believes that it is very important to know the background of the major transformations in Saudi society, which influenced or affected the values of consumerism. Consumer values that began to emerge during this time period are associated with the national income and higher \emph{per capita} income. Thus, we find that there are changes in social values as well as functional changes in some of the social structures, such as the family and other social systems that may have contributed, in one way or another, to creating a consumer culture and to developing different means of communication and technology in recent years.

**Oil revenue**

Just after the five-year development plan (1970-1974) was launched in Saudi Arabia, a sudden increase happened in oil prices, with a sharp increase in 1973. The price of light oil
was $1.21 a barrel in 1970, but had increased to $13.00 a barrel by the first quarter of 1974 (Abaalkhail, 2003). This also coincided with the government acquiring a majority of shares in Aramco, in the context of the oil crisis, led to comprehensive government plans for development and infrastructure works and to a shift in government spending. Government spending reached more than 63 billion Riyals, while the target was 41.3 billion Riyals. This meant an increase in actual government spending of almost 54 per cent against what was targeted in the original plans (Ministry of Planning, 2002). This allowed for rapid modernisation and there was widespread enthusiasm over the newly opened opportunities, creating a keen sense of aspiration throughout Saudi society. The Second Development plan targeted total government expenditure over its five years of about 498 billion Riyals, which amounts to more than nine times the government spending of the first five-year plan (Ministry of Planning, 2002). The spot price of oil rose from $11.51 a barrel in the first quarter of 1976 to $38.63 a barrel in the fourth quarter of 1980 (Abaalkhail, 2003). According to Azze (1980: 17-18), the main achievements of the second five-year plan were as follows:

1- Provision of new water supplies.

2- Establishment of desalination plants.

3- Improvement in agriculture – wheat, vegetables, dairy, and poultry.

4- Expansion of oil exploration and acquisition arrangements for ARAMCO.

5- Establishment of new oil and gas lines.

6- Expansion of government-owned hydrocarbon industries.

7- Improvements in educational facilities.

8- Improvements in health, sport, arts and cultural facilities.

9- Improvements in telecommunications, postal, transport, and port infrastructure and services.
10- Expansion of facilities for pilgrims.

The continued process of development proceeded with the Third Development plan, which amounted to actual government expenditure of 1,227 billion Riyals, which is twice the actual expenditure of the Second Development plan (Ministry of Planning, 2002).

Oil revenue played a key role in the strategic development process and increased the state’s revenue and the individual’s income alike, despite fluctuations in oil prices in those years. This allowed for the investment of oil revenue, a vast financial resource, which has helped to take Saudi society from an austere life to an economy of abundance.

The greatest impact of government investment was made in the health and education systems, into which more than a third of the state budget went. This huge investment sealed the transition from a reliance on traditional medicine into a modern medical system as the number of hospitals increased sharply and a great number of university-trained doctors were attracted from abroad (mainly from Arab countries) and, with the expansion of Saudi higher education, increasingly from within the country. The number of doctors in the kingdom rose from 1,125 to 14,167 and the number of hospital beds increased from 7,000 to 26,410 during the third five-year plan (Al-Malik, 1987). The fall in the mortality rate of children was one of the most significant positive outcomes, and the general mortality rate began to decrease as well in that period.

Similarly, massive investment in education brought in teachers from other Arab countries. The socio-cultural impact here was of great significance as girls and women’s education was greatly enhanced. Female enrolment at elementary level approached parity with that of males, and at the end of the period girls accounted for 42 per cent of total enrolment at elementary level, and the student population rose from around 579,000 to 2.0 million. In
addition, seven new universities were established in the Kingdom and total enrolment reached 86,158 students (Al-Malik, 1987).

The development projects carried out on the basis of the first five-year plan were geared towards catching up with industrialized countries by developing technical and social infrastructure. Shalaby (1988:35) lists the main projects and objectives of this period as follows:

1- Construction of the basic infrastructure of the national economy, such as roads and bridges and the development of the service sector.

2- Electrification and development of a national grid.

3- Establishment of high levels of standards of living as a result of the high annual per capita income.

4- Increasing the rate of saving. The last point should prove difficult to achieve as higher income led to higher spending on consumer goods and services.

Basher, speaking on this particular point and the objective of Arab Gulf states to invest in oil revenues, has this to say:

[It was the largest part of the general budgets of Gulf Arab states that went to regular and recurring expenses, both in social services or employment in the inflated public sector that the distribution of national income is through government jobs that provide employment for the largest number of private citizens. Hence the economic development has focused on unproductive expenditure in the most part, and consisted of a new class of citizens, workers or farmers or former pearl divers, or nomads who lived on grazing, that class has come to rely heavily on government spending in the form of salaries. The large government expenditure and the significant change in the socio-economic situation of large numbers of people who used to exist on scarce resources but now had good government salaries, had a dramatic effect on the life styles of]
the new middle classes, and especially on the consumption pattern (Bashir, 1987:67)]

The substantial rise in government spending to finance the development plans and needs together with the increased private investment consumer spending coincided with a significant increase in the money supply. This was reflected in the increase in inflation, which reached its climax at the end of the first development plan when the inflation rate reached 9.8% on average annually. That rate rose in the second plan to 13.8% annually (Ministry of Planning, 2002).

**Socio-economic impacts**

Internal and external migration contributed to economic progress in Gulf societies; this change results from the economic government activities at that time and the many opportunities for work that were created. This is exemplified by the concurrent changes in the property market, and systems of exchange, and protection systems in the division of labour. The average annual income increased from S.R. 4,800 in 1970 to S.R. 8,200 in 1979, which means it nearly doubled within 10 years (Al-Ageili, 1986).

Oil revenues and the dramatic increase in government-provided employment swelled the market for imported goods to a size unseen so far in the Gulf States, creating a basis for the growing demand for commodities, especially consumer goods.

As Alseif reports:

[We find that the change started depending on the programs and government support for farmers, traders and craftsmen more than the people’s reliance on relatives. In the agricultural example, farmers benefited from agricultural loans through the Agricultural Bank, also opened an opportunity for farmers to hire labour to run the farm and its]
organisation. It is thus clear that the most prominent manifestation of the change in the economic pattern is that the job is no longer associated with the family altogether. It has become associated with the individual who is capable of investment. The role of the individual has become that of an owner or manager. The workforce itself now mainly consists of people brought in from outside the country. The recruitment of foreign labour means that fathers no longer rely on their children for support in their agricultural, commercial or industrial businesses. They are therefore prone to take on government jobs which society came to view as the most prestigious employment, which also means that there position is no longer tied to that of the family. (Alseif, 1997: 89)

Like in most modernising societies, the education function moved from the family and/or religious institutions to the state-managed domain. However, with the state acting as an overall patron, this does not necessarily play out as unambiguous de-traditionalisation but may also be viewed as a replacing of family paternalism by state paternalism.

The removal of children from complete immersion in family life and placing them under state patronage provided improved standards of schooling, but, importantly, the ensuing professionalization of school and higher education also put in question the role of the extended family as an economic unit. However, a culturally conservative approach meant that the forms of interaction in educational, governmental and occupational contexts were strongly informed by notions of respect, authority and loyalty, as rooted in the Arab family structure. On the other hand, occupational activity outside the family meant increased income, which changed the consumption behaviour of the family itself. In times of financial scarcity the limited family income was spent on food and clothing, while high-income families’ expenditure focused on entertainment and luxury goods (Omer, 2000).

Furthermore, during the first three five-year plans with higher government spending, people began to migrate from the rural areas into the urban centres, giving up their agricultural and
the Bedouin ways of life for several reasons. The most significant reasons were low income and poor basic services in villages; people moved to find new jobs and to improve their lives. During this period, while the average annual income of a nomad’s and a rural household was SR 14,200 and SR 20,700 respectively, in very large cities the household average annual income was SR 80,400, in other words, on average city dweller received about 5.7 times more than the nomad (Alsaaran,1992). The “pull” factor of economic opportunity probably did more for urbanisation than the government-led settlement programmes of earlier decades.

It seemed clear that the exodus of rural people and the Bedouins from their traditional homes to the big cities has led to some changes in the functions and formats associated with social customs and traditions. Alsief (1997:90) summarized the most important social and economic changes in that period as follows:

1- Concentration of population in large cities in order to obtain employment opportunities and education.

2- Increased employment in foreign companies which brought elements of non-Arab culture into the country.

3- The increase in travel abroad and the spread of the media and realisation that the majority of Saudis are directly or indirectly exposed to many cultures, customs and traditions of foreign countries.

4- Further improvement of the standard of living, so that most of the Saudis living in the major cities are considered affluent by international standards.

5- Recognition that emerging organisational structures and new jobs require specific skills based on personal competence, while social relationships no longer play an important role.
Numerous changes in the pattern of recreational activities and types of leisure time, particularly among young males in the cities.

The easy availability of mortgages led to a sprawl of residential building in which the traditional principle of extended families living clustered together in family compounds gave way to ways of building more oriented towards accommodating smaller family units. Designs were still compatible with Islamic and Arabic traditions in terms of the separation of guest rooms from the house, or the isolation of women’s sitting rooms from men’s sitting rooms. (Alsadhan, 1999).

The fact that employment is now mainly provided by the government rather than the family (agriculture, trade, or grazing), as well as stability of a small household and the isolation of the relatively small family, have turned many extended families into nuclear families that strive to meet their own wants and needs first, before becoming concerned with their extended family. The movement away from the extended family living together to a nuclear family has had a significant impact on a wide range of issues affecting Saudi women’s lives (Samergandi, 1992). This change, accompanied by an increasing rate of education for women in Saudi Arabia, has led to society to think seriously about the role of women in family, work, and community. Women’s work outside the house in particular has led to a redistribution of roles within the family.

As was the case when female participation in the labour market which increased in Western countries in the 1960s and 70s, there were concerns about the additional burden to the traditional role of housewife and mother having a negative impact on women’s lives. This concern has some justification, as in the West the move into paid employment by the women is not balanced by equally increased male participation in household chores (e.g. Kan, 2008), so that women end up doing “third shifts” (Gerstel, 2000). At the same time this
has been identified as a developmental potential of "role complexity as a seedbed of personal autonomy" (Coser, 1975). To begin with the standing of women is improved by them acquiring independence, such as purchasing power, etc. Thus, these conflicting expectations and demands create a sense of being unable to achieve all of these demands and to respond to different expectations. Alhadlaq (2001) observes that women’s work increases their purchasing power, which in turn increases consumption and thus leads to higher prices.

Bashir (1987:97) identified the following impacts of these social and economic changes:

1- A sense of alienation and difficulties in bringing up children because parents are unable to spend more quality time with their children.
2- Children have no sense of strong association with their parents or one of them.
3- Distribution of loyalty between parents and nanny.
4- Conflicting methods of socialization.
5- Where foreign nannies are employed, children are influenced by the values of social and behavioural patterns from outside the country, which many consider undesirable.
6- Equally, there are fears that Arabic language acquisition could suffer where foreigners are involved in child rearing.

In the period from 1970 to 1985, Saudi society began moving towards another form of social life. The per capita average annual income rose in a short period of time and the banking services and facilities of the government had a significant role in the process of accelerating the rise of a new middle class through measures, such as the provision of interest-free loans. The Bank Real Estate helped many to build their homes, and the Agricultural Bank and other banks made generous and interest free government loans available. In this period with the rapid rise of the middle class, new social customs and habits appeared.
Alfawzaan (2010) has described the period between 1975 and 1982 and the impact of the economic situation on many types of traditional life in terms of the type of housing available, the spread of residential villas, and the move away from the extended family to the nuclear family. The change in residential architecture means that it is now easier for young people to gain independence from their families after marriage, and the movement caused the sale and in turn this search for independence caused the purchase of real estate to flourish.

Another significant change was brought about by a combination of the impact of the rapidly growing economy and the influx of large numbers of foreign workers who came into the country for jobs. This has led to a blending of foreign cultures with the cultures of Saudi society. These cultures have influenced each other and created food products and extended the global reach of Saudi Arabia through, among other things, speciality restaurants and markets. These changes have also opened up Saudi society to foreign languages. Due to the high incomes of Saudi citizens and their increasing consumption capacity, many Saudis have become familiar with products from local and global major brands that became the hallmarks of their newly achieved well-being and prosperity. Now average citizens can work to acquire cars, televisions, telephones, air conditioners, refrigerators, washing machines, cooking utensils, construction and cleaning materials, clothing, cosmetics, and foreign perfumes. This has led to the creation of new tastes among the citizens (Alfawzaan, 2010). This study will demonstrate how these changes on the one hand call into question many of the cultural traditions and religious beliefs that are central to Saudi national identity and social cohesion. However, we will also see how the arrival of consumerism combines with some traditional values, such as generosity and hospitality, to drive the expression of those values to excess in events such as, for example, weddings.
The Stage of Low Oil Prices

The fourth of the Five Year Plans for the development of the Kingdom witnessed a significant decline in oil revenues that were reflected in the total government expenditure of the public budget, which stood at 853 Billion riyals, rather than the planned amount of up to 1000 billion Riyals (Ministry of Planning, 2002). The price of light oil fluctuated greatly in the first quarter of 1985 when the spot market price was $27.68 a barrel; then, a downward spiral began and prices reached a low for the five year period in the fourth quarter of 1988 at $11.52 a barrel (Abaalkhail, 2003). The boom began to fade and the effect was felt on the rationalization programs that had been adopted in government spending on public projects. The total average annual growth for this period was 0.7%. The Fifth Development Plan focused on catch up and the rational development of strategies through which the private sector would support the renaissance of the country, replacing total reliance on the state. Abaalkhail, (2003: 109,110) The budget listed the objectives of the fifth plan, which reinforced the shift in strategy to a blanket programme policy, rather than specific projects, and nine strategic principles were outlined as follows:

1- The development of capacity for the defence of the kingdom would continue; support would be provided for internal security systems in order to deepen the sense of loyalty and good citizenship.

2- Emphasis was placed on improving the productivity of services and utilities, including direct services, such as education and social security, and indirect services, such as electricity, transport, and other basic commodities.

3- The private sector would have the opportunity to undertake many economic tasks which at that time were run by the government, while the government would not engage in any economic activity that was suitable for private sector operation.
4- The system of direct and indirect subsidies on most goods and services provided by the State would be rationalized. This policy would be implemented in ways that reflected levels of consumption, but without affecting low-income consumers. Government agencies responsible for public services should make fiscal policy decisions with economic efficiency in mind.

5- The development of internal Saudi human resources should continue through the evaluation of educational and training programmes, which should be modified to conform to Islamic Shariah law and to societal needs. Attention should be given to universities, libraries, and industrial safety; the role of women in the workforce was to be developed within the limits of the requirements of Islamic Sharia law.

6- An even distribution of progress and expansion throughout the Kingdom should be achieved by regarding the development centres as a foundation for regional enhancement according to budget constraints and policy, and the comprehensive utilization of the services and utilities available in the different regions of Saudi Arabia.

All of the above priorities and measures highlight the economic policies to be taken into account the consequences for the development of consumer culture. The measures outlined can be broadly described as a move from a mainly state-controlled and subsidised economy to a more liberal and marketized one. Importantly, the government retained the prerogative of setting priorities and control over central resources and infrastructure, but called for more active private sector involvement and retreated from the production of consumer goods.

**Media**

One area where central control was strictly maintained was the provision of information through mass media. The state is the main provider of radio and television programmes. The media serve the government policies; for example, there is only one channel in Arabic and
another English-language channel run by the Ministry of Culture and Information. These are the main channels to pass information to the citizens. They are non-profit making and not meant primarily to attract advertisers. Because of this, the media before the nineties were not a factor for social change in relation to consumption, but kept true to the Arab and Islamic traditions in respect to consumer behaviour. The prevailing message, therefore, was one promoting the avoidance of waste and extravagance and a pursuit of modesty according to Islamic economic ethics. The projected image was that of an austere modernisation that did not lead over into postmodern consumerism (Turner, 1994)

However, the liberalisation of consumer markets, combined with new technological developments, made the central control ever less effective. In the nineties the emergence of commercial channels via satellite brought shows about many communities around the world, of which Saudi society had little knowledge. The vast number of channels has given the Saudi family awareness of the latest developments and conflicts in other countries, Western as well as Arab, with which they did not have direct contact in the past. No longer was the State able to control the content or the quantity of information or advertising, even that which may be rejected by Saudi Arabia and Islamic traditions. The commercial channels were of great importance as they attracted advertising and sponsorship. From this time the media took on a key role in the shaping of consumer responses to the changes in Saudi culture, desires, and needs.

**Consolidation**

Caught up in a tension between a commitment to traditional values and strict adherence to Islamic principles on the one hand, and an apparently irreversible liberalization and opening up on the other, the most recent development plan attempts to consolidate the status quo and make it more viable. The sixth development plan had focused on deepening the progress
made in human development, upgrading human resources, and improving living standards; these goals were then crystallized in many of the strategic objectives of the comprehensive, long-term planning of the Seventh Development Plan in which the total expenditure target for the development sectors, was increased by 15.2% from the Sixth Plan (Ministry of Planning, 2002).

The main points of the sixth plan were as follows:

1- Government spending on development programs and projects had to be limited to actual income.
2- Loans and other forms of government support were to be provided to individual companies in the private sector related to the implementations of the commitments to replace foreign workers with Saudi nationals.
3- The dialogue with the private sector was to be deepened through the development of appropriate institutional mechanisms.
4- Expanding the use of private capital in the financing of government projects.
5- The growing demand for facilities with a modern infrastructure should be met and existing facilities maintained (ASIA, 2000).

It became clear that high oil prices played a great role in the development of Saudi society and led to increases in government spending, particularly on development projects. However, such abrupt development at a rapid pace had a traumatic effect on society and problems on all levels needed to be considered.

Shalaby’s 1988 study on the impact of the development on the Saudi’s society noted that the increases in per capita consumption and the increasing purchasing power of Saudi Arabians meant consumers created new habits of buying large quantities of new varieties of
goods; with most of these commodities imported from abroad (Shalaby, 1988). We can also say that there was a clear change in trends, as the value and the rate of social consumption was significantly higher after the rise in oil prices than before.

We may say that between 1970 and 2000 much of Saudi society experienced a socio-economic transformation, as the fluctuation of oil prices at significant levels had an impact on sustainable development by the Saudi government and confounded its projects and plans. Habits gained during the oil boom were difficult to relinquish. Living in villas rather than apartments and frequently replacing furniture and cars continued to be a prominent life style feature of many families.

With the shrinking of government support after the decline of oil prices, families were faced with a crisis and bank loans were used to meet this economic shortfall.

**Oil Prices**

The continued volatility of oil prices that at the beginning of the last decade had led to low prices, made it difficult for the State to complete infrastructure projects and absorb the rise in population growth in Saudi society. It was apparent that the government looked towards the private sector to complete development projects, to increase employment, and to contribute significantly to national productivity.

**Unemployment**

The decrease in employment in the public sector led to difficulty in finding alternatives for young people who had finished secondary school or university education, leading to high unemployment figures. There are no official statistics of the number of jobseekers, but the experience of unemployment was clearly becoming more widespread and so were anxieties.
regarding job prospects and job security. Most of the unemployed seem to be have been young school leavers without prior work experience, many of them with a college background, although a high proportion of them have not completed their studies (Wilson, 2004).

Young people’s attitudes towards the labour market also have changed as government jobs were no longer the first choice. In the past, working in the public sector meant having an office job coming with a high monthly salary and social status. However, these things are no longer available to many graduates. It was not easy to persuade young, upcoming graduates to work in the private sector, which is known for hard work and a low income. This was further complicated by the severe competition with foreign high skill workers who would accept low wages. Family support is among the factors that kept the Saudi youth from having to accept manual work or positions in the private sector – both coming with lower pay and less prestige. Traditional family structure in Saudi Arabia ensures a degree of economic protection for the young unemployed, as parental responsibilities are taken very seriously, with the daughter being cared for until marriage and sons provided with a basic financial safety net as long as they acknowledge their family obligations (Wilson, 2004). Yet many found it difficult to survive for long without work or waiting for another oil boom and gradually began to accept some jobs previously reserved for foreign workers, which were seen by young Saudis as relatively low pay and low skill jobs such as shop assistants or waiters. This coincided with the acceptance of a state-led campaign to encourage young people to engage in manual labour and trade to fill the gap in available jobs. The State also wanted Saudi Arabians to be trained to bring employment to Saudi citizens, but also reduce the dependence on foreign workers; this campaign is known as “Saudisation”.

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Saudisation

This campaign started in the late nineties as the State faced a lot of job applications from young people. A new government had difficulty in providing employment to young Saudis, so they followed a policy replacing the less well-qualified foreign workers with the Saudi graduates. Foreign workers by then constituted nearly half of the workforce and their annual remittances home amounted to more than 100 billion SR (Almuraikhi, 2007). These figures, which constituted a substantial amount of cash leakage outside the State, hurt the national economy; thus, the State began to put some training programmes in place and also to provide incentives for both job seekers and employers. Wilson discusses this as follows:

The issue of Saudisation is also complex, as although the simplest solution to unemployment amongst local citizens might appear to be to replace all the foreign workers with Saudi Arabia nationals; this could actually exacerbate the problem. Private sector companies might become less competitive if required to pay the higher wages Saudi employees expect and if obliged to improve working conditions, which adds to costs. In this case private sector expansion might slow, with both local and foreign workers suffering as result. There may, of course, be other economic reasons for reducing the number of foreign workers, not least to save on remittance. Social and political factors may also favour the long term employment of more indigenous labour and a reduced dependence on foreign workers. At professional and managerial levels the extent to which nationalistic labour polices work in an at least partially global market can also be questioned (Wilson, 2004:95).

Under these circumstances, it was the difficulty of obtaining loans to help citizens build homes and provide for other needs, which was at the heart of the concern for many people. The demand for bank loans began to grow with new facilities for banking and with it the
desire for the government to support the banking sector. Many people accumulated personal bank debts. These loans provided citizens with cash resources to cover both the basic needs as well as their entertainment, keeping individual and family consumption rates high. For example, buying a car, getting married, and travelling are all seen as reasons for borrowing at individual and family levels. The proliferation of credit and high levels of government borrowing led the Monetary Agency to reduce the excess liquidity and to issue laws to control the process of borrowing. For example, the maximum amount allowed to be borrowed as unsecured loans is the equivalent of 15 months’ paid salary instead of 30 months, as in the past. These adjustments were part of the process of economic and financial reforms of government institutions and non-governmental organisations required to join in the World Trade Organisation, of which Saudi Arabia became a member in 2004.

High Oil Prices Again

In 2005 oil prices began to recover and rose over the next few years. In 2007 and 2008 oil prices reached record levels for the many other oil exporting countries. Saudi Arabia, as one of these countries, benefited from this surge in oil revenues, which enabled it to complete many of the infrastructure projects and to reduce the levels of general debt. Saudi Arabia has also benefited from learning from mistakes made during the previous oil boom. For example, particularly high inflation could be avoided, but many of the problems remained. Therefore, given the increased national revenues society expected the government to solve these problems, so everyone could benefit from the prosperity brought by the second oil boom.
During this period increased government expenditure was aimed at rationalisation and increasing productivity, as well as encouraging the participation of private sector institutions and businesses in building large-scale projects, such as the construction of three major new economic cities near Rabigh, in Hail, and in Jazan. These cities did not get the necessary
infrastructure in the previous oil boom. The boom at this time also saw many companies and factories becoming contributing partners with the private sector and foreign capital, including, for example, the Alinma Bank, the MA’ADEN Company, and other companies interested in the oil services sector and in strengthening the national economy by providing job opportunities for subsequent generations. The following chart illustrates the State expenditure and revenue income during a period of 15 years.

As can be seen from this chart, the levels of income increased dramatically, at a level, which is much greater than the general expenditure. The rise of the oil prices was reflected in increased public revenue, which enabled the State to provide numerous job opportunities, while governmental organisations maintained their interest in supporting Saudisation. There was also an increase in the salaries of government employees, which exceeded the 25% of the total budget. Hence, with the changing economic conditions, a question is posed of how families spend their increased budget after salaries have gone up across the board. Of course
the availability of income is not the only factor here, so we will look at a number of social factors influencing spending and savings habits.

**Section 3**

**Transformations in family and gender roles**

**Introduction:**
This section will illustrate the most important changes and effects occurring in the role of Saudi family with specific attention to the gender issue and children. This transformation also indicates the rise of consumer culture among young people.

**The Family’s Role and Functions**

At the beginning of the twenty-first century the picture of the family, and the extent of the change in its functions and composition, became clearer. The roles of all members of the family are subject to at least some degree of change, including the roles of women, children, men, and extended family members.

The changes in the family after the discovery of oil were reflected on two axes:

1- The tendency to value luxury and the introduction of the means of modern life has become a phenomenon among men, especially among younger men, in the cities and countryside alike. Men now tend to seek to extend and improve their houses and to acquire some of the most expensive types of cars.

2- Weakened family ties through the formation of small nuclear families; there has also been a loss of control of the extended family because of the migration to the cities and the children’s adaptation to the requirements of social and economic life there. The younger generation acquire new habits, traditions, and cultural values which differ from many of the traditional cultural habits, due to exposure to globalised
consumer culture as well as contact with foreign workers and travelling abroad (Al-Abduaal, 1995)

Like the changes in the pattern of family and the educational system, there has also been a significant change in the tendency toward expansion of the social value of consumption and nuclear-family centred recreational consumption in particular became a prominent feature in the period after the rise in oil prices.

Women:

Families have changed in Saudi society as well as the functions assigned to them; this is especially true of the role of women in the family and society. Women were once active only within the family; now, women tend to go out into the community to play a role to which Saudi society is not accustomed. This is especially the case for educated women and those working outside the family, who have been gaining many new experiences and facing difficulties at the same time. Socio-economic developments race ahead of law and custom, but there is an on-going process of legal and institutional reform to adjust to these developments and even to further facilitate them.

There is no doubt that the changing role of women has, inevitably, led to the changing role of the family as a whole. Education and media were the facilitators in the opening of society and providing people, especially women, with new possibilities. It became an essential corner stone of the structure of society that women have demands and the right to speak out rather than be spoken for by men.

With the enormous rise of education among women, it has become important that there are jobs and businesses to suit them so as not to waste this important human resource. Therefore, the State’s policy is aimed at expanding women’s employment. This became
evident in 2004 with the issuing of State decree number 120, which comprised nine articles pertaining to women; these included the establishment of women sectors in all of the state ministries, the abolishment of the necessity for business women to be under the power of attorney of a man, and that women replace men as salesclerks in retail shops that sell women’s intimate apparel (Hashem, 2007).

There were few public sector jobs at the beginning of the decade for men and women because of the lower national income and oil prices; thus, both women and men tended to work in the private sector. Jobs in education and health are no longer able to absorb a large number of female job seekers. Therefore, women began to search for jobs that may be socially acceptable for the nature of Saudi women in the private sector, such as working in banks and service companies.

According to Hashem,

“The type of employment taken on by Saudi women has also undergone a transformation. Saudi women are currently also employed in blue collar jobs such as janitors, messengers and security personal, previously filled by expatriate workers from Third World countries. Media proposals have helped increase the variety of the blue collar jobs by encouraging Saudi women to accept jobs such as that of baby-sitter and housemaid” (Hashem, 2007:124).

In addition to that, Saudi women’s growing financial independence and the fact that they are no longer required by law and custom to spend their money on the family enabled them to save and invest. Hashem observes that,

Women’s financial prowess and economic independence gained increased public recognition. In 2000, the bank assets of women in the city of Jeddah alone were declared to be close to SR 6 billion (approximately $1.600 billion). In fact, the Saudi American Bank (SAMBA) estimates that 70% of all bank assets belong to women.
Women’s financial power is an issue that frequently appears in the printed media, at times with complete media supplements dedicated to elaborating on Saudi businesswomen and their financial holdings. Another account put women’s ownership of the national wealth at 40% with 1500 commercial establishments owned by women… This in turn spurred the growth of women-oriented business, which has worked to further increase women’s visibility in the public domain. In the segregated contextual framework, this has worked to establish retail shops, staffed by women and that cater to a women-only clientele (Hashem, 2007:131-132).

It became clear that increasing women’s employment and higher incomes for the family in general (i.e., spouses have a job), the trend towards taking women’s wishes into account may not have been customary for the family in the past. Women’s work has provided the opportunity for effective participation in consumer spending and women now have purchasing power. Women’s economic power enabled many families to maintain at least the same level of expenditure as before the fall in oil prices and the reduction in general income. For example, children entering expensive private schools are often accompanied by the maid and driver. The ability to pay the costs of such expensive arrangements, which may not be considered as basic or urgent needs, is largely due to the increased earning power of many women.

And, indirectly, female incomes are thus linked to one factor in cultural change: Domestic workers are usually from East Asia and have their own customs and cultures, which have contributed in one way or another to changing the cultural patterns of the family, such as food, dress, and other cultural customs brought from their countries. According to some statistics, the number of domestic workers in 2008 exceeded one and a half million. These workers share in daily family life and affect and are affected by the local community. Often
they, too, influence the level of expenditure as, for example, when drivers collect grocery shopping for their employers or run errands they do so with little regard for the family’s financial resources.

**Children and young people:**

The impact of technology and media on children and young people is a widely discussed concern in Saudi society. It is becoming clear that there is a wide gap between the previous generations and the current generation in terms of interests, aspirations, and desires. The trend toward individualism has become a prominent feature in Saudi society as it moves away from a focus on a big family and the authority of relatives. Also, the trend toward consumerism is more pronounced among the current younger generation than ever before. Consumption mostly seen as consumption of the entire family, today individual needs seem to take precedence, without special financial contributions to the extended family.

There is still a hidden conflict between the cultural aspects of traditional and modern customs. The children of the previous generation, for instance, played with toys that encouraged or required collective team play, but now it is different: children frequently play games for one player. They play on their own and seem to spend leisure time predominately alone. Children also listen to the radio alone, whereas the radio used to be in the meeting place of the household or family.

But this does not mean they are in complete isolation – rather, they are building up social networks beyond the confines of kinship. With a growing interest in individual pursuits, they became interested in high quality cellular phones, iPods, and laptops; all of which highlight and, in fact, facilitate this trend. For example, mobile phones and the internet enable young people to transgress physically established boundaries (also those between genders). iPods and Nintendo DS for example, are portable individual worlds of sound, and
imagination, which take the consumer out of their established social context, fostering the individuality, which is at the heart of the new culture in Saudi society. In short, there are many new social values that have begun to emerge among young people and children; many of these are Western values and Western cultural patterns that are now forcing Saudi society to grapple with their influence on traditional religious and social values.

However, government limits to lending for building houses led many families to start living in apartments, which further encourages the trend toward individualism. Families dwelling in rented apartments are no longer unusual, and now Saudis seek to buy apartments instead of building large houses.

Summary of the chapter

In this chapter we reviewed the changes in Saudi society from the establishment of the Saudi state established until now. We looked at how Saudi culture and customs transformed from tradition to modernity, focussing on the role of the Saudi government and the oil revenue in the modernisation of Saudi society. Finally, we discussed the significant transformations in the role of gender and family that have occurred in recent years. Therefore, in next chapter we will address the main theories explaining consumer culture and behaviour within sociological aspects in westernisation in order to see to what extent Saudi society has adopted western changes.
Chapter Three

Consumerism in the Western Societies

In this chapter I will review theories of consumer society as far as they can be relevant for the case of Saudi Arabia. The application of Western theories of consumerism to an Islamic and Arabian context is, of course, problematic unless one assumes a linear theory of modernisation, according to which the development of Western style consumerism would be only a question of time under an assumption that the success of neoliberal globalisation as given and that it will result in a complete homogenisation of world culture. In the previous chapter I argued that Saudi modernisation is more complex than such an assumption would suggest, and, importantly, both religious and cultural traditions play a highly ambivalent role in this process.

The question of consumerism in Saudi Arabia is analysed here from the standpoint of classical theories of consumption developed in the West, in order to glean a new perspective. One aim is to use this as a first step to understanding both the similarities and differences between consumer cultures in developed and developing countries, and to gauge to what extent the recent socio-economic trends in the Saudi context reflect these theories. In the second section I shall continue to review western studies in order to cover the aspects that are most relevant to the case of Saudi Arabia.

Section 1:

Classical theories
In this section, I address three of the most important classical theories in Western society; they are also, for different reasons, the theorists that are most likely to yield productive insights into the Saudi case and, thus, are particularly pertinent for the present study.
Thorstein Veblen

Veblen is relevant here as a theorist who, through his own biography, has developed a very strong sense of the contrast between an austere rural life and the world of affluence. One of the most prominent socialists and economists of 19th and early 20th century in the USA, he was born in 1857 on a small farm in Wisconsin. Although late 19th century America is, of course, not comparable to, say, 1970s Saudi Arabia, there are important parallels here which may render Veblen’s theory applicable. Indeed, while rejecting the relevance of Veblen’s Theory of the Leisure Class for contemporary leisure and consumption, Rojek (2000) uses Saudi Arabia as an example of the applicability of Veblen’s theory outside the West. Central to Veblen’s theory of consumption is the notion that wastefulness is both a sign and evidence of class position and power (Varul 2006) Status, Veblen notes, is linked to non-productive activity (Fine, 2002, Ustuner and Holt, 2010). As such, Veblen’s theory of the leisure class is a theory of the continuation of an aristocratic warrior ethos among the new financial elites, a continuation of ‘predatory prowess’ in ‘conspicuous consumption’ and ‘invidious comparison’ as Veblen (1934) called it. I would suggest that these are, at least in parts, much in tune with the traditional ethos of Bedouin culture on the Arabian Peninsula.

Peaceable Savage - Predatory Barbarian

Veblen’s analysis of social value systems hinges on the distinction he makes between the predatory barbarian and the quasi-peaceable savage; and in this way he conjures up the image of warrior/aristocrats (medieval knights, Arab Bedouins) dominating peaceful peasants (farmers, fellaheen). As Haviland (1994: 625) puts it, Veblen presents ‘a compelling image of the difference between a life organised by a regime of status and one characterised by cruelty, self-interested, clannishness, and deceit - a free resort to force and fraud, and one saturated with the drive of racial solidarity’ (Haviland, 1994:625).
Unlike the economic mainstream of his own time, Veblen did not understand consumer behaviour as outcome of the rational pursuit of self-interest, but as irrational and destructive status competition. But albeit going against the economists’ common sense, Levy (1994: 8) points out, Veblen’s description of late 19th and early 20th century industrial capitalism was extraordinary accurate.

“Wasteful” and “conspicuous leisure”

The most important contributions from Veblen are the theory of the leisure class and the concept of wasteful and conspicuous leisure. According to Veblen,

“The use of the term “waste” is in one respect an unfortunate one. As used in the speech of everyday life the world carries an undertone of deprecation. It is here used for want of a better term that will adequately describe the same range of motives and of phenomena, and it is not to be taken in an odious sense, as implying an illegitimate expenditure of human products or of human life. In the view of economic theory the expenditure in question is no more and no less legitimate than any other expenditure” (Veblen, 1934: 97-98).

Conspicuous leisure is, essentially, waste of time and effort, and in this sense conspicuous consumption is but a case of conspicuous leisure as here, too, the possession of wealth is demonstrated by diverting time and effort from the production of socially useful goods to that of useless, wasteful items. (cf. also Saram, 1999).

In most urban and industrial areas social relations are characterised by anonymity and impersonality, so social status is not instantly recognisable. Visible consumption allows overcoming this anonymity to a degree (Saram, 1999). Veblen believes that the consumption of luxury in the true sense is consumption not directed to the comfort of the consumer herself/himself; it is an attempt to gain others’ respect and attain a sense of status (Veblen, 1934).
Conspicuous Consumption

Veblen explains the reasons behind the trend towards conspicuous consumption as follows:

So soon as the possession of property becomes the basis of popular esteem, therefore it becomes also a requisite to that complacency which we call self-respect. In any community where goods are held in severalty it is necessary, in order to his own peace of mind, that an individual should possess as large a portion of goods as others with whom he is accustomed to class himself; and it is extremely gratifying to possess something more than others. (Veblen, 1934: 19).

Veblen argued that the conspicuous consumption of goods in public works to strengthen the borders of social class. The display of ever new possessions is a way for households to have their property ranked, evaluated, and used to portray their hard-earned final composite identities (Daly, 2003). Veblen saw conspicuous consumption of material wealth inevitably linked to status as ‘one’s standing in a social hierarchy as determined by respect, deference, or social influence’ (Thye 2000: 408) According to Thye, status hierarchies emerge in groups through a ‘process of status generalization, whereby valued status distinctions in the general culture shape expectations of the competence and social interaction in task-oriented groups’ (Thye, 2000).

Accordingly, the conclusion seems to be that consumption is an activity that is characterised by individual effort, a conscious, deliberate act to reach a certain end, namely, to excel in demonstrating one’s financial capacity or financial strength, in order to impress others and thereby gain their esteem or envy (Campbell, 1995). Campbell voices grave doubts about this underlying theory of motivation and proposes his ‘approach from character’ as an alternative (Campbell, 1990). He suggests that it is much more important that behaviour is justifiable in terms of an individual’s held ideal of herself/himself than to mark out social superiority. We shall, however, see that in Saudi culture there is a partial convergence...
between character ideal and competitive spending – so that, in order to understand consumer behaviour it is not necessary just to rely on an assumption of an innate will to impress.

According to Veblen (1934) people also strive to outdo members of their own class they are in the habit of classing themselves. Veblen suggests that identity is created not only between membership and reference groups? For comparison, but also between competitor and comparators (Campbell, 1995). Tilman (1999: 216) suggests to amend Veblen’s approach by drawing on Mason’s ‘important distinction between horizontal and vertical status emulation’, where ‘horizontal emulation occurs within groups of individuals in an attempt to improve their special status through emulatory consumption’ while ‘vertical emulation involves moving from one set in the status to the one further up the social scale.’ It is therefore important to take into account for how much social mobility a society allows and how settled its class structure is. Tilman (1999: 216f.) gives examples for different societies. For example, for the British upper class, prestige was due to the security of their longstanding and unchallenged relative wealth, and they therefore no longer needed to display their wealth conspicuously. But for the American upper class which ‘consisted to a large degree of the nouveaux riche, whose social position was less well-established and secure’ it was still necessary to display their wealth in conspicuous leisure and consumption in order to assert their position. Hence, ‘vertical emulation was of greater importance in the United States than Great Britain’ (Tilman, 1999: 217). Again, this has relevance for the Saudi context. Traditionally, Bedouin society was highly egalitarian in that there were no absolutely fixed social positions. While it was always the case that some tribes were more powerful and wealthy than others, some families held higher status within the tribe and/or clan than others, but these differences were continuously contested, for instance peacefully in competitive poetry, or violently in raids. Indeed, while Saudi Arabia politically is a
monarchy (and even had some British influence in its establishment), it is of course a relatively young monarchy.

Veblen (1934) makes the following observation in relation to the constant striving for ever higher status:

The tendency in any case is constantly to make the present pecuniary standard the point of departure for a fresh increase of wealth, and this in turn gives rise to a new standard of sufficiency and a new pecuniary classification of one's self as compared with one's neighbours. So far as concerns the present question, the end sought by accumulation is to rank high in comparison with the rest of the community in point of pecuniary strength. So long as the comparison is distinctly unfavourable to himself, the normal, average individual will live in chronic dissatisfaction with his present lot; and when he has reached what may be called the normal pecuniary standard of the community, or of his class in the community, this chronic dissatisfaction will give place to a restless straining to place a wider and ever-widening pecuniary interval between himself and this average standard. The invidious comparison can never become so favourable to the individual making it that he would not gladly rate himself still higher relatively to his competitors in the struggle for pecuniary reputability (Veblen, 1934: 20).

**Emulation**

There are many types of driving forces behind the market dynamics of ever-expanding consumer goods; one of them is emulation in a society where wealth is distributed unequally and where this wealth determines one’s place in the social hierarchy, and people reassures themselves of their social status by upgrading to their respective classes pecuniary canons of taste. Veblen (1934) also discerns a tendency of the lower classes to copy their betters while
striving to advance socially. In this regard, Campbell (1995: 42) notes, Veblen’s discussion ‘accords a pivotal role to others in two different ways; first, the motivation to engage in consumption is derived from the process by which individuals compare themselves with others; the second is to judge the success or failure of the act of consumption in terms of reactions from others’. The main motivation for the accumulation and display of wealth according to Veblen is to gain the respect of others that the individual needs to build up self-esteem – his theory is fundamentally a theory of recognition (Varul 2006, cf. Campbell 1995).

In ‘tradition directed societies’ esteem largely hinges on inherited purchasing power based on the ruling classes’ past successes in the struggle for control over power and resources. In more meritocratic and mobile social orders conspicuous consumption tends to refer back to the idea of an earned position – and with increased mobility afforded by such an order there is more scope for the development of mass consumption as upward mobility becomes a generalised aspiration (Tilman, 1999: 216). At the same time, due to the expansion of social circles in city life and its anonymity the status and respect owed to a person can no longer be assumed to be known to others – there is an increased need for visualisation. As Veblen points out:

   In the modern community there is also a more frequent attendance at large gatherings of people to whom one's everyday life is unknown; in such places as churches, theaters, ballrooms, hotels, parks, shops, and the like. In order to impress these transient observers and to retain one's self-complacency under their observation, the signature of one's pecuniary strength should be written in characters which he who runs may read.' (Veblen 1934: 54)

In this respect Veblen’s theory may help to understand the long term trend in advanced economies of rising levels of consumption, compared with the reluctance to use increased
productivity to increase leisure time (cf. Cross 1993). The difference between modern and pre-modern societies, then, is not so much a degree of civilisation and receding violence, but the fact that the competition of ‘invidious comparison’ is now boundless. Later we shall see that this is, indeed, one possible explanation of current patterns of excessive expenditure in Saudi society as the traditional ethos of competition for social position is continued while the limitations to competition set by scarcity of resources and also by the Islamic ethics of moderation are challenged.

**Pierre Bourdieu**

While Veblen gives us important clues to understanding how traditional values of competitive tribal allegiances and unconditional hospitality and generosity survive modernisation, and even become exaggerated in extravagant patterns of expenditure, particularly around significant social celebrations and religious festivities, it only allows us to think of these developments on a comparative scale. However, in fact, we shall encounter different forms of social distinction and differentiation among social groups that are not easily accounted for in terms of pecuniary prowess. There are, for example, social distinctions along cultural lines (e.g. urban vs. Bedouin heritage), religious lines, traditionalism/modernism, attitudes towards the West, etc. Here Bourdieu’s concept will be more helpful. Ustuner & Holt (2010), for example, have shown that, although a conflict between Westernisers and traditionalists in a Muslim society (in this case: Turkey) does not appear in Bourdieu’s work, his conceptualisation of the habitus, the field of economic/social/cultural capital, is very useful in explaining such new divisions in which social and cultural capitals are mobilised alongside financial capital. This is a more complex theory, acknowledging more sources of power than Veblen – but it is still a theory of power.
As Verter (2003: 158) puts it, ‘conflict is central to Bourdieu, who sees fields as sites of struggle over the principles of hierarchisation’.

**Habitus, Field, Capital (concepts of Bourdieu)**

Bourdieu develops his theory of social action by using three concepts: field, capital, and *habitus* which cover all areas of social action, including the economy, religion, education and politics. (Kauppi, 2003:777). We have seen how financial capital translates, via conspicuous consumption, into the affirmation of social position. In this respect, Bourdieu’s argument is not that different from Veblen’s. But in contrast to Veblen he acknowledges non-financial resources and does not try to reduce any cultural practice to a code for economic power. Rather, there is specific capital in each field, which requires specific social skills, so, for example, political power derives not immediately from economic capital but from ‘the capacity to mobilize individuals around a common goal’ (Kauppi, 2003:778). Economic, social and/or cultural capital may be functional in this mobilisation, but need to translate into political capital first. So, no single form of capital is absolutely dominant. For example cultural capital can be played out to maintain positions against financial capital and that; for example, an academically educated segment of the bourgeoisie uses its cultural capital to make good the shortfall in financial resources to maintain a degree of political influence by exerting symbolic power. Thompson (1995: 17) defines symbolic power as

‘the capacity to intervene in the course of events, to influence the actions of others and, indeed, to create events by means of the production and transmission of symbolic forms’.

Crucially, this is not just a matter or signs and symbols, symbolic power controls ‘other people’s bodies’ as well as their beliefs. Its exertion is based on control over the body as ‘deep-rooted linguistic and muscular patterns of behaviour’. (Bourdieu, 1990: 69).

Bourdieu defines *habitus* as systems of
‘durable, transposable dispositions, as principles which generate and organise practices and representations that can be objectively adapted to their outcomes without presupposing a conscious aiming at ends or an express mastery of the operations necessary in order to attain them’ (Bourdieu, 1990: 53).

As such, Bourdieu (1989: 19) explains, the *habitus*

‘is both a system of schemes of production, of practices, and a system of perception and appreciation of practices. In both of these dimensions, its operation expresses the social position in which it was elaborated’.

The habitus defines a person as member of a greater group – a nation, a class, a status group – and makes them recognisable by their comportment, their way of speaking, etc. It is an embodiment of their social position.

As mentioned, Bourdieu goes beyond Veblen, in that he defines social capital (the access to social circles in which opportunities and resources are distributed) and cultural capital (to which belongs the ability to make judgments of taste, which again marks out distinctions between social groups), as more than just effects and reinforcements of pecuniary difference. Bourdieu (1989:19) concedes that in ‘advanced societies, economic and cultural factors have the greatest power of differentiation;’ but points out that these still compete with other significant differences and divisions, such as ethnicity or religion. Havint said that, there is no doubt about a strong Veblenian streak in Bourdieu’s conceptualisation of economic power itself, which he defines as ‘first and foremost a power to keep economic necessity at arm’s length. This is why it universally asserts itself by the destruction of riches, conspicuous consumption, squandering goods, and every form of *gratuitous* luxury.’ (Bourdieu, 1984: 55).

But in Bourdieu economic capital is only one (even though an important one) resource alongside, primarily, cultural capital and social capital, which are played out in consumption
(and everyday life in general) to maintain vertical and horizontal class distinctions. Consumer goods are among the ‘forces of the field’ that limit social mobility in the widest sense as freedom to which move about in social space in a random way.’ (Bourdieu, 1984: 110).

To differentiate his own approach from that of Veblen, Bourdieu points out that in his theory distinction is not only achieved by the conscious and intentional pursuit of distinction itself. He notes that ‘all consumption and more generally all practice is conspicuous and visible, whether or not it is performed in order to be seen; it is distinctive, whether or not it springs from the intention of being conspicuous, standing out, of distinguishing oneself, or behaving with distinction. As such, it inevitably functions as a distinctive sign when the difference is recognized, legitimate, and approved, as a sign of distinction (in all senses of the phrase).’ (Bourdieu 1985: 730)

Because social agents are not only able to send out such signals but also to perceive them, they are of course capable of influencing consciously and strategically how they appear to others, but it is important for them not to be perceived as putting in too much of an effort differences in class are to appear as ‘differences in nature (natural distinction)’ (Bourdieu, 1985: 730).

**Taste**

Central to the translation of (embodied) class position into patterns of consumption – and also the way that these patterns then work towards stabilising class position by making them appear natural – is the notion of taste. The ‘judgement of taste is the supreme manifestation of discernment, which by reconciling reason and sensibility [...] defines the accomplished individual’ (Bourdieu, 1984: 11). Bourdieu (1984: 466) defines taste as an ‘acquired disposition to differentiate and appreciate’ This covers judgements on cultural artefacts such as food, art, music, clothes etc. as much as all aspects of a person’s *habitus* – from the way
they walk to – as Bourdieu says – the way of ‘blowing one’s nose’ (1984). It is an ability not just to classify culinary and other aesthetic products, but also other people’s judgement on these. The ability to classify – taste – itself becomes something that is classified: The way one dresses is the expression of one’s ability to discern, differentiate and appreciate, and will be seen as such by others.

This means that ‘tastes (i.e. manifested preferences) are the practical affirmation of an inevitable difference.’ (Bourdieu 1984: 56) In taste cultural judgements are naturalised in that they are linked to bodily, visceral reactions. This is particularly clear in negative judgements, in distaste:

‘In matters of tastes more than anywhere else, all determination is negation, and tastes are perhaps first and foremost distastes, disgust provoked by horror or visceral intolerance (sick-making) of the tastes of others’ (Bourdieu, 1984).

We will encounter this, for example, in the assertion of traditionalist identities in expressions of distaste about the Americanised appearance of the current generation of young men. This of course is a case that is not covered by notions around “conspicuous consumption’ as assertion of financial superiority. Taste is functional in asserting a positive class identity through the demarcation of boundaries, making distinctions and in contrast to Veblen, Bourdieu sees that this works both ways – that not only do the bourgeois make sure they are distinct from the workers, but also the other way round. By applying a ‘taste of necessity’ (Bourdieu 1984: 6), a predilection for, e.g., simple and hearty foods, manual labourers and craftsmen may set themselves apart from a wasteful bourgeoisie or from effeminate intellectuals.

It would be unreasonable to expect the repetition of socio-cultural patterns that Bourdieu analysed in 1970s France in 2010s Saudi Arabia. Nevertheless, we shall see that Saudi consumers do communicate their belonging to specific segments of their society through the
articulation of tastes, laying claim to a power of classification that at the same time classifies them. We shall not find, say, Bourdieu’s petit bourgeois or the ascetic small town teacher, but we shall find the modernist who through an embrace of all things western lays claim to superiority, owing to that apparently natural inclination, or the traditionalist who, through the display of a felt repulsion in view of the disintegration of old ways of sociability and a predilection for, say, Bedouin style interior decorations, lays claim to a position that links up with the Arab identity of the Kingdom.

Georg Simmel

While Veblen’s background and his experience of the stark contrast between austere rural life and affluent city life makes him a likely candidate for explaining the changes that come with the advent of a global consumer culture in a developing country, Simmel already starts off from an entirely metropolitan standpoint, as Paterson (2006: 20f.) points out:

George Simmel looked at the massively changing and vibrant modern metropolis of Berlin at the turn of the twentieth century; he observed the new migrants entering the city, many of Polish descent, he presciently observes that the modern city is not a spatial entity with sociological consequences, but a sociological entity that is formed spatially, the city is made through and maintained by our social interactions and practices, including consumption.

The relevance of Simmel for the Saudi case is that he approaches consumer culture from the cash nexus. Saudi modernisation is one that is owed to a great extent to the windfall profits coming from natural resources. While one could criticise Simmel from a Marxist point of view for his neglect of the link to production, this is precisely what makes him interesting in
a situation in which the phase of industrialisation was skipped and society plunged directly into consumerism.

**Exchange and Value**

For Simmel (1957) most relationships between people can be interpreted as a form of exchange. Exchange is the purest and most developed kind of interaction that shapes human life when it seeks to acquire substance and content. For Simmel, as Kamolnick (2001) finds in his reading of the *Philosophy of Money*, the substance of value is desire; desires are deeply felt wants that impel one toward their satisfaction.

Money translates desire into a pure abstract quantitative relation to the desire of others. In doing so, it devalues individual dreams and aspirations as it deprives them of their uniqueness. It comes with an inbuilt dissatisfaction of any realized desire, as it continuously (through its expression in abstract exchange relations) compares to other, similarly valuable yet unattained objects of desire. In this way, it perpetuates longing for more and different consumer experiences. On the other hand, it also frees up to individual imagination and opens unknown opportunities.

This creates distance between people (alienation); it also creates an inner dynamic of longing, which accounts for what Colin Campbell (1987) portray as the romantic nature of modern consumerism. Campbell roots this in a Weberian account, in which he traces the roots of what he calls ‘imaginative hedonism’ back to religious and literary/artistic developments. Thus, unless we assume the presence of parallel developments to North-West European Protestantism and Romanticism, the development of a Saudi consumer mentality following similar trends looks unlikely. However, one can argue that once established, consumerism can dispense of its Romantic roots, just as capitalism could of its Protestant heritage, as Campbell (1987) himself insists. As Varul (2010) argues, Simmel’s theory of
monetarised social relations can be seen as embedding the romantic ethos of consumerism in everyday practices of exchange.

Like Veblen, Simmel (1957) has developed a theory of emulation of higher classes by lower classes. But he emphasises not so much the class aspect as that of innovation and individuation. The concepts of generalisation and specialisation are explained by Simmel for the imitator. On the principle of generalisation, he argues that,

“Whenever we imitate, we transfer not only the demand for creative activity, but also the responsibility for the action from ourselves to another, so the imitator straight away appears to be a proper member of the group, without having to think too much about it”. (Simmel, 1957: 542-543).

Of the principle of specialization he explains, “That means someone is ever experimenting, always restlessly striving and reliant on his own personal convictions” (Simmel, 1957, cited in Paterson, 2006: 22). Fashion for Simmel is a good example for these opposed principles. Simmel is often read in a Veblenian way, i.e. such readings normally focus on his article on fashion, which was one of the few of his pieces available in English translation from the 1950s.

**Fashion:**

So while Simmel (1957) seems to replicate Veblen’s “theory of emulation”, but then goes on to emphasise the value of individual distinction as such, i.e. not just in terms of class. Fashion for Simmel

Represents nothing more than one of the many forms of life by the aid of which we seek to combine, in uniform spheres of activity, the tendency towards social equalization with the desire for individual differentiation and change (Simmel 1957: 543)
Consequently, for Simmel, different fashions serve to discriminate strata and as a result, it is assumed that members of the lower classes do not emulate ostentation from their superiors as in Veblen’s model, but rather imitate their taste. In addition, if we assumed that if everyone imitated everyone, then there would be no fashion because we would have a society of uniform appearance. On the other hand, if no one imitated anyone else, then there would be no fashion because we would have a society of unrelated individual appearances (Silverstone et al., 2005; Corrigan, 1997).

Thus, there are two styles for the imitation, one that usually belongs to the upper class and is always seeking to create a new fashion and one that might be in the lower class that often tries to copy the upper class. As Simmel (1957) points out,

> Just as soon as the lower classes begin to copy their style, thereby crossing the line of demarcation the upper classes have drawn and destroying the uniformity of their coherence, the upper classes turn away from this style and adopt a new one, which in its turn differentiates them from the masses; and thus the game goes merrily on. Naturally, the lower classes look and strive towards the upper, and they encounter the least resistance in those fields which are subject to the whims of fashion; for it is here that mere external imitation is most readily applied (Simmel, 1957:545).

Simmel explained why women are looking for fashion; it is to achieve equality through fashion, which means women seek fashion because of the weakness of their social status. As he wrote in *The Philosophy of Money*:

> If fashion both gives expression to the impulse towards equalization and individualization, as well as to the allure of imitation and conspicuousness, this perhaps explains why it is that women broadly speaking, adhere especially strongly to fashion. Out of the weakness of the social position to which women were condemned throughout the
greatest part of history there arises their close relationship to all that is “custom” to that which is “right and proper”, to the generally valid and approved from of existence. For those who are weak steer clear of individualization; they avoid dependence upon the self, with its responsibilities and the necessity of defending oneself unaided. Those in a weak position find protection only in the typical form of life, which prevents the strong person from exercising his exceptional powers. But resting on the firm foundation of custom, of the average of the general level, women strive strongly for all the relative individualization and general conspicuousness that thus remains possible. Fashion offers them this envy combination to the most favourable extent, for we have here, on the one hand, a sphere of general imitation, the individual floating in the broadest social current, relieved of responsibility for their tastes and their conspicuousness, an individual emphasis, an individual ornamentation of the personality (Simmel, 2003:240).

What Simmel suggests here is that consumerism, by offering an opportunity of individuation that does not immediately imply a rift between the individual and the social group, can be functional in the aspirations of women to achieve more independence in a still patriarchal society. We will find that this may be pertinent to the Saudi case when looking at the increased importance of female spending and male anxieties about a loss of control.

So it is only partly true that, simultaneously with Veblen’s status theory, Simmel, too, developed what can be termed a trickle-down theory (Ustuner/Holt 2010: 38); But with his greater interest lying in the growing complexities of human relationships and cultural change under the conditions of rapid economic development (Bogenhold, 2001), Simmel substantially adds to the perspective from class which dominates both Veblen’s and Bourdieu’s approaches

Paterson (2006: 21) understands both Veblen and Simmel to propose that
‘The new bourgeois were attempting to legitimate their separation from the working class by displaying their wealth, and so make the social hierarchy appear natural’.

Campbell (1992: 50f.) goes so far as to unify both in what he calls the ‘Veblen-Simmel model’ and which characterises he thus:

‘The primary assumptions of this model are a) consumption is an essentially other-directed activity, b) considerations of status maintenance or enhancement predominate, c) the motivations underlying consumption are imitative and emulative, such that the patterns manifested by superior groups are imitated by inferior ones, and d) the elite classes (who are intrinsically attracted to the new) must be continually adopting novel fashions and consuming novel goods in order to maintain their position of superiority.’

The full truth is, however, that for Simmel in his writing on fashion there is more at stake than social position. The theme of differentiation as individualisation is central in his analysis, i.e. the observation that fashion makes it possible for the individual to, on the one hand, conform to social expectations and belong to a group defined by a shared style, and on the other hand, stand out as an individual who is not wholly defined by this membership. While in some respects Simmel endorses a theory of emulation, he manages to identify an element of creativity, even in the act of imitation. What is so fascinating about fashion is that it facilitates differentiation through imitation. This notion may appear, at first, paradoxical. But it will become very plausible when, at the end of this thesis, we will look at the ways that some young Saudi men emulate US street wear and, through what may look like slavish imitation of Western patterns, develop an individualistic counter point that is more than just a replication of the American model as it acquires new meanings in the process of imitation.
Conclusion
Drawing on the important contributions from Veblen, it is possible to formulate a conceptual framework that will help to account for wealth-based social distinction and how it got out of control after the arrival of a consumer culture powered mainly by oil revenues. Drawing on Bourdieu will allow us to grasp the ways in which both vertical and horizontal distinctions along old and newly emerged class divisions are maintained through practices of consumption. Drawing on Simmel, it is possible to give an account of how affluence and availability of the widest possible array of consumer goods is not only used to mark social distinctions (or rather: reproduce and increase them), but also how this facilitates and, indeed, stipulates growing individualism and assertion of the independence of private existence, which destabilises the collective allegiances confirmed in status consumption.

In the next section, some of the relevant new theories and recent studies, which have focused on these aspects and provided analysis of the changes in Western society’s attitudes toward consumption and the consumption process in general, are discussed with reference to the present study.

Section 2
Literature on consumerism

This section focuses on studies dedicated to consumerism, aspects of social life that affect and are affected by consumption process, by looking at the most prominent themes in this field, particularly those which seem most relevant in a Saudi Arabian context. In order to ground the present study in the wider literature on consumerism, as well as to provide relevant links to the present study, first, I will discuss family, secondly, income will be examined and then identity studies are analysed. Fourthly, need and desire are summarised.
Before the media, advertising and the internet are analysed. Finally, the chapter summary draws together the main points, with particular attention to the pertinent themes for the specific Saudi context.

**Family**

From an economic point of view, consumption was always located not in individuals but “households”, which up to the 1960s and 70s unambiguously translated into the concept of “families”. Sociologically, the family is more than a unit of consumption which has a bearing on the individual. The family is the carrier of the legacy of generations in terms of social, cultural, and economic development. The family is seen as the basic social unit for the study of consumption in this study. Arguably, consumption patterns of the individual are transmitted through the family, or the society around it. Family, as a sociological construct, affects and is affected by the society trends in relation to consumer goods. As indicated in some studies in Western societies, the family plays a prominent role in determining the pattern of consumption of the individual and the family in general. Also, there are social factors that affect decisions regarding consumption and savings for families. In this study, the household/family is the central unit of analysis, both for practical reasons affecting the conduct of research and the social structural reasons that determine the approach of the family as a fundamental sociological unit. The study of consumerism has been criticised for focusing on the individual as disconnected from the family (Miller 1998, Martens et al. 2004). It is difficult to make this mistake in Saudi Arabia where the family is still the undoubtedly central unit of consumption and where, nominally at least, the male head of the household has a central position in all aspects of family life.

Many studies confirm that there is a connection between family life and consumption behaviours. Zukin and Maguire’s (2004: 193), study on American shoppers shows that there
is ‘a more rational core to people’s shopping than the image dramatized in many contemporary accounts of “luxury fever” or the “overspent American”’. Referring to Zukin and Maguire’s findings Sassatelli (2007: 61) highlights that the conflicts seen in mothers as to whether to buy clothes for themselves or their children, concerns around whether to maintain the family’s status by giving in to children’s demand for branded goods or whether to protect the family’s financial resources and similar goal conflict are not easily accounted for in an individualistic neoclassical view.

Furthermore, there is a clear link between consumer behavior of a family and the upbringing of children. For example, Dotson and Hyatt’s (2005: 39) study shows that “children who spend less time with parents experience less rational, social influence and more commercial and irrational influence in the consumer socialization process.” Waldkirch, Ng and Cox’s study (2004:355) on the intergenerational linkages in consumer behaviour finds a “positive and statistically significant parent-specific effect on children's consumption even after controlling for the effect of parental income”; So it is clear that it is not just the inherited class position that makes a difference but individual and cultural tastes, too, are to a degree passed on in families. In contrast, Alcón, Quiñones and Bermejo (2002: 107) show that ‘family income is consolidated as one of the fundamental factors explaining family service expenditure.’ Also, the location of the family in an urban area increases the purchase decisions of many services, and it has been found that the size of the family increases its expenditure. They also found that in Spain ‘women’s incorporation in the labour market has strongly affected the consumption needs of the household’ (2002:102). However, much of the literature on consumerism in the West focuses on the individual, as does, for example, Bauman (2007), who sees consumerism as dissolving the family with the individualism of fast food culture dissolving the community around the family dining table. Others, however, would point out the use that families make of such fast food outlets. The
strongest reinstatement of the family as central unit of consumption is, without doubt, Daniel Miller’s Theory of Shopping (1998). In an ethnographic study in North London, Miller found that care for others and, in particular, for family members is paramount in the shopping expeditions that make the bulk of consumer behaviour. Also, while gender differences and class cultures tend to be underplayed in literature focusing on the postmodern consumer self, Miller found a strong persistence of both of these factors.

According to Miller (1998), there is a difference in the shopping styles of men and women shopping practices perpetuate gender discrimination and the persisting imbalances in the distribution of household chores. Miller finds various patterns that play out differently in different families, for example different uses of lower end supermarkets and charity shops by different classes. But his overriding result is that in all cases care for the family, especially the children, and responsible use of household budgets are overriding concerns. Even where consumption looks extravagant, it is often justified by consumers in terms of non-egoistic concerns. So for example high expenditure for leisure and holidays would be legitimised by reference to the need to recreate one’s productivity and creativity to maintain one’s ability to provide for the family (Miller, 1998).

There is widespread anxiety (also among my interviewees) that consumerism is detrimental to family life and will in the end destroy it. While it certainly is the case that the family form affects consumer behaviour and consumerism has an impact on family life, Miller’s results (1998) show that even in the West the erosion of traditional family forms and roles is not a foregone conclusion. While Saudi families are structured differently from those in the West, for instance the role of the main grocery shopper falls to the husband and father, there are challenges and transformations, which include shifts in the role of the father, but they cannot be conceptualised merely in terms of erosion.
Income

Ownership of money as purchasing power is the condition for participation in a consumer culture. As discussed in the previous section, for Veblen and Bourdieu, financial wealth is also a factor in determining not only how much, but also what is consumed. Many studies have shown that families and individuals differ in their consumption depending on their income or on social and cultural factors. For example, Wilska (2002), in his study about consumption and lifestyles in Finland, found that overall desire for consumption clearly increased along with income growth; there is a general ‘desire for self-indulgent spending’ in addition to everyday shopping and entertainment, with a new car apparently the most typical goal of those in low-income categories reflecting ‘the high status value of a new car in the Finnish game of social emulation’ (Wilska, 2002:202).

It has been shown that rising income has been linked to rising consumption expenditure over and above need, i.e. it is as if Friedman's concept about permanent and transitory income (1957) explains how an increased income leads to rising annual expenditure. In contrast, a number of studies have demonstrated how low income is connected with low expenditure, for example, in Finland (Niemelä, 2005), Britain (Blundell and Preston, 1998) and Canada (Kirkpatrick and Tarasuk, 2003). As already mentioned, other studies have shown that children are affected by the family income in their purchasing trends. Dotson and Hyatt (2005) found that children whose parents belong to higher income groups consume more toys and goods, have more motivation toward paying for more expensive brands and spend more time in commercial environments. As seen above, Waldkirch, Ng and Cox (2004) concluded that income is one of the sources of parental effect in consumption behavior of their offspring.
In a more detailed consideration Douglas and Isherwood (1996: 133f.) identified three basic patterns of consumption in relation to expenditure:

1- Small scale, defined by high proportion of total expenditure on food.

2- Medium scale, defined by a relatively higher proportion of total expenditure on the set of goods currently representing advanced consumer technology and high income elasticity for this set, combined with a relatively declining proportion of total expenditure on, and lower income elasticity for, food.

3- Large scale, defined by a relatively higher proportion of expenditure on information (formal and informal), combined with a high income elasticity for the technology set and a lower income elasticity and lesser proportion of income spent on food, with assurance that rising real income is expressed as a demand for household scale facilitators.

Status consumption seems to play a role in these differences. However, this role is modified by culture. Katz-Gerro (2002) found that the dividing line between ‘highbrow culture’ and others is drawn further up the class structure in the U.S, Israel, and Sweden, and further down in Italy and West Germany. There are not only national differences but also cultural differences within countries. According to Charles et al., (2009), Hispanics and Blacks in the USA significantly more money on visible goods such as cars, clothing or jewellery than do Whites with comparable incomes.

This means that, even though we shall find that conspicuous consumption is now widespread in Saudi Arabia, we shall not be able to account for it solely as an effect of consumerist globalisation. We will have to look at how consumerism interacts with cultural traditions and socio-economic conditions.
The reverse side of expenditure is, of course, saving. The reasons for saving seem straightforward and trivial – in an economic perspective savings are ‘consumption postponed’ (Douglas/Isherwood 1996: 11). Furthermore, high-income groups save a higher proportion of disposable income than do low income groups; therefore, it follows that the aggregate saving ratio will rise with income. Thus, there is a positive relationship between a high income and a high saving ratio.

However, many studies show that consumption and savings are not governed only by income, but are affected by other factors. Again, cultural influences seem to be important, Duesenberry (1967: 51) found that in both New York and Columbus, Black people ‘saved about three times as much on the average as whites at the corresponding income level’. This has been related to the then inability of Blacks to access credit. Duesenberry (1967) concludes that the Blacks, due to their more precarious socio-economic position, have more fear of the future than Whites. Also, Duesenberry observed that rural families have a higher propensity to save than urban families (Duesenberry, 1967). This again can be pinned down to insecurity of existence as farmers depend on their crops to provide periodic income, and there is always the risk of a bad harvest. As a result of this, farming families are anxious and fearful of the future, which is often beyond their control; therefore, these families save large amounts of cash and crops to prepare for any emergency.

Consumption and saving, according to Ritzer (2005), are affected by cultural beliefs and behaviours; persons who live in industrialized societies tend use a large part of their income on consumption, such as new cars. Social norms also affect economic behaviour, for example, buying lottery tickets is often socially motivated (Ritzer, 2005). We shall see later that there are cultural and, indeed, religious factors that influence saving and spending in Saudi Arabia. Therefore, for example, saving does not go well with a culture that prizes generosity, as the saver is seen to be holding back resources. A strong commitment to
saving could also be interpreted as a lack of trust in God as the All-Provider (“ar-Razzaq” – one of the names of God in Islam). Also, while Bedouins as pastoralists are exposed to even more insecurity than sedentary farmers, being nomads they could not hoard and thus there is no tradition of thrift in this significant segment of Saudi culture. Style may be linked to spending when the parts of society are ethnically different, or trying to appear to be equal to the socially dominant ethnic group. As discussed above, some studies have explained the difference in spending habits by race, cultural background, and the family’s role in determining the types and methods of expenditure, as well as savings.

Also, such patterns are not set in stone; culture changes. Thus, for example, it was long taken as a given that, partly due to a dominant Protestant culture, in the white middle classes in the United States, there seemed to have been a stronger tendency to defer gratification, i.e. to save more (Tucker 1991). However, this has been changing and there seems to be an immediate influence of consumer culture (Parker 2000: 331ff.). The fact that where consumerism appears to be strongest, that is in the UK and US, savings rates are lowest compared to countries with a stronger producer culture, like Japan (Maddison 1992).

Jupp (1997) supports this view in arguing that many Britons, about 75%, do not save more than 500 pounds in any bank account and almost a third of Britons have no savings account. If this trend continues, the result will be that people will have retirement incomes of less than 40% of their final salary. Jupp (1997) has concluded that the difficulty of saving in Western society is that individuals find it difficult to achieve a balance between objectives in the short and long term; psychosocial factors affect the behaviour of saving, so it is difficult for people to break their spending habits and delay gratification necessarily (Jupp, 1997:29). All these factors limit the savings behaviour of the individual or family; the temptations are many and needs are increasing, which has led many families to give up entirely on savings and to borrow to try to cover these needs.
This means that when considering the situation in Saudi Arabia, we need to look out for cultural factors (i.e. traditional ways of life, religious moralities, etc.), as well as for other current developments in consumer culture. While cultural factors need to be examined using empirical evidence, it makes sense to take note of the ways that consumer culture channels income into spending, rather than saving.

The need to borrow in the modern era has become common in many families in order to cover their new needs, as well as in response to their desire for leisure and luxury. Credit cards speed the procurement of these items without lengthy application procedures. The easy availability of credit cards and their usefulness, although expensive, has led to their popularity. Ritzer explains the influence of credit cards as follows:

‘… The credit card is a mechanism that facilitates our ability to use various means of consumption. It is possible to bring large sums of cash, or for that matter even gold ingot, to the shopping mall, but consuming at a mall today is expedited if we use a credit (or debit) card. In the case of more recent means of consumption such as home shopping television and the cybermall, we are unable to use other facilitating means such as cash; the use of the credit card is mandatory. Indeed, much of the success of online shopping has been based on the ability of vendors and credit card companies to reassure consumers of the safety of disseminating credit card numbers through the internet. The key point is that the credit card is a facilitating means that makes it possible for people to obtain what they want and need from the cathedrals of consumption’ (Ritzer, 2005, 30).

The prevalence of credit cards, in particular, and borrowing in general, eases the process of consumption and is an incentive for consumption and the desire to use the full scope of such facilities, but the flaw lies in the fact that many people living on a low income are often unable to repay these loans. Being unable to pay for these loans or to build up their savings makes it impossible for these people to keep up with the upper classes; thus, there is an
imbalance in families who are suffering due to trying to pay exorbitant interest rates, while still wanting to spend at the same rate. This leads people to borrow again to pay previous debts. Ritzer’s analysis of the role that the availability of credit cards plays in the emerging consumer behavior is relevant to the present study, as it likely to be a factor in Saudi Arabia too.

Although some studies suggest that there is a relationship between income and consumption or savings, other factors such as taxes, inflation, the cost of living, investment and financial policies also have to be taken into account. All of these factors are associated with income in one way or another. There is a relationship between private consumption and fiscal policies, as well as the increase in the taxes and the steady growth of consumption. In the nineties, investment in the United State stock market grew steadily and these investments, many of them foreign, provided the opportunity, through fiscal policy, to build up substantial profits, which led to an increase in income and consequently an increase in consumption. These profits attracted a large amount of capital that helped to fund infrastructure investments in information technology in the United States of America (Burger & Zagler, 2008). It is clear that investments and other economic plans may play an indirect role in the creating a high income or employment and, finally, consumption.

If money is regarded as a means of consumption, it is also linked to many factors that determine the consumption pattern of the individual or family. Income is not only an amount of money, but it extends to social status and class; an increase in income gives the family the opportunity to keep pace with the consumption of families with a similar income.
Identity

One of the socio-cultural factors informing consumer choice is the issue of identity. This encompasses both individual and collective identities and it refers to both the expression of identity through consumption and its construction through consumption. Identity is one of the features that define persons or families as they compare themselves to other people or families. It is what makes them different from others as well as similar to others. Clothes, brands, styles of living and eating, as well as language and customs all contribute to the shaping of individual and collective identities.

There are numerous studies on Western societies that deal with the impact of consumer culture and the formulation of personal and social identity in societies. According to Huffman et al. (2000: 11),

“The theory of social identity in consumer behaviour is based on two fundamental concepts: one, ‘that people are posited to take actions and consume products (at least in part) to enact identities consistent with their ideal self-images’, and the other social identity theory asserts that ‘there is not just one global identity that a person enacts, but multiple identities (e.g. mother, professor, volunteer) are triggered, or activated, as a function of the different social contexts in which the person moves’.

Arguably, consumer culture has become a central field for the construction and expression of individual self-identity in our age. Giddens, in his book Modernity and Self-Identity, wrote about the development of personal identity through social identity as follows:

The self is seen as a reflexive project, for which the individual is responsible. We are not what we are, but what we make of ourselves. It would not be true to say that the self is regarded as entirely empty of content, for there are psychological processes of self-formation, and psychological needs, which provide the parameters for the
reorganisation of self. Otherwise however, what the individual becomes is dependent on the reconstructive endeavours in which she or he engages. These are far more than just “getting to know oneself” better: self-understanding is subordinated to the more inclusive and fundamental aim of building/rebuilding a coherent and rewarding sense of identity. The involvement of such reflexivity with social and psychological research is striking and a pervasive feature of the therapeutic outlook advocated (Giddens, 1991: 57).

After the decline of ‘the normative bonds provided by collective identities such as class and family’ has led to uncertainties and increased anxieties around consumer choices (Martens et al. 2004: 168). Noting that the sphere of consumption has come to be presented as the sphere of freedom where people are to constitute their own identities for which they are fully accountable, Martens et al. (2004: 168) pick up on Gidden’s (1991: 81) dictum that contemporary subjects have ‘no choice but to consume’.

We need, however, to be careful not to overemphasis the centrality of identity in ordinary practices of consumption. Wilska’s (2002) study on consumption and life style in Finland, for example, indicates that most Finnish consumers may not consciously consider consumption to be a major part of their identities, and even though many underestimated their consumption, most Finnish consumers seem rather ordinary and not quite as individualistic as portrayed by postmodern theories.

It is difficult at present to distinguish between individual and social identity, as there are many elements that may contribute to the formation of the identity, such as social class or financial situation, or even education. Dress is a visible good that is highly relevant for social identity with different forms of dress denoting different groups. As we have seen, Simmel (1957) proposed that, at the same time as aiding collective identification, fashion
can serve the expression of individuality. This becomes clear when considering how individual and corporate identities are negotiated at the workplace (e.g. Humphreys/Brown 2002). Entwistle (1997: 316) explains that in the workplace ‘dress can be seen as an important aspect in the management and discipline of bodies within the workplace.’ A uniform enables the image and identity of a corporation to be literally embodied. However, unless there is a prescribed uniform, individual positions, attitudes and aspirations also find expression in people’s appearance at work.

In accordance with Zukin and Maguire (2004), Entwistle’s study (1997) about fashion in the interview analysed women and found that the skirt or trouser suit provides a solution for the problem of professional identity for women, creating an aura of power through appropriate appearance. The rules of power dressing offer women the security of knowing that they will "look the part". (Zukin and Maguire, 2004:182).

Another field where the tension between collective and individual identity constructions by means of consumption is very visible is the consumer behaviours of ethnic minorities. For example, Hamlett et al (2008: 110) found that ‘class, age, and economic status were all important in shaping the food practices of the South Asian population in Britain, as, of course, for other groups’, but they also ‘maintained cultural traditions through food shopping and consumption.’ Davila (2001) found an ambivalent relationship between the stereotypes of the Latino immigrants in the United States created by marketers and media outlets, as poor and living in dysfunctional relationships, and the messages of advertisers who try to sell them goods. In addition, she concludes that Latino immigrants hold on to their national identities, which helps them to be identified almost as separate ethnic groups.

Consumption produces a ‘community, a shared identity or even a short lived experience that adds dimensions of use value to the object’ (Arvidsson, 2005:242). Products have non-
material cultural characteristics that reflect the group, sect, or religion. This ties in with the way that nationalism and religion create collective identities. Consumer goods can be seen to fulfil a similar function as religious rituals (e.g. Varul, 2008). According to Friedland (2002: 387) nationalism constructs a unity of state territory and culture, but leaves open the representational content of that unity. Friedland argues that nationalism therefore often draws on religion which offers ‘ritualized forms of practices and symbols, which help people to create a sense of shared identity’. Consumer goods with their symbolic potential can take the place of religion in the creation of such shared identity (e.g. in the ritual of a ‘national cuisine’, cf. Wilk 2002) or combine with ethno-religious identities as Friedland (2002: 403) highlights in reference to Hindu nationalist boycott movements.

All these points are highly relevant in the context of Saudi Arabia, where there is a persisting strong emphasis on tribal identities and kinship, as well as the paramount importance of the Islamic identity. Both are collective identities that are likely to find expression through the means of the newly developed consumer culture, but the affinity of consumer-cultural self-expression to individualism often also leads to a transformation of those traditional and religious identities (and is often perceived as an outright threat to them). One of the aspects that show most vividly the influence of changing attitudes and expectations in relation to consumerism in Saudi Arabia is the custom of giving gifts, particularly on special occasions, such as weddings. Significantly, it is the nature of those gifts, and how they impact on a family’s budgets, that determine people’s choices regarding what is affordable.

In the most Western countries there is a peak in consumer expenditure around Christmas, which has generally come to be regarded as the one big festival of consumption, the culmination of a consumer gift exchange that is also played out on occasions, such as birthdays, Mothers’ Day and Valentine’s Day. We shall see that one entry point of
consumerism into the Saudi family is through the consumerisation of Islamic festivities and traditional celebrations, as well as the adoption of Western practices, such as individual birthday parties.

Werbner (1996) exposes the strong Veblenian tendencies in Christmas gifting and the individualisation of giving that has also been pointed out by several observers. Schor (1998) points out that, in consumerist America people buy presents not only for family and friends, but also what researchers called self-gifts, which are presents for oneself as a reward, to achieve a certain deserved image, to lift our spirits, or to prolong a good feeling. Shopping in this sense becomes what has become known as retail therapy. One interview extract from Schor’s study demonstrates these points clearly:

“I bought a diamond ring for myself. It made me feel worthwhile, loved, and secure. My husband doesn’t believe in giving diamond rings, so I had to accept the fact that I had to buy one for myself if I wanted to get all those good feelings (Schor, 1998:89)

However, while these consumerist elements are a strain on traditional kinship solidarities (and this is particularly felt in a society that, like Saudi Arabia, until recently was nearly entirely built on kinship relations), more benevolent aspects of festive giving have been pointed out. Miller (1993) emphasises that events like Christmas show that our main object of expenditure still is for others, not for ourselves. As Miller (1998) observes, in late 20th century North London there is a strong case for the survival of traditional familial bonds. It may be concluded, therefore, that the influence of consumerism in non-Western countries does not necessarily lead to complete destruction of traditional family life after all.
Needs and desires

Human needs and desires are often seen as the basic concepts in the process of consumption; needs, as well as desires, force the person to consume. There are many studies, which have focused on the desire to consume. Simmel’s work is a prominent early example as he develops the notion of value entirely around the objectification of desire in money-mediated exchange (Simmel, 1957). Moreover, before him, Karl Marx had made “use value” a condition for the possibility of exchange value, which meant that for him commodities had to satisfy “human wants of some sort or another. The nature of such wants, whether, for instance, they spring from the stomach or from fancy, makes no difference” (Marx 1996: 45).

I shall use the term “need” here in the spirit of Marx’s definition as what is satisfied by “use value”, as it is very difficult to differentiate between need as necessity and desires beyond necessity. These are contested concepts and pretending to be able to tell them apart objectively would mean to lead, as Soper (1981: 6) points out, ‘to the neutralisation of the political dimension’, which lies at the basis of any theory of needs and wants. “Need” is very much a matter of perspective, as Miller (1998: 58f) highlights:

“However extravagant a household may seem to an outsider, they may understand themselves as experts in the arts of saving money, through the way in which they spend it. For them it may be the poor who are profligate because the latter don’t understand how to spend ‘properly’. They themselves really ‘need’ a second car or second holiday in order to work more efficiently and thereby save time and money in the long term, while the unemployed don’t really ‘need’ that pint in the local or variety in their diet. There is then no correlation between the saving of money and the sense of thrift.”
Also, what counts as necessity is culturally and historically contingent. With reference to the necessities or luxuries as a parameter for whether consumption is rational or not, we find that many luxury goods became necessities over time. According to Douglas and Isherwood (1996), many of the modern home appliances, and even cars, first appeared as new commodities, affordable to a small section of population at first, but within just a few decades became not only desirable, but common place for many households. However, there is still a wide scope for research to find out why some goods become almost universally accepted, and even turn former luxury items into perceived necessities, while others do not achieve this status of uniform desirability (Douglas and Isherwood, 1996).

Nevertheless, both economists and sociologists continue to use the terms “necessities” and “luxuries” as shortcut definitions in consumer behaviour. Goods, such as items of food, are considered to be necessities if they are purchased in similar amounts, regardless of changes in prices or personal income levels. In contrast, luxuries could be defined as any products or services, which have a special value status and power of gratification, but this distinction is culturally neutral. Expenditure on these items is also the first to be reduced in response to worsening economic conditions or circumstances. Spending on luxuries, especially in difficult economic times, can be seen by some groups in society as morally questionable, or even offensive (Douglas and Isherwood, 1996).

Berry (1994: 231f.) suggests a distinction between need and necessity that may be less contentious. A necessity would be something that is socially regarded as necessary while a need would more general. It is very difficult to differentiate between them, however, as a need may become unnecessary, but later be necessary again.

The quality of the demands of basic needs may vary from one society to another. Preferences in the selection of basic need rather than the desires of luxury depend on the
culture and society. In this way, the choice of goods relies on the taste of the society (Appadurai, 1988:38). As these necessities vary from one society to another, the desire to obtain them may increase or lessen depending on the circumstances. Research has provided some compelling evidence that there can be quite amazing shifts in what is seen as a need, as a must-have, when looking at the explosion of needs in Saudi Arabia – a country where, especially in the desert regions, people traditionally used to be able to make do with very little and with very few luxuries (such as the indispensable coffee). Therefore, it is important for the present study to account for such changes in needs and desires. There are some standard approaches to consumption trends which need to be taken into account, even though they are sometimes inadequate in explaining some specific cases. Leibestein (1950), for instance, identifies three explanations (cited in Van Der Veen, 2003: 408):

‘a) Bandwagon effect: demand increases due to the fact that others are consuming the product (i.e. fashion).

b) Snob effect: demand decreases due to the fact that others are consuming a particular product.

c) Veblen effect: demand increases when the price is higher rather than lower.’

The above list shows that increases in the level of demand are related to social factors for the desire to excel or belong to a particular class. This means that the symbolic meaning of goods forces households to procure them, regardless of the actual need for them. For example, the foods that are used in funerary rites and religious offerings are not desired as refinements of basic foods or a means of marking distinction, but because of their symbolic meaning (Van Der Veen, 2003: 407). This means that other aspects need to be examined, apart from the notions of basic needs and conspicuous consumption, including tradition,
religion and family structures. It is evident; however, that these alone cannot explain the sudden explosion of needs and wants we are witnessing in a developed consumer society.

Modern consumers have an unlimited desire forever more commodities with insatiability the ‘most characteristic feature of modern consumption’ (Campbell 1987: 37). The modern consumer develop ‘expectations that consistently outstrip realization’, so their ‘wants and desires will never be satisfied’ (1987). It is tempting to explain this by the actions of those who profit most from the increase in consumer demand: capitalist enterprises. This simplistic connection is, however, not a straightforward one, as Galbraith argues,

“If the individual’s wants are to be urgent, they must be original with himself. They cannot be urgent if they must be contrived for him. And above all, they must not be contrived by the process of production by which they are satisfied. For this means that the whole case for the urgency of production, based upon the urgency of wants, falls to the ground. One cannot defend production as satisfying wants if that production creates the wants” (Galbraith, 1975:1).

Ritzer (2005: 26) observes that ‘the means of consumption have proliferated to give people what they want, to create new wants, and in the process to allow those who satisfy those desires to profit.’ Yet the question remains where this insatiable desire for ever more goods comes from. Ritzer suggests a combination of the mere availability of resources and powerful advertising.

Indeed, there is some evidence of the creation of such a homogenous cosmopolitan consumer personality. For example, Ustuner and Holt (2010: 38) found that in less developed countries consumers ‘emulate middle class consumers of the West, whom they view as the most relevant status group above them‘ in order to ‘signify that they have reached the desired level of prosperity and that they are equal to their Western role models.’
However, both the literature on global consumer cultures and my own research show that this is not an unambiguous trend. On the contrary, there is some evidence that is the emergent trends are less a world of American style consumer clones, but rather hybrid forms, negotiating their way through the contradictions, tensions and interactions between different traditions, religious affiliations, family commitments and individual identity, under the influence of globalised consumer capitalism.

The concept of ‘influence’ is a complex one and needs to be unpicked in order to understand the many strands that are included in this broad term. One could argue that, in the absence of coercion to consume, influence mainly consists in exposure to the imagery and ideology of consumption in media, advertising and the internet. These aspects are analysed in some detail in the following sections.

**Media, advertising and the internet**

It is difficult to discuss consumption and the factors affecting it without paying close attention to the media as one of the main components of the consumer process in any society. One of the most prevailing and powerful ways that consumers are bombarded with constantly, is advertising, which is divided into visual or printed forms (e.g. newspaper ads and billboards), audio forms, such as radio, and audiovisual forms, such as TV adverts and films (Wernick,1983: 19). A whole powerful industry has grown around this area of consumerism, with companies spending increasingly large proportions of budgets devoted to enticing consumers to spend on the products that are portrayed as attractive and desirable. One of the most contentious brands of advertising is specifically targeted at children because they are seen not only as consumers in their own right, but also as they are found to be influencing the purchasing decisions of the family as a whole.
Advertisers try to influence children as consumers directly and maybe more importantly ‘to work indirectly on parents through children’s “pester power”, and/or to imprint the younger generation with positive brand associations’ (Dotson and Hyatt, 2005:36). Dotson and Hyatt further note that this strategy is successful since children now have indeed much greater influence over their parents’ purchasing decisions, and because they also tend to have more money to spend themselves.

Advertising is transmitted through media and the most powerful of these remains television (McRobbie, 2008:534). Television affects norms by giving us real information about how other people live and what they have because, as Schor (1998: 81) puts it,

‘It allows us to be voyeurs, opening the door to the private world inside the homes and lives of others; television has replaced personal contact as our source of information about what members of other social classes have and how they consume, even behind their closed doors’

According to Dotson and Hyatt (2005), in the early 2000s in the US nearly half of all under 18s and three quarters of teenagers had an own TV set in their bedrooms. Half of them had PCs. Watching TV was the ‘number one after school activity’ for American children between six and 17 years. Media in general, and television in particular, are not only used to promote commodities, but are in themselves consumer cultural products; it is difficult to differentiate between the two. For example, Hollywood movies or television shows, or other forms of entertainment, not only reflect but also promote the culture of consumption that prevails in Western society. In addition, however, people

‘enjoy these images in much the same manner that they enjoy a novel. Certainly the dream nature of the images suggests that this is the case, as is the fact that people regularly enjoy looking at pictures of
products that they cannot, nor are ever likely to be able to, afford (Campbell, 1987: 92).

The findings of Schor’s study (1998) show that there is a clear and close link between the number of hours watching TV and the levels of spending.

The likely explanation for this link is that what we see on TV inflates our sense of what is normal. The lifestyle depicted on television is very different from the average American’s with a few exceptions. TV characters are usually upper-middle-class, or even rich. Television viewing results in an upscaling of desire, and that, in turn, leads people to buy substantially more than they would if they did not watch these programmes. In the telecom sample it was found that each additional hour of television watched in a week led to an additional $208 of annual spending (Schor, 1998: 80-82)

Often the images shown by the commercials, as Zukin and Maguire (2004: 119) observe not only stimulate demand by creating desire but even change the meaning of desirability itself in that they project certain ways of living rather than just consumable objects. McRobbie (2008: 532) even claims that, for young girls, consumer culture has taken over form ‘the old social institutions of family, education, medicine and law’ in setting out what it means to be a person, female, young etc. At the same time the person is addressed by and even drawn into advertising in a more complete way by engaging them in ways that require more from ‘consumers’ interpretive powers’, using ‘humour, irony and paradox’ in an attempt to put these powers to commercial use.’ (Sassatelli 2008)

So overall, advertising seems to be an overbearing influence not only contemporary consumers’ purchasing decisions but more broadly on their attitudes and behaviours. Nairn and Berthon claim that personality itself has come to be strongly influenced by the messages of advertising, arguing that ‘there is a case for reconsidering the role of the “hidden persuaders” in this new millennium.’ (2003: 96)
However, at the same time we should not overestimate the influence of advertising. There have been strong doubts as to its efficacy and some (e.g. Nava 1997) have suggested that the influence of advertising has been greatly overstated by a self-advertising industry. Nava also suggests that the main function of advertising may not be so much to directly influence audiences but more to create and maintain corporations’ status and prestige (1997: 40)

Although the internet is becoming ever more important for advertising and marketing, the amounts spent by e-marketers on offline TV advertising indicate that television still is the dominant medium (Ha 2004: 336). Still, online marketing and online consumption are undeniably on the rise. For example, already in 2000 five to 18 year olds in the USA are estimated to have spent $1.3 billion online. (Dotson and Hyatt, 2005:40)

But the internet is not just a facilitator of purchases – as Ritzer (2005: 30) points out, it

‘Is giving rise to other new facilitating means. Apple has created the IPod to facilitate the downloading of music from the Internet. Also, ITunes Music permits the downloading of hundreds of thousands of tunes at a cost of 99 cents each. Parents can even create refillable allowance accounts for their children, or that automatically refill each month. Payment is made through the use of credit cards.’

It is clear that the media in all its forms has an influential role in shaping consumer culture in Western society and the United States of America in particular. It is important to note that the marketing of products, whether services or commodities, are accompanied by cultural products that reflect community values. Therefore, the consumer, whether an individual or a household, is surrounded and influenced by a multitude of cultural icons that are shared by the rest of society. In addition, the facilities provided by commercial advertising create many impulsive desires for consumption as one of the patterns of cultural distinctiveness. This influence, however, cannot be understood as an unmitigated pull. Especially in the
context of the present study, we have to acknowledge not only the degree to which such exposure is allowed (some restrictions are still in place in Saudi Arabia, particular when it comes to sexualised imagery), but also to what extent income may be considered as disposable (both financially and culturally), and the kind of social environment in which this exposure takes place. Arguably, the media are the most important maker of the individual and social identity. They present a typical image to viewers or readers who perceive that this identity belongs to them. Media culture and consumer culture are no longer separable categories, and where media influences commodity -signs increase to the extent they are used as sources for, and expressions, of identity; this expression, in turn, contributes to the reproduction of cultural categorizations (Jansson, 2002:26).

**Conclusion**

To sum up, the consumption process has several aspects, such as social, economic, political, cultural and religious influences on the family’s decisions regarding consumption. The factors discussed in this section may not all work at the same level of influence or motivation for consumption. Many of them will be – as indicated – relevant for the development in Saudi Arabia. But at the same time it is already clear that it is unlikely that this development will be simply a replication of developments in the West.

**Summary of the chapter**

In this chapter both sections one and two have reviewed many studies and theories about consumption in western societies, but there are some other factors that have occurred in the last few decades, such as globalization, individualism and others, that also have an impact
on household consumption. These factors will be addressed in the next chapter in some detail.
Chapter Four

Globalisation and consumer culture studies

Introduction

In this chapter, studies from developed and developing societies are reviewed, with a particular focus on the global and local aspects of consumer culture. The concept of globalisation, as experienced in the spread of consumer culture of distinct communities and reflected within the developing societies that follow these new consumer trends, is discussed. Finally, the impact of globalisation on consumer culture and wider social trends in Saudi Arabia are addressed, together with the implications for the present study.

Globalisation and consumer culture

Globalisation is a term now commonly used to describe the impact of political, economic, social and other factors as a result of the spread of multinational corporations, the development of global brands and the rapid expansion in communication technologies. Globalisation, for Robertson (1992: 8) refers to both the economic, political and cultural integration of the world and the growing awareness in the world as a whole.

According to Robertson (1987)

Globalisation is a historical period offering advantages, such as crystallization of the entire world as one. This is a somewhat contentious view, as there is plenty of evidence that along with the process of the ever-closer merging of global consumer culture, there are increasingly evident
trends of the emergence of strong nationalistic and ethnically driven

Although globalisation has arguably brought the world closer together, Friedman (1990) points out that the contemporary world is not as homogeneous as often assumed and may often lead to conflicts because attempts to define oneself in relation to the world now require additional defining between the self and consumption culture, as consumption has become a common denominator among all communities. According to Featherstone (1990: 7), economic globalisation promotes the necessity of market liberalisation and the harmonisation of national legal systems to facilitate free trade and competition.

Economic globalisation has spread consumer culture all over the world. Postmodernism has brought theories of cultural liberalism and cultural Americanization of Western economic hegemony in the world, which promotes the cultural identity of “third cultures” beyond the boundaries of nationalism and patriotism (Featherstone, 1990:6). Properties of postmodernism include not only those mentioned by Featherstone (1991), regarding the aesthetic sense and aesthetics of the body, but also the aesthetics of the world as a whole. In other words, the power of cultural invasion of goods from the U.S. and Western culture has been seen to destroy the traditional cultures of many of the least developed countries (Ritzer, 2005). Featherstone (1991) asserts that consumer culture is both a driver and result of economic globalisation, or Americanization, as consumer culture is seen as destined to become a universal culture that destroys each country’s individual national culture. However, this is not unambiguously so, as Featherstone points out:

Yet studies of the effect of television reception emphasise the importance of national differences in reading and de-coding messages. In effect, messages embedded in television programs only generate socialised codes so that different nationalities and social classes will view internationally popular television programs through inappropriate
codes. It can also be argued that the tendency within consumer culture to produce an overload of information and signs will also work against coherent, integrated, universal global beliefs at the level of the content. However, the prevalence of images of the other nations, previously unknown or only referred to through narrow stereotypes, may effectively help put the other and the sense of a global circumstance on the agenda (Featherstone, 1991: 151).

What is less clear is how this plays out in developing countries and how they receive those cultures from the West, where culture refers to all aspects of social, economic, and political factors. This implies that if local contexts matter, as advocates of a ‘glocalisation’ perspective (Robertson, 1995) insist, then not only will there be less homogeneity between developing and developed countries, but also more differences between developed countries themselves.

A number of studies investigated what problems might occur in countries as a result of the invasion of consumer culture, often driven by multinational corporations and global brands. Yet the role of cultural globalisation and consumerism must be further clarified given that the Islamic Kingdom of Saudi Arabia depends to a large extent on the frameworks of Islamic legislation. Some discrepancies exist between the values of consumerism and those of Islam (Varul 2008), but also with deeply rooted cultural/tribal traditions. Therefore, this discussion will move from the global impact of Western consumer culture in general to perspectives from developing countries, to the Islamic and the Arab world, the Gulf region, and finally Saudi Arabia itself.

**Consumer culture from Western to developing countries**

Consumer culture is no longer the preserve of Western or developed countries, thanks to the economic and cultural globalisation sweeping the world. While communities have their own
characteristics and cultures that distinguish them from others, consumer culture has recently become the prevalent culture in many societies in both developed and developing countries. This culture, which spread in the West from the early 1960s, became prevalent in many parts of the world and has been associated with youth culture and in particular with the lifestyle of rock music (Holt, 2002). The capitalist West has produced a culture of consumption of products in which the social value of any cultural content is channelled through brands (Holt, 2002: 82). While this understanding may be applied in Western societies it is questionable whether the same is true for Saudi Arabia.

Consumer culture as the result of the rise of capitalism is rooted, according to the Weberian tradition, in Protestant and Romantic ethics (Campbell 2005), carrying values that are not be present in all developing societies. One could argue that through the mentioned pressures for harmonisation and coherence these values have entered the newly opened economies of developing countries, spreading individualism through growing labour specialisation and opportunities to accumulate individual capital (De Jong et al., 2006: 114). According to Zukin and Maguire (2004: 189f.), in many countries the authorities modernise the economy by initiating market incentives and promote individual property ownership to motivate the labour force and stimulate demand, thereby encouraging the development of individualistic consumer culture (2004). This can be visualised by such seemingly trivial issues as clothing. As we have seen, Simmel proposed that fashion is one of the central cultural practices in which individualism is socially affirmed – and Clarke and Miller (2002) show how in a consumer society, uniquely, decisions about clothes purchases have become a field of individual expression in which advice from friends and family has come to be seen as intrusion. But even if there has been a spread of Western values, such as secularism, individual liberty, and political democracy do not necessarily carry the same meaning and interest in other societies, especially in the Arab community, which preserves its roots in
family interest first, as well as the Islamic religion, which is often the main source of legislation within the Islamic political community. In Western Europe, Zukin and Maguire (2004: 190) point out

‘Transformations in the predominant structures of Christianity during the post-Middle Ages era and the subsequent loss of sumptuary laws facilitated the development of conspicuous consumption among all social classes’

Such changes did not happen in other countries, so how did modern capitalism find roots in these countries? We will later see that, in fact, the greater prevalence of conspicuous consumption in Saudi Arabia builds as much on local traditions as it does on the influence of global consumerism.

After the fall of communism at the end of the era of the Soviet Union, Western culture came to be the sole inspiration as a model for welfare and human rights. This development strengthened the Western economy; education, health, and media as well as they now presented themselves to the Third World as the sole and uncontested model of development. This is not without conflict. As we have seen, this central value of individualism is overlaid by the implications of social inequality and class cultures, so that opportunities for individual self-expression are limited even in Western societies. As Werbner (1996) points out, inequalities in competitive consumption extend across national borders.

In addition, many of the values transported by Western consumer culture such as personal freedom and sexual equality link back Western culture more generally and met with resistance, e.g. in Latin American countries still influenced by the values rooted in Catholicism but also, partly, Marxism and in Islamic countries. We should, however, be careful not to jump to conclusions from assertions like that of the anti-consumerist nature of modern political Islamism (Turner, 1994) to an inherent anti-consumerism of Islamic
societies. Browers (2009:20) for example, emphasises that, despite commonly held views, there is also a secularising tendency at work in modern Arab thought and we shall also see how there are consumerist developments within some Islamic contexts, such as the new Muslim middle classes in Turkey (e.g. Sandıkçı and Ger, 2007). Ironically, this has the potential of undermining modernising governments. While economic reform in developing countries often seems to require radical social and cultural changes that can only be implemented by strong authorities, individual consumers commonly ‘use commodities as resources for personal identity projects and social interaction’ (Holt and Thompson, 2004: 439). The individualistic implications can, under authoritarian regimes, turn into political ones. There is a case to be made that not just social media, which now are part and parcel of consumer culture, have made an impact on the uprisings in many Arab countries, but also consumer culture as a wider practice (as anticipated, for example by Peterson (2010)).

Consumer culture seems to have the potential to overwhelm and replace traditional values; eliciting resistance in many poor communities and developing countries. Compatibility between traditional values and the values of individual consumers is difficult to create. Yet there is intermingling between the two. As we shall see, studies on cultures of consumption in developing countries show uneasy combinations of different cultures leading to varied convergences between unique traditional cultures and consumerism.

**Developing countries**

As previously discussed, globalised consumer culture varies locally according to the specific nature of every society. Resistance towards consumerism varies with the ‘openness’ of a society (de Jong et al. 2006). For example, where there is a strong political commitment to secularism, democracy and/or liberal individualism, we can expect an easier transition into a fully-fledged consumer culture. However, all over the world there are various cultural and political values that are odds with, and threatened by, the advent of consumerism.
These values do not need to be exclusively traditional – they can be the legacy of historically, relatively recent formation, such as Leninist paths of development followed by many countries in the last century. Although many of these countries (most prominently Russia and China) have shifted to a capitalist direction, they still retain some of the values of socialism. Smith (2003: 76) finds that Western countries have a stronger correlation between high income and well-being than the post-communist Soviet Union of the early 1990s. According to the researcher, money then did not play a major role in well-being in the Soviet Union indicating repercussions of prevalent socialist values and institutions.

Meanwhile, countries and regions with a capitalist background, such as Taiwan, Japan, South Korea and Hong Kong, have developed consumer cultures, but differences between these and Western capitalist countries still exist in individual, family, and religious values that affect the consumer culture in general in society and constitute its privacy or distinguish it from Western consumer culture.

Chung (1998) found significant differences between patterns of consumption in Korean and the US with – broadly – Korean households being more oriented to status relevant expenditure around housing and education. And Min (2001) found that Koreans remain more oriented to patriarchal family structures even after migrating to the US and women being empowered through independent employment.

Not only are there persistent differences in the glocalisation of consumerism – there are also new inequalities emerging on top of existing rifts. India is also characterised by a diversity of religions and cultures that illustrate the role of social values inherent in the formation of consumer culture. Islam (2006) shows to what extent cultural and economic globalisation have heavily affected productivity in the countryside, as well as the resentment that opinions or modern technology have generated in Indian society. The study concluded that economic
globalisation has led to increased land speculation and reduced consumption among peasants to the point of starvation, while the global cultural entry to the world rap and pop music, and technology, such as Remix Valley, have benefited folk artists and transformed popular songs into property stolen in a modern way without protecting their rights (Islam, 2006). All of these exotic habits, whether cultural or economic, weighed more heavily on the poor than other classes, especially in rural communities.

In the case of the least developed countries, including many of the sub-Saharan African countries consumerist globalisation encounters not just opposition from cultural traditionalism (which, as is to be expected, comes in a wide variety of forms), but in many cases (similar but maybe more pronounced than in other regions) also poverty even as far as famine. For example, in Schneider’s (2003) study on South Africa shows that the policy of liberal economies does not address the segments of the poor; thus, economic apartheid is still present and economic justice and a broader distribution of wealth has not been achieved. Similarly Temu and Due (2000) found that economic reforms in the transition from socialism to capitalism in Tanzania have not achieved concrete outcomes for many segments of the poor. Many African countries, even if they successfully develop a capitalist economy and promote Western consumer culture still will encounter cultural and social barriers. Family values are still prevalent in Africa, and trying to reconcile traditional and modern cultures has led to problems in economic and social issues, especially among the poor in those communities.

In many Latin American countries, too, consumerism meets with poverty as well as cultural resistance. A strong direct influence of American consumer culture is felt despite the language barrier (Spanish or Portuguese) and the roots in Catholicism. In a study on consumerism in Chile, for example, Van Bavel and Sell-Trujillo (2003) found tensions
between pronounced consumerism and growing debt and impoverishment as there is a lack of cultural competencies to get along in the new world of goods.

Rationality dictates that, if people had access to perfect information, if they had the ability to undertake all relevant computations and if their willpower was not bounded, then surely they would do better to save before purchasing an item rather than taking out a loan at exorbitant rates of interest, which they will often be unable to repay. Essentially, the reason why people engage in debt is because they are only too human, subject to a host of imperfections that do not apply to the learned homo economics. Such an interpretation takes on a particularly discriminatory tone by focusing on a specific group of people (the poor) and becoming another marker of social difference (Van Bavel and ell-Trujillo, 2003:348).

Of course, what to the economist may look like simple reckless overspending and accumulation of consumer debt might follow from meaningful behaviours within a given cultural context when exposed to a consumer market. For example, in the case of Saudi Arabia, as we shall see, there are cultural obligations at work that make it difficult to act according to what textbook economics define as “rational”. In the Chilean case, for the poor to accumulate consumer goods – even at the cost of inescapable debts – is seen as the only way to restore dignity, it is ‘understood as a way out, of gaining respect.’ (Van Bavel and Sell-Trujillo 2003: 358)

In conclusion, we have seen that studies across the world have found that consumer culture encroaches on distinct local cultures and threatens to replace them with one single global culture but also finds its limits in local adaptations, resistance and poverty. The next section will examine consumer culture in societies with Muslim and Arab backgrounds and the effects on society through the spread of the global consumer culture.
Islam and Arab countries
There is confusion regarding the concept of Islamic values and modern (consumer) values in terms of the clash of civilizations or the clash of different values. It is widely believed that Islamic values would curb freedom and equality, playing out religious against modern values. But one could also say that Islamism is a distinctly modernist interpretation of Islam and Islamist anti-consumerism is much in line with modernist rejection of aristocratic immorality and debauchery (Turner, 1994: 138). The hostility towards consumerism found in many of the comments in newspapers and on television cannot be denied. But Islamism is not the only force in the Islamic world - as Browers (2009) explains there are tensions between ideological orientations from Arab nationalism to Islamism to secularism. Similarly, Varul (2008) argues that Islamic values may limit over-consumption, but are not, as such, irreconcilable with consumer culture. Unlike Protestant Christianity with its implication of inner-worldly asceticism, Varul claims Islam as such is not pleasure-avert. To the contrary, due to the concept that worldly goods are provided by God, ascetic rejection of consumption could even be regarded as sinful. While, unlike Christianity, Islam does prohibit certain foodstuffs, it is less restrictive and guilt-ridden when it comes to consumption within the limits of the religious law. Putting some of the anti-consumerist rhetoric of a certain strand of political Islamic activism in perspective, Varul refers to a range of studies that testify to the development of a positive attitude towards consumption in the new Islamic middle classes in countries such as Turkey.

One example of an Islamic country with a thriving consumer culture is Malaysia, a developing nation which may be considered as a country that has combined Islamic and modern values. Wong (2007) explores the complex and compound relationship among the identities of Islamic communities, the state, and the global forces of consumerism and
market forces. He concludes that in Malaysia Islamic values are not seen to be contrary to modernity or technology, but strongly oppose the focus on the acquisition of wealth and material goods and manifestations of excessive materialism and individualism but, ironically, this opposition often finds expression in localist and nostalgic practices of consumption, leading to ‘a crealised practice where global consumer products are selectively appropriated and incorporated in daily lives and practices’ (Wong 2007:467).

Silvey (2006) looked at Indonesian Muslim women migrant workers abroad, especially in Saudi Arabia. This study illustrated the contradictions and tensions within the family. The religious imperative for women was to sacrifice and work to contribute to the family income contrasted and competed with the enjoyment of consumption.

While consumer culture and Islam may be reconcilable within limits, the ever-increasing inequality, associated with a neo-liberal economy and visible in the unequal access to consumer goods, does pose a moral problem in Islamic societies.

Toor (2001) puts the blame for child labour in Pakistan on neoliberalism and the new economics as well as the concentration of wealth in the minority, while ignoring the majority of the poor. Islamic values call for cooperation and collaboration between the rich and the poor, even in the atmosphere of post-modernity in terms of consumption and severe monopoly commodity. Islamic anti-consumerism in such circumstances is often at least as much a reaction against injustice as it is against what is deemed as culturally inappropriate and foreign.

Where inequalities are less pronounced (although by no means insignificant), Muslim responses to consumerism are less unambiguously adverse and leave more room for cultural conflicts between consumerism and religious practice to play out and for hybrid forms to develop. Sandikci and Ger (2007) examined the wearing of headscarves in Turkey. Although
they are an expression of Islamic identity within a developing consumer culture, style and
elegance become more important among economically successful Turkish Islamic middle
classes. Instead of the anti-Western rejection of consumerism they seek to reconcile
compliance to Islamic ethics with engagement in consumerist pursuits. This led to a thriving
market for Islamic goods:

Soon, a wide variety of products positioned as “Islamic,” ranging
from summer resorts to clothing, decorative objects, and food, became
available to the newly-emerging, religiously-oriented middle/upper
classes (Sandikci and Ger, 2007:194).

There remains a contradiction between the religious of humility and modesty and a
consumer-cultural search for individual identity. Muslim women reconcile thus by making
the veil – which safeguards modesty and compliance with Islamic norms – into a fashion
item used for self-expression. The veil in Turkey is no longer the banner of Islamist anti-
secular movements as it used to be in the 1980s but has become an iconic commodity at the
heart of the conflict between the Western and Islamic identities of modern Turkish society.

Kılıçbay and Binark (2002: 499) concluded that:

The rise of what could be called a 'fashion for veiling' is a result of
this articulation process. We argue that the practice of veiling is
inseparable from consumption, commodity, even pleasure patterns, and
is stimulated by global and local trends of the market economy.
Following these trends, some of the clothing companies in Turkey offer
various veiling models and styles to women belonging to urban middle
and upper classes who are compelled to or who willingly chose to dress
according to Islamic principles.

This conflict or difference is not unique to Turkey. Many countries have difficulty
negotiating compatibility between modernity and Islamic identity. For example, we find this
conflict in many countries, such as Iran and Egypt, in the same context of women’s role,
Iran highlights the anxiety. Bahramitash (2003) observes that Iran opened up to markets and turned into a new liberal economy that increased poverty among the lower classes, which forced many women to work outside the home, unlike the welfare state set up by Khomeini. This continued a trend already present under the secularist and pro-Western autocracy of the Shah before Revolution, when market liberal policies led to extreme poverty and consequently many lower class women had to earn a living (Bahramitash, 2003).

Under Khomeini women were banned from working in some of the professions, reducing middle class female employment. But the impact for lower class female labour market participation was minimal. After the death of Khomeini, Rafsanjani opened markets and privatised public investment to significantly impact the income of the family. Thus, even more Iranian women returned to work again to earn a living instead of living hand-to-mouth (Bahramitash, 2003). But while paid employment is relative unproblematic for women in contemporary Iran, poverty stifles the broader development of a consumerist economy.

In Arab countries we find both these issues – the inequalities and injustices associated with neoliberal globalisation and experienced in the sphere of consumption, as well as the tensions, contradictions and hybridities between Islam and consumer culture. However, there is also a strong emphasis on the question of an Arab identity that has been felt to be under threat from Western and mainly American cultural imports, but which also has found some reaffirmation in the emergence of an Arab mediascape adding to the already existing Arabic newspaper and radio landscape, Arabic satellite TV and, of course, a whole new world of internet publics. It could be said that a commitment to what is seen as traditional Arab values, such as tribal affiliation or hospitality and generosity, the sanctification of family, honour, and shame, is as central as Muslim values and identities. The definition of Arab nationalism against the experience of Western colonialism of Arab countries as well as the question of Palestine have further enforced the rejection of Westernisation and
consumerism. On the other hand, we find some intellectuals and politicians proposing that to adopt Western culture is the only way to pull the Arab states out of a state of ignorance and backwardness, and believe that the disadvantages of Western culture are still preferable to the economic and political malaise of many Arab societies. In contrast to some other Muslim countries, where there is a sense of successful development and a self confidence to go with it (such as Turkey and Malaysia), there is a sharp sense of underdevelopment across the Arab countries, a widespread sense of being left behind. Underdevelopment is a common theme in many studies, which point out lags in education, science, and economy. For example Rugh (2002) demonstrates that the increase in the level of education between male and female students is not accompanied by a significant development in teaching materials and schools. Many countries favour a merger between religious traditions and scientific materials. Despite the increasing numbers of students in the Arab community, there is still a severe shortage of skills needed for work and achievement, and the researcher recommends teaching English language and technical skills in Western education to promote the evolution of Arab society in the light of globalisation and economic competition (Rugh, 2002).

The update in the social systems may be the major cause of the imbalance in the values, tension and anxiety in Arab society, whether politically, economically or educationally. Arab countries have not yet made the commitment to modernise their social, political or economic systems. Some countries are struggling with problems of power distribution and the ability to deal positively with oppositional political perspectives in their countries (e.g., Algeria, Kuwait, Morocco, and Syria); others are searching for ways to diversify their economies within the context of limited natural resources (e.g., Libya, Qatar). Still other countries in the region are attempting to integrate their strongly held religious convictions and traditions into flexible, — but secular, —
social, political, and economic systems (e.g., Egypt, Saudi Arabia, Turkey) (Estes, 2000:75).

Furthermore, we find that Cohen’s (2003) study of Morocco, as well as Amin and Al-Bassusi’s (2004) study of Egypt, confirms that globalisation and the opening of markets to big corporations in the absence of an appropriate infrastructure, education, politics, and the economy are counterproductive in each of the two countries in terms of social inequality and changes in social customs (Cohen, 2003, Amin and Al-Bassusi, 2004).

Arab countries that suffer from an inability to deal with globalisation and a free economy are traditionally rural or poor and may be forced to open their markets to the world so that they can obtain international support and global aid. Yet in the Gulf States, this is very different. Although still classified as developing countries, their assets and large financial surpluses enable them to avoid some of the negatives found in non-GCC countries. We shall address the Gulf States in the next chapter, together with some of the studies on consumer culture.

**Gulf and Saudi literature**

The Gulf region stands out as a regional group within the Arab world for several reasons. There are, of course, parallels in political systems which tend to be monarchic (with or without constitutional elements); religion and language are a common factor between the Gulf States and in addition, a large economic similarity exists between these entities as the majority of Arab Gulf countries depend on oil as a major source of national income; these countries also lack trained manpower and major basic industries. Thus, Gulf countries share much in terms of political, social, and economic development; many of their social systems are similar.

The Gulf States are different from other developing countries in that they combine a high fiscal surplus with a more traditional society that often adheres to the customs and
traditions, despite the large number of foreign workers (Cordesman, 2003). In the course of several decades, these countries have shifted from mainly rural economies depending on fishing, agriculture, and grazing, to countries with large financial institutions and manufacturers (Mohammed, 2003). Moreover, most Gulf societies seem to have skipped the industrial revolution, having jumped from agriculture to a postmodern era of consumption (Al-Jalajil, 2005). This rapid shift undoubtedly shook up the foundations and social structures of the Gulf States, including Saudi Arabia, whose social fabric underwent rapid change despite attempts to maintain much of the religious customs and traditional order during this the transformation. The biggest tension within Saudi society is that between the accelerating pace of development and the desire to maintain traditional social values. In addition to that, rapid change not just in Saudi Arabia in all the Arab world has contributed to being wide open to other values (Browers, 2009).

According to Robertson et al. (2002) common values in the Gulf States are focused on avoiding uncertainty and displaying masculinity, but not so much on individualism. These values run counter to what the authors understand to be American values of work, even though they acknowledge that an Islamist background adds to the work ethic they found that citizens withdraw from productive tasks which now are usually assigned to foreign labourers.

A number of studies confirm the priority of the group over the individual in both labour relations and in shopping, and indicate that, in contrast to the prevalent pattern in the West (e.g. Clarke and Miller 2002) trust in others and reliance on others to determine their choices may be a feature in the Gulf (Albazai, 1991, Aldossry, 2006, Ménoret, 2005). The relationship of the Arabian Gulf’s distinct heritages and values of the Arab tribal mutual assistance and reliance have significant repercussions on consumer behaviour in terms of the collective’s influence in the acceptance and rejection of some goods (Al-Khatib et al.,
It is clear that the collective mind has an effect on many purchasing decisions for families in the Arabian Gulf; the family or wider social networks play a role in determining the identity of the consumer and his interests. But new cultural patterns are emerging with new technologies, for example, allowing for online purchases in private).

There are also generational changes as Forney and Rabolt (1997) demonstrate in their study on Qatari women’s clothing. Younger women make their choices with greater freedom and stronger individualism associated with sartorial choice in Western countries. However, there is an observable tendency towards Westernisation and in particular, orientation towards the American market. Alsharekh and Springborg (2008: 184) speak of the Gulf today as more into Hollywood than Bollywood. However, this orientation is highly ambivalent and both the American military presence in the Gulf region and American malls and fast-food outlets are associated with moral confusion.

Despite the expansion of retail outlets in Gulf societies, traditional values are still influential in determining purchases, especially in Saudi Arabia, which we shall address in detail in the following section.

**Consumer culture in the Kingdom of Saudi Arabia**

Saudi Arabia is no different from other developing countries in that it has been transformed by globalisation and consumer culture. However, in Saudi society, even more than most other Gulf States, reactions to consumer culture have focused on how to bring about consistency between consumer culture and old habits. Saudi society, as previously discussed, has been dominated by strong traditional social norms until recently and has undergone a very rapid transition to economic modernity within less than three decades, while trying to retain traditional values in social life.
In my previous study (Aldossry, 2006) I found that fewer than 17% of Saudi families spend less than their income, and over 43% spend more than their income. This study has shown a widening gap between fast growing spending and more slowly growing incomes. It has also demonstrated that there is a link between habits of waste, especially around social celebrations and festivities, and spending in a social context.

The entry point of consumerism into Saudi culture seems to be those very social events at the heart of Saudi family and religious life, combined with the gift economies and sacrificial practices that convey what is recognised as traditional Arab values. These are summarised by Algadir and Almousaad (1997) as religious observance, generosity and hospitality, kinship ties, family cohesion, good neighbourhood and trust. So, for example, purchases are normally not only made for oneself and one’s close family but also for more distant relatives.

The intertwining between cultural and economic developments brought about by global consumerism has the potential to upset the self-conception of Saudi modernisation, at whose heart was the desire to keep economic and technological development, on the one hand and spiritual, cultural and intellectual life, on the other, strictly apart (e.g. Elmusa 1997). This is reflected in the very terminology applied to both processes.

Awlamah (عولمة) in Arabic means globalisation that refers in Saudi society to economic globalization, rather than cultural globalization, which has come to signify, at least for some, economic neo-colonialism. Al-Gahtani (2004) explains this word as the expected impact of the global economy and culture on local economies and culture to the benefit of the West; encapsulating the pessimistic view of globalisation in the Arab world (34). Consumer culture is normally rendered as *thaqafah istihlakiyyah* (ثقافة استهلاكية) with
We will see how there is an intricate relationship of rivalry and collusion between elements of religious practice, traditional values and developing consumer culture. While some traditional values are merely not threatened but positively reinforced by the incoming consumerism, other traditional arrangements are shifting; one of these is the position of women in the Saudi family.

In a relatively early study already, al Torki (1977) noticed a shift away from total male control over household budgets in Saudi Arabia with a growing number of women managing their own money. But, as Yamani (2000) finds, the change is slow and while Saudi women’s freedom of choice did increase, male domination continues to be the rule.

While such matters as the arrangement of engagement and wedding parties, even younger women were able to defend their legal rights, take on new responsibilities, and demand new concessions, and transformations due to improved levels of education and opportunities to travel abroad for longer periods of time that have resulted in the adoption of the values of modernity, there are still great concerns about women’s identities and their link to her family’s reputation and honour (Yamani, 2000).

Initially in the 1970s change did not reach beyond the urban centres and the aristocratic elites of the time. Islamism was the most influential and powerful response to the wave of Western culture from abroad. Women's roles and authority remained within the home and in their impact on family members living with them. With the wider spread of technology women have become more empowered (Elmusa, 1997, Al-Kahtani et al., 2006, Doumato, 1999), greatly affecting their relationship to work, family, and the state. However, this cultural change and social transformation is viewed with suspicion by the official religious
establishment leading to conflicts and heated public debates around issues like the ban on women’s driving cars and the introduction women’s voting in municipal council elections (Nassif and Gunter, 2008). These issues demonstrate the difficulties in establishing convergence and compatibility between cultural change, social and traditional customs, and religious ideas in social institutions. While technology spreads and has empowering effects for women, scepticism about the potentially socially and culturally corrosive effect of the internet are found even among academically educated women (Al-Khatani et al. 2006).

On top of these conflicts around changing values and roles there also has been a general change in mentality. Elmusa, (1997: 356) speaks of oil wealth and technology having

‘had a "spoiling" effect on the once desert-hardened Saudis, rendering them "soft" and unwilling to perform demanding work. The Saudi response to technology is, in many respects, at odds with that of other Arab countries. For example, in virtually every other Arab (and Islamic) country, women are allowed to drive cars and higher education is not segregated along gender lines. The softening of the Saudis is only matched by that of other Gulf citizens; elsewhere in the Arab world people are engaged in all types of work, manual, technical and otherwise, although white-collar jobs still command higher social status than manual jobs.

A further notable development is the increasingly positive attitude to consumer credit. Abdul-Muhmin (2008) notes that many of the respondents have positive attitudes towards bank debt, either through credit cards, such as Visa or MasterCard, or by borrowing in kind when buying stocks or cars. The Islamic prohibition of usury, in the meantime, did not prevent banks from developing ways of charging for borrowing.

The ease and speed of borrowing gave great impetus to increase consumption among Saudis, which will grow dramatically as the demand for commodities in the coming years
continues to increase (Yamani, 2003), especially in housing (Struyk, 2005), as families are no longer able to purchase a home without credit and banking facilities. The last census found that more than 60% do not own a house (Alsaed, 2008), which might be considered a real political risk (Yamani, 2008).

While attitudes toward information technology and banking facilities remain ambiguous, the attitude towards Western material goods is less problematic. Especially European goods, e.g. from Germany, are highly valued for their quality and reliability – some reservations persist towards goods from the US, mainly for political reasons (Bhuiyan, 1997).
Chapter Five

Methodology

Theoretical framework for the study
The present study explores an under-researched field in that it tries to account for some of the socio-cultural transformations, both in terms of values and practices, on the level of everyday life brought about by the emergence of consumerism in Saudi Arabia.

As one of the first studies of its kind it is of necessity explorative in nature and will rely on an interpretative paradigm. Contrary to the positivist approach, this will enable an examination of emergent phenomena of consumer behavior in a specific social context and thus contribute to an understanding of lived human experience (Cohen et al. 2007). We are not only interested in behaviours and how they have changed, but also the subjective meanings and intentions involved in social action. The approach taken in this research is broadly a hermeneutical one, which uses cultural context knowledge from a number of sources, namely from the researcher’s own knowledge, being immersed in Saudi culture, the available literature, observable cultural artifacts and practices, and from the information supplied by the research subjects themselves. The analysis and interpretation of texts, such as interview transcripts, advertisements, or photographic evidence will constitute to main element of the study.

According to Crotty (1998:95), hermeneutical interpretation tracks people’s ‘lived experience’ as ‘incarnate in language, literature, behaviour, art, religion, law – in short, in their every cultural institution and structure’. This is particularly important in research that spans cultural worlds. Doing research as a Saudi citizen writing in a British academic
context means that the understanding of many of the culturally specific concepts encountered in the field cannot be taken for granted and therefore requires interpretative effort to be fully understood.

Therefore, the study must be explorative and the appropriate methods are open-ended qualitative interviews and observations. The study is predominantly interested in the transformation of values and practices since the advent of consumerism in Saudi Arabia. Full accounts of everyday activities (e.g. shopping, media consumption, eating) and experiences are crucial to map out the dimensions of the shift in values, and also the remaining significance of the various cultural and religious traditions in Saudi Arabia in accommodating consumer culture. Based on these considerations, I believe that a qualitative approach is more suitable for this study. Qualitative research is a research strategy that usually emphasizes words rather than quantification in the collection and analysis of data. As a research strategy, it is inductive, constructionist, and interpretive (Bryman, 2008).

There is nothing to count as it is not yet known what there is to be counted. We cannot use categories and classifications as they have been used in, for example, British, or American, or Swedish contexts. Thus, notions that have a clear meaning and a range of evocations in an Islamic culture, such as that of the Islamic nation (umma – ﺭﺍﻣ) comprising all Muslims, do not have an unambiguous translation in English. There is also a great deal of terminology, including Bedouin, religious or modern foreign terms, giving an impression of the cultural affiliation and identity of the subject. Using a hermeneutical approach enabled the researcher to detect developments in a general restructuring of the Saudi family and changes in consumption patterns, as well as to identify the extent to which the Western cultural influence plays a role in this behaviour.
This study aims to access information relating to the nature of consumer trends and buying habits, as it aims to access data that can be classified, interpreted, and disseminated in order to benefit both academics and policymakers in the future. As Silvermann (2006: 114) recognises:

Qualitative interviewing is particularly useful as a research method for accessing individual’s attitudes and values-things that cannot necessarily be observed or accommodated in a formal questionnaire. Open-ended and flexible questions are likely to get a more considered response than closed questions and therefore provide better access to interviewees’ views, interpretation of events, understandings, experiences and opinions... [Qualitative interviewing] when done well is able to achieve a level of depth and complexity that is not available to other, particularly survey-based approaches.

As mentioned, the researcher is a Saudi national and thus is fully enculturated. While the outside position afforded by being based at a UK university has helped to prevent taking for granted cultural specific concepts and practices, this position inside Saudi culture has been advantageous when it came to gaining access to the field and also when making judgements about the reliability and validity of individual accounts. Cultural knowledge was used to support triangulations between spoken statements, observed behaviours and other cultural signals, such as clothing and interior design.

In this sense the interviews can also be characterised as ethnographic. Ethnographic interview defined by Harris (1968), is ‘a qualitative design in which the researcher describes and interprets the shared and learned patterns of values, behaviour, beliefs and language of a culture-sharing group’ (cited in Creswell, 2007:68). The research interview may be seen as
linking in with a wider social practice of interviewing from job interviews to journalistic interviews. As such, the research interview to some extent replicates real life situations.

The interview is probably the most widely employed method in qualitative research. Today, interviewing is more popular than ever as a means of generating information. According to Holstin and Gubrium (2004:140), “In our postmodern “interview society”, the mass media, human service providers, and researcher increasingly generate data by interviewing. The number of television news programs, daytime television talk shows, and newspaper articles that provide us with the result of interviews is growing by leaps and bounds”. Woodward (2006) warns that an interview about practices of consumption may create anxieties and a need for affirmation and recognition which is similar to other social situations. Therefore, the complex social interaction in a research interview, when participants seem to want to justify their actions and ways of living to the researcher, is worth analysing in its own right.

Interviews are concerned with exploring the full extent of consumption-related factors on the family, through verification of the consumer experience and direction and how they spend or save their income. The first main purpose of these interviews is to get an understanding of the factors affecting household consumption. But in the process value orientations, sources of legitimacy and recognition also were brought to light.

To achieve this the researcher used ‘active interviews’ in the study through which he could deepen his understanding of the dimensions of consumption, its motives and its effects. In this regard, the explanation by Holstein and Gubrium (2004) of the process and benefits of an active interview were particularly pertinent for the present study:

Active interviewers do not merely coax their respondents into preferred responses to their questions. Rather, they converse with respondents in such a way that alternate possibilities and considerations come into play. Interviewers may suggest orientations to and linkages
between diverse aspects of respondents’ experience, hinting at- even inviting-interpretations that make use of specific resources, connections, and outlooks. Interviewers may explore incompletely articulated aspects of experience, encouraging respondents to develop topics in ways relevant to their own experience....... The active interviewer’s role is to stimulate respondents’ answers, working up responses in the process. Where standardised approaches to interviewing attempt to strip the interview of all but the most neutral, impersonal stimuli, an active sense of interviewing turns us to the narrative positions, resources, orientations and precedents that are brought into play in the process. The interviewer attempts to activate an appropriate stock of knowledge and brings it to bear on the discussion at hand in ways that fit the research agenda (Holstein and Gubrium, 2004, 152).

As Warde (1994) observes, consumption choices can be problematic, risky or anxiety provoking, though this will depend on social context, the relative cultural authority of the person who is selecting and consuming the good, and the degree of importance they invest in their own personal consumption choices (Woodward, 2006).

Therefore, social anxiety has a significant role in consumer choices and desires; there is natural concern and anxiety surrounding the interviewee and by offering some oppositional opinions and waiting for his or her reaction, or through the way in which the behaviour of others is described, the researcher will gain insight into the consumer behaviour of the family.

The interview schedule contained questions on fairly specific topics to be covered, but – as suggested by Bryman (2008: 438) ‘the interviewee has a great deal of leeway in how to reply. Questions might not follow on exactly in the way outlined in the schedule, and questions that are not included in the guide may be asked as the interviewer follows up on
things said by interviewees. However, by and large, all the questions will be asked and a similar wording will be used from interviewee to interviewee. Questions cover practices of consumption, such as shopping, tourism, leisure time and managing budget, etc., but also attitudes to consumption in general and more general views on social change.
The questions were structured along six axes, following the anticipated dimensions of consumer attitudes and behaviours.

**First axis**: Personal questions, such as age, education, and occupation.

**Second axis**: Questions about how the family spend their leisure or free time, and the role of media in consumption and leisure. In addition, questions about spending and saving for travel and travel experience gained.

**Third axis**: Questions about social relations between the families and relatives, and the role of social and religious events (its assistance and deepening interdependence or its role in the consumption of the family, as well as social values related to consumption).

**Fourth axis**: Questions about the behaviours of the head of the household, through shopping habits for food and clothing and the household’s needs, as well as experience gained and the extent of awareness about global brands.

**Fifth axis**: Questions about expenditure and saving in the household, and opinions about the role of women in increased consumption or savings.

**Sixth axis**: Questions that focus on future plans for consumption and saving, and also on the family’s tendency to focus on bank loans and dreams about future income; there will also be questions about the future and what is expected in society, and about his family through consumption and savings.

In accordance with the ethnographic nature of the research, interviews were recorded and transcribed, and notes were also taken during the interview. The interview analysis depends mainly on the record of written notes from the researcher taken during the course of the
interview and through audio and/or video recordings. The two approaches are complementary to each other. Recording the interview will ensure that there is no loss of any speech during debate and discussion, as it provides the full content on the outcome of the dialogue, which undoubtedly gives the researcher a good opportunity for careful analysis and some comments from the researcher after the end of the interview. However, such recordings may not give an accurate complete accent without writing some notes during the interviews, so scripting observations may add some of the reactions, as a question or answer are reunited with some suggestions or physical gestures that the recording device could not capture adequately. This approach ensured the reliability of the study during the analysis stage, as well as enabling to maintain a full record of the interview transcripts, to ascertain the extent to which the transcripts and the consequent analysis and interpretations were consistent with each other.

A further sense in which the interviews were ethnographic is that the researcher was not limited to writing notes during the interview, but observations in the authentic participants’ environments and notes in the research diary were made, since I was able to visit the house and its surroundings. The researcher has developed a small table of the most important points that should be observed, such as the size of the house and the type of neighbourhood. Additional pertinent elements of the study environment, such as the types and numbers of cars, the manner and types of technology within the home, the style and brand of furnishings, as well as the language of welcome, were all taken into consideration and noted in the study journal. All of these details were important parts of the overall picture which helped in creating rich and complex data, and consequently, a more trustworthy analysis and interpretation of the preliminary findings. Furthermore, this detailed and structured
observation helped the researcher to obtain valuable information for answering the research questions.

While observation is a valuable element of the ethnographic research, it is a supportive method used during the interview. There are two types of observation that have been adopted during the conduct of the study. Firstly, I observed the interviewee and his house, the furniture and other physical elements of the household, as well as the neighbourhood, the type of housing, and the population who lives in it, from a demographic and socio-economic point of view. These observations were shared with the interviewee, followed by a discussion about what these things mean to him and his family. Secondly, I accompanied participants to the market and took some direct observations about the quality and quantity of consumption of the family. Some of these observations were discussed with the interviewees and together we tried to find some interpretations for the shoppers’ behaviour. Sites of consumption were also explored as they differed from popular markets that are usually frequented by middle-income shoppers in Riyadh, Jeddah and Dammam selling many modern brands. The choice of shopping venue proved to be important as it became apparent that for example Othaim Mall clients differ from those of Tamimi (Safeway), so I visited Othaim and Tamimi malls to take notes about their visitors and their behaviours. Usually the observations in every site of consumption lasted between one and two hours, focusing the observation on the customers, their behaviour and appearance, as well as the quality and quantity of the goods that were purchased. I also questioned salesmen in many of the shopping outlets and made notes of their answers in the research journal.

The preparation for the field study began in early August 2010 through the initial contacts with potential respondents in three main cities (Riyadh, Jeddah and Dammam). I have been communicating through telephone conversations with some heads of families living in those cities, in order to arrange suitable dates for meeting and to conduct the interviews with
them. All interview stock places in the houses of all the interviewees the rich and varied
data from the interviews and observations were coded and arranged into emergent themes,
both during and after the field part of the study, for analysis and interpretation.

The sample:
The research subjects of this study are 29 (male) heads of households/families residing in
the three cities of Riyadh, Jeddah, and Dammam. The focus on fathers/husbands is, of
course, immediately recognisable as a limitation of this research. The researcher is aware of
the growing importance of women in the consumer behaviour of the family, because of their
key role in influencing the selection of household goods (as already noted by Yavaş et al.
1994, and, indirectly, confirmed by my own research), and also the other of members of
family; I believe that they have an important role in shaping the consumer behaviour of the
family in general. There are three reasons for the choice of these research subjects:

1- The head of the family in Saudi society is the person considered to bear
responsibility - socially, religiously, and customarily legally - for his family, for
work, and spending on this family. The head of the family is capable of discussing
the spending required, because he is more familiar with the objects of consumption
in the family and how goods are distributed. He is frequently the person who
decides whether to increase or minimise family consumption.

2- The head of the family may have the most knowledge about the family income, i.e.
the amounts coming in as earnings of any kind and the outgoing spending on bills
and other outgoing amounts. Often he is the one who borrows in order to achieve the
wishes of the family and their needs.

3- It is impossible for me as a man to conduct interviews with the wife of the male
research participant in the Saudi society. I attempted to gain access to female
perspectives on consumption indirectly (through tracing contradictions in the responses of male respondents and also through media articles). Unfortunately, this approach is not sufficient for such a complex issue, and there remains the need for further studies to be carried out by female researchers in order to gain a more rounded perspective. This is particularly regrettable as not only would it have been very interesting to capture the perspective of wives of head of households, but also of female head of households (which do exist!). But due to the strict separation of the sexes according to Saudi law, this was not possible.

I chose the cities of Riyadh, Jeddah, and Dammam for the following reasons:

1- These cities are the largest cities in the Kingdom of Saudi Arabia.

2- The three cities are located in different regions of the Kingdom of Saudi Arabia (Riyadh is in the central region of Saudi Arabia, Jeddah on the west coast, and Dammam on the east coast).

3- There are some cultural, geographical and economic differences between these cities, thus one may assume that there is also diversity in the consumer behaviour of the families living in these cities.

4- These cities have diverse sub-cultures of the Kingdom of Saudi Arabia and carry most of the customs and traditions of different backgrounds.

For practical reasons the research subjects were recruited starting out from personal networks, which later expanded through word of mouth to other possible participants. In order to maintain the necessary objectivity and rigour of the research, I made sure that there was enough distance between researcher and researched. In some cases, people who were
approached for an interview would not agree to talk to a stranger about their family life style and consumption trends, but in others they wanted some extra time to discuss these matters. One of the important considerations in the selection was the diversity of the sample from several areas in the cities to include a variety of social and economic strata. In choosing my participants I took into account several factors, including the following:

1- To ensure that the head of the household works and has in independent income so that we could study the behaviour of the consumption of the family.

2- The interview was to take place in the interviewee’s house so that we could identify the habits and customs of the family.

In order to ensure the validity of the observation, the researcher has focused on spontaneity in the note-taking while in different sites of consumption for a variety of goods, such as clothing stores, grocery shops, and others, and at various times. There were also a number of spontaneous discussions with some customers and traders about the general behaviour of consumption shown by Saudi families. Moreover, these observations were discussed with some of the respondents to help find some commonalities and general trends.

**Data analysis**
I transcribed each of the interviews as soon as possible after the event, in order to preserve the richness of the nuances and details of the data. I then read the transcripts several times to immerse myself fully in the data. The coding and analysis of the data was an ongoing process, and at each stage precautions were taken to preserve the authenticity and accuracy of the data, and the emergent themes. Then, NVivo7 software was used to organize the material into a number of dimensions and themes that have been identified, which subsequently were used to structure the presentation of the results. Some of the sub-themes
overlap (e.g. the theme of social prestige in the dimension “social pressure”, and the theme “pride” in the dimension “social backgrounds”), which goes to show that, of course, all these dimensions and themes are interrelated and cannot be understood in isolation.

A number of themes that are central to the formation of consumer behaviour were identified in the analysis stage as follows:

1- Religiosity.

Islam is not just a set of religious beliefs and rituals, but also, in Saudi Arabia, functions as an all-encompassing ethical framework for policy, economic practice and family life. Several sub-themes were derived:

The first sub-theme is time; days and years are structured by the Islamic calendar and prayer times. The second theme is the role of Islam in everyday life in Saudi society; for example, accepting new buying habits based on the original dietary rules of what is permitted according to the traditional concepts of what is halal or haram. The third sub-theme is Islamic identity, which usually stands out in recent commodities and cultural products and commercials. The fourth sub-theme is religious family values, where the trends of consumption within a family are addressed. Also, the attitudes of a religious family towards the consumer culture and how it might be different from other families in consumption are considered.

2- Social pressure

A clear indication has emerged from the data that the community has a big role in pressuring the family towards an increase in spending on consumer goods. Several sub-themes were devised as follows:
The first sub-theme is traditional bonds and the rejection of individualism. This factor was found to have a significant effect in the willingness of families to emulate others in their behavior in the desire to belong to the community and a rejection of the reliance on individualistic culture. The second sub-theme is concern for social prestige and preservation of traditional hierarchy. This behaviour seemed common in Saudi households, in which they may not have a preference for this conformity, but the status quo is observed in order to avoid criticism and in response to social pressure. The third sub-theme is the social class to which the family belongs. This aspect was found to have a prominent role in shaping the consumer behavior of the family in general. The fourth sub-theme is surrounding groups. The group's friends and colleagues became major role models in determining the consumer behavior of the family.

3- Social background of the family

Social background is found to be one of the most important determiners on the consumer behaviour of the family. Family history also plays a role in consumer choice. Data from this study have been divided into themes, including sub-themes. The first sub-theme is the Bedouin way of life, where the researcher found that the respondents of the Bedouin heritage have some special features, which are distinct from the ethnic groups. The second sub-theme is transmission of values within the family. The Saudi family and the Bedouin in particular had a strong interest in the transfer of values from parents to children and that included consumer behaviour. The third sub-theme is pride. Pride as value has been transformed. It once referred to heroic acts recorded in poetry, but now tends to refer to position based on financial means and expressed in conspicuous consumption. The fourth sub-theme is loyalty, and this loyalty of the family belongs to a particular group in which members emulate each others’ consumer behaviour patterns of the other group members.
4- Financial capacity

Financial capacity has determines what the family is able to purchase. So even though this does not, in itself, determine what is bought, it sets a limit to how much can be bought in the first place. I have divided financial capacity into several sub-themes. The first sub-theme is management of the family budget; the findings suggest that the way a family manages the budget plays a role in expenditure behaviour. The second sub-theme is the perceived role and function money plays within the family. The third sub-theme is banking facilities, which gave an incentive for greater consumption and often result in spending more than the Saudi family could afford. The fourth sub-theme is financial awareness. The fifth sub-theme is purchase on credit.

5- Other themes

Being a Saudi citizen, with an understanding of cultural subtleties, enabled me to notice many not immediately obvious aspects of Saudi family consumer behaviour. These observations led to further insides around four themes. First the relevance of daily grocery shopping – which unlike in Europe is a male domain. The second is women’s expenditure, which as discussed I could not directly observe. But nonetheless there were sufficient clues in the accounts of male participants and in my observations to speculate in an informed way about shifts in the domestic balance of power. The third issue is the rationality and irrationality in consumer behaviour and the fourth is the significance of holidays and celebrations which turned out to be a focal point of consumerist developments in Saudi Arabia in which a number of the aforementioned themes came out in particular clarity. Also I discussed the attitude of Saudi families toward western consumer culture.
A note on translation
The recordings were turned into transcripts that were then fed into the Nviove programme so the data could be analysed and conclusions drawn from the study. The translation is limited only to the results presented in this study. For the most part of the research process I depended largely on the original Arabic transcripts. In the translation process the researcher did the following:

1- Tried to combine literal translation and translation by meaning in order to be fully understood.

2- The translations were checked by a bilingual proof-reader to make sure the passages are translated well.

Explanations of some of the concepts that may make it difficult for the reader to understand are included in the footnotes.

Summary of the chapter
We addressed in this chapter the main steps taken by the researcher to achieve the data and how they were analysed. The researcher used qualitative study with ethnographic methods of interview and observation. Having clarified the main themes that were categorised, in next chapter we start the analysis of the interviews, beginning with the theme of Islam and consumerism.
Chapter Six

Islam and consumerism

This chapter presents the results of the interview data dedicated to the topic of Islam and consumerism. The first section explores aspects of Islam that affect consumerism in Saudi Arabia. The second section looks at the role of religious charity in Saudi society. Lastly, a brief summary of the main themes that have emerged from the varied and rich data is given, which will lead to the analysis of the results in the next chapter.

Section 1

The Islamic elements affect consumerism in Saudi Arabia.

Saudi families depend on the Islamic paradigm to guide their private and public lives (Sparrow, 1970, Al-Farsy, 1990). This section explores the aspects of Islam that affect consumerism in Saudi Arabia. The effects of this on time management are outlined. Second, the role of Islam in the Saudi society is summarised. Third, Islamic identity is discussed in the context of Saudi society. Fourth, the attitude of religious people to consumer culture is presented.

Time

Saudi social life revolves around prayer because the religious order is one of the main pillars of the social system. Islam is the official religion of Saudi society and the only source of legislation. Islamic values are evident in the law and in the economy. For these reasons, Islam is not just a religion; it is a way of life, encompassing and even defining time and space. Consequently, it is difficult for Muslims to separate religious ethics from other aspects of daily life (Beekun & Badawi, 2005: 143).

Muslim life is structured around designated times for prayer. Indeed, the researcher and interviewees agreed that informal social dates are scheduled after evening prayers or after
Maghreb prayer; markets are closed during times of prayer and sales are prohibited at those times. Meanwhile, in many functional contexts, be it due to synchronisation with world markets or be it due to the use of high technology, world clock time is used. So for example, hospital appointments are made using clock time and, because prayer times are not fixed long in advance, in order to avoid overlaps with obligatory prayers, hospital appointments should not be set more than a week in advance either. Thus, time in Saudi Arabia may not be as accurate as in western countries, where precise time frames are taught at a very early age and are maintained throughout their lives (Lindsey, 1991). The replacing of traditional time structures that followed very much the task-oriented sense of time (with “tasks” ranging from agricultural work to religious obligations) by linear standardised and synchronised clock time was one of major features of early industrialisation (Thompson 1967). One way of looking at this is as a secularisation of time where the ‘secular time’ of mundane tasks and routines is rationalised, made ever more accurate and all encompassing, finally marginalising the ‘sacred time’ which used to intersect with secular time and give it its structure. (Taylor 2007). Evidently, as the self-image of Saudi society is decidedly anti-secular, such a marginalisation of sacred time has so far been avoided and, while in some contexts modernisation necessitates the adherence to linear clock time (as in the aforementioned hospitals), in general the Islamic calendar and the prayer call are maintained as the primary time structure.

**The role of Islam in the Saudi society**

Islamic morality focuses on the balance between the needs of society and of the individual. It also emphasizes the role of the family and its importance in the intergenerational
transmission of values and religious education. This contrasts with the situation in many Western societies such as the UK where the accelerated retreat of Christianity and secularization from the 1960s onwards goes along with de-traditionalisation, disenchantment and individualization, associated with a decline or at least deep change in the role of the family (Bruce & Glendinning 2010).

The impact of Islamic morality on social life is most visible in the position of women in society, e.g. when it comes to issues like veiling and the division of genders (Forney and Rabolt, 1997). Islam strictly regulates the behaviour of women (Lindholm, 2002); the genders are separated in public and private areas. For example, in the house or flat there are two entrances, one for men and the other for women; there is a room for male guests and another for female guests. Regardless of whether this situation predated the establishment of the Kingdom or not, the Saudi society believes that the division by gender, especially inside the house, is more desirable than not. During the oil boom of 1973 when oil prices were more than $37 per barrel, Saudi Arabia became a modern society, but many people preferred to keep their habits and customs. Therefore, they exaggerated their adherence to special customs such as division by gender. In the context of Saudi society, the home is as central as Ustuner and Holt find in Turkey that ‘location, style features, and décor is central to consumer identity construction and is particularly freighted with significance in the context of urban life’ (2010: 42). For example, guest rooms are at the front of the house and are filled with the best furniture in the house. The dining room links the guest rooms and the rest of the house. In addition, the house has bedrooms and a kitchen. New style homes have a room for servants; usually the room for servants is a room far down the hall. Islamic values affect the design of building a house, especially in the separation of men and women. We will discuss the role of the guest room on consumerism and how hospitality affects the family budget.
Women’s veils are also explicit examples of the influence of Islam in social life, although we must clarify that, within the context of the wearing of the veil, fashion can distinguish between them, such as the presence of a decoration or graphics on the abaya. The abaya’s main function is to cover the woman’s body in compliance with Islamic custom, but (as in other Muslim countries) there now is a developing fashionability around veiling (Moors, 2007). As in the Turkish case, although maybe to a lesser extent, the power of religion and the power of the market’ combine in the creation of new forms of individual self-expression. (Sandikci and Ger, 2010: 29f.).

**Islamic identity**

Muslims see themselves as members of one undivided nation (umma) of Islam; this one central identification spans other identifications, such as the nation, be it pan-Arabic or by country. While there are inner divisions, by and large the umma includes all Muslims regardless of nationality. Consideration for brothers in Islam and a duty to defend them stands in contrast to the cosmopolitanism and individualism that is seen to be inherent in consumer culture. Especially in modern developments, such as Islamic fundamentalism, this collective commitment is understood as requiring a uniform lifestyle. (Wong, 2007, Ismail, 2001). Consumerism offers or promises a range of possible lifestyles, which compete with and, in many respects, contradict such a uniform lifestyle as demanded by Islamic fundamentalism (Turner, 1994:90). The Islamic identity is to be shared by all Muslims in the world; thus, the desire for individual expediency and the open display of consumerist behaviours is therefore often perceived as a threat. For example one interviewee, who is a member of the clergy, talks about the danger of fast food for the nation:

*What do you think about proliferation of fast food?*

*Am.D Fast food is an epidemic for the (Umma) nation, as well as the spread of disease especially with the open-air eating... I find actually it is negative*
Important here are two things. First of all, while the reason given for the rejection of fast food is not in itself a religious one, it is intriguing that the reference point nonetheless is the Islamic umma and not, for example, a geographically or politically defined community. Secondly, even though not brought forward as concern about breaches in Islamic food laws, fast food is a likely candidate to feature in an Islamic inspired rejection of consumer culture. Food, as a marker of identity, plays a central role in most religions; Douglas mentions that breaking the food rules is a sin: the rules are hard to connect indirectly to other sins against God or other sins against people (Douglas, 2002: XV). It is therefore no surprise that contamination of the authenticity and purity of the community is noted acutely in changing eating habits. While eating in community during the breaking of fast in Ramadan and the shared avoidance of non-halal food tie the Islamic community together, mass-produced but individualistically consumed food replaces those ties with links to a globalised consumer culture. Also it should be noted that the restriction of the diet to halal food is very often explained by scholars as intended by God to preserve the health of the believers. So the fact that food stuff is deemed unhealthy does have, at least in an Islamic perspective, religious implications.

Food is not the only commodity with religious implications and in some cases consumer goods are not a threat to Islamic identity but, to the contrary, designed to bolster it.

In Saudi society, some goods have been associated with Islamic thought (e.g., miswak – the twig of the arak tree that is recommended for oral hygiene in several sayings of the Prophet. There now are tooth pastes available, e.g. from Colgate, containing miswak), especially the spread of the Ramadan fasting and certain dishes associated with religious events. “Such spiritual and religious connections constitute individual identity in the lasting communal and institutional forms necessary for sustained and successful consumer movements” (Kozinets & Handelman, 2004:702).
But the association of religious practices with consumer goods can also be seen as a threat to the integrity of the religious meaning of those practices. The familiar example for this is the transformation of Christmas into a consumer fest in which pleasure seeking and the celebration of affluence overshadow the Christian content.

“Modern American Christmas has strong elements of materialism and commercialism as people remind themselves frequently during the season and all the activities of Christmas shopping. The shopper appropriates commodities at least partially, transforms them from a part of the indifferent mass of object in the store to the special things that shopper selects, things that thereby reflect the shopper and the social relations in which the shopper is located” (Carrier, 1993:63).

Some have asked whether “Ramadan turns into Christmas”, i.e. whether the Ramadan or Eid al Fitr are turned into a consumer fest as well. Ramadan and Eids (al Fitr and al Adha) have recently become seasons of shopping and huge consumption. I will address these events in a later section about the celebrations in Saudi society. Sandikci and Omeraki (2007: 613) found that in Turkey,

Ramadan festivals reproduce social inequalities. For example, the luxurious feasts in five-star hotels and restaurants and certain forms of entertainment in the municipality festivals, which require payment of a cover fee, limit accessibility. Rather than acting as a ritual that emphasizes ultimate unity and equality of all believers before God, Ramadan festivals reinforce accepted social hierarchies (2007: 613). Although Sandikicci and Omeraki insist that this is not ‘an instance of cultural imperialism where Western life forms erase local life forms under the disguise of globalization’ it is not that different from Christmas. As Werbner points out, Christmas is at the heart of an unbalanced gift economy in which social inequalities are cemented on various levels

“Yet Christmas does a lot more than merely celebrate Dionysus, the god of hedonistic pleasure; the cosmology of Christmas and the symbolic complex of performance and giving it enacts, makes it not
only a festival of regeneration and revitalization…. acts of mass
generosity also draw cultural boundaries within the nation-state,

In Saudi Arabia the situation might be a bit different regarding the role of the commodities,
even though Saudi families are indulging in commodity centred pleasure seeking and
conspicuous consumption they still need to justify it through reference to the background
culture and religious customs, i.e. the religious meaning of the festivities is still present and
any consumerist activity around those festivities needs to be justified in religious terms.
The family justifies the need to spend a great deal as doing what God loves to see in His
grace for His servants. Yet waste is the behaviour of the devil. There is a clear linkage
justifying virtually anything in the family bond as being compatible with the legal
recognition of its community; without justification, the family will find themselves facing
the wrath of society if they do not keep secret behaviours that are seen as dishonourable;
failing to do so would result in the loss of self-respect (Lindsey, 1991). One interviewee
expresses a preference for the traditions of the past, a view that characterises where this
interviewee is positioned (i.e. not ardently religious, but nonetheless religiously aware).

What about religious events?
A.G. The same thing … religious events aren’t as joyous as they used to be because
the fathers now are not like they were. … In the past, the father—if it was Eid al-
adha—woke everyone up and they visited their neighbours and the neighbourhoods
gathered in the same place and ate breakfast together. … Now the father wakes up
and stays in the guest room alone while his sons wake up at 1 or 2 clock. They don’t
get ready as they did before.

What about Ramadan?
A.G. Ramadan has still retained much of its spirituality and is a good month; by
entering the living spirit you begin the business of worship and charity—it is a
natural need.

Do you think there are extravagant and wasteful events in Ramadan or marriages?
A.G. So much extravagance and waste, especially in the events. I hope God does not
punish us.
Like Christmas, and like Ramadan in the Turkish case, we do see the occurrence of conspicuous consumption and assertion of social hierarchies. Here the tension not simply because of traditional religious practices and the innovations of consumerism—but it is evidence that traditional (tribal) Arab values also can be in conflict with religious values—and that in this case the balance that previously existed is disturbed by an alliance between consumerism and Arab values. This highlights how much confusion and tension can exist between traditional Arab values and Islamic values. In fact, it is difficult to distinguish between them because many Arab values support Islam and thus have been adopted: being generous, helping others, maintaining public property, and refusing to engage in usury or monopolies. However, Islamic values are sometimes used to justify behaviours that are motivated by traditional values, which exceed what is stipulated by Islamic ethics. For example, creating waste when honouring a guest and using a feast to display wealth are not Islamic values. Moreover, dowries for marriages as a legitimate duty paid by men to women for marriage is a way to express the ability to pay and the prestige of the husband for the wife. Hospitality is an elaborate ritual presided over and controlled by the host. Like all rituals, it follows exacting rules. The table of the Saudi host is always filled with more food than could be consumed in a week (Mackey, 1987).

The old Arab values, such as tribal pride expressed in boasting and flaunting (traditionally in oral poetry—see Kurpershoek 1999: 40), which were legacies of ancient societies and might contradict the essence of Islam began to become dominant again at the beginning of the 1980s, when government spending shifted to the construction of houses. The construction field boasted about building homes while the size and trend for borrowing to meet the demands of luxury grew. People brag about their homes, furniture, cars, and mobile phones—commodities that have become status symbols. This leads to conflicts
between Islamic and Arab values, although the family often rejects such behaviour despite showing off their work.

**Religious people and consumer culture**

Is consumerism contrary to Islamic behaviour? Many religious people think that there is no conflict unless the behaviour is *haram*¹ or involves *haram* objects. For example Islam permits email and online shopping. Many religious people do not mind the use of these tools that benefit the public interest, unless they lead to things that are forbidden, such as gambling or the use of technology for things contrary to morality and religion. Many religious people oppose the use of technology for entertainment, but use the Internet for *da'wa*² or because they have a global interest in affairs of Islam. More religious people see that it is not appropriate go to the mall for recreation or to use technology.

The spread of modern means of communication such as the Internet caused a lot of religious people to compete in spreading a call to God and to Islam all over the world. In addition to this, there are also many people interested in the religious affairs that have turned towards addressing the dissenting opinions of the Muslim religion and to refuting and responding to them; the Internet, according one Indian student, has made everybody a *mufti*³ (Turner, 2007). This emphasises the technological development of the clergy neither as a way of life nor as modern style, but as a way to exploit the possibilities available in the service of Islam and the *da'wa*. This is unlike the society, which believes that technology is a way of life and is the language and culture of the era.

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¹ *Haram* is Arabic for “forbidden” and specifically refers to practices and objects forbidden by Islamic law (the opposite is *halal* – “allowed”).

² *Da'wa* (from da' “to call to Islam”) is described as follows: “The field of da’wa comprises a range of subjects in Islamic Studies such as Qur’an, hadith, towhid, and fiqh and the graduate is expected to have a comprehensive knowledge of these” (Mohammed, 1998:2).

³ A *mufti* is an Islamic scholar qualified to interpret shari’a law and issue *fatwas* giving advice on whether practices are allowed or forbidden.
But there are also tensions. So the visual nature of this form of communication creates suspicion about the hedonistic consumption of images, for example, people question when a member of a religious community communicates with his friends through Facebook or has a presence in the commercial market for the purpose of chatting or entertainment.

In the following passage, one of the respondents felt embarrassed when asked about some of the brands he liked or about whether loved to shop. He spends most of the summer holiday abroad engaged in da‘wa. He was surprised by some of my questions about his consumer behaviour.

*What do you think about meeting some people in a coffee shop, such as Starbucks? Tell me about your view? Do you meet someone there?*
Am.D: No, (with sheepish smile)…. I prefer for people to spend their leisure time with their children and if they have good friends and their friends are good there is nothing wrong with meeting, if the friends are good.

*Is there a certain brand that your family usually prefer when shopping?*
Am.D: (with a “broad smile), the brand that fits with our culture, our customs are not fit to any one brand. A person should not accept any brand unless it is appropriate for the need and it fits with his moral, personal, and religious beliefs.

*Could you explain to me what you mean?*
Am.D: I mean within sharia law, especially because we are Muslims and we have special clothes that are suitable for men and appropriate clothes for women.

*Ok what about the electronics, would you like to take a particular brand that you prefer?*
Am.D: The brand which fits with my status and my intellect, not every fashion should be followed.

It might be clear here from the interviewee that he desires to stress that Saudi Arabia is an Islamic country that is very different from western society. The customs and traditions in Saudi society are not the same habits as those of western society.

There is a feeling of uncertainty regarding fashion or a new culture coming into Saudi society. The interviewee examines items to make sure of their compatibility with Islamic law. The interviewee evades the mention of any brand – which may indicate that brands are
seen as religious competition – and the counter-concept being religiously required goods and consideration of utility.

The feeling stems from a desire to oppose secularism through globalization and to protect Islam in Saudi society. For example, dress, the interviewee focused his response about the brand only on dress, though the word may be used in reference to household goods or electronic appliances, and is also used for accessories; the interviewee’s preference to talk about the dress only, might be a sign of rejection of the spread of fashion or models, which the researcher found a common feature among the more religious respondents. Given the aforementioned symbolic significance of women’s dress as visualisation of an Islamic order it is not surprising that, for example, the introduction of jeans or shorts, or other changes to women’s dresses might be understood as an attempt to get out of Saudi society, away from their Saudi environment and from their customs.

The researcher found that beliefs have an effect on the purchasing behaviour, both for religious items and for consumption in general. The belief that earthly life is only work without reward and in the afterlife there is a reward without work is a parallel to the protestant ethic (Weber, 1978) – with the marked difference that here the afterlife is seen as a reward for virtue in this life (while in Weber’s protestant ethics in the case of Calvinism it is predetermined). Significantly, there is an effect on the lives of religious people, as pleasure in earthly life is not expected. This combines religious rationality with an ethos of contentment with what God has given, as one of the interviewees expressed:

I’ve got a simple comment: If a person is contented and satisfied with his life and with what God, Glory be upon Him, has destined for him, then this contentedness is an inexhaustible treasure [...] There is no doubt that if a man has organised his final and necessary affairs to perfection... Unfortunately we don’t have our income organised that well... But on a few fate has put the necessity to exert themselves, so that they organise, that is, and don’t build up debts, since accumulated debts burden the person and he escapes from one debt only to end up in another debt. But if he becomes contented and satisfied and if he works steadily and leads a simple life, then he will be happy with what God has provided him as secure
sustenance (rizq madmun). God, Glory be upon Him, provides for His servant and from the
day man is born He has destined his sustenance, his lifespan, and whether he will be
miserable or happy. But there is also no doubt that an organised life is desirable and that
man exerts himself. God, Glory be upon Him, is the Provider and the Facilitator in his life.

Religious people refer everything to the Quran and Sunnah. These resources were described
and interpreted in the first centuries of Islam, and that way of life (in the first centuries of
Islam) is an inspiration to them, so the acceleration of inventions and innovations and the
rapid change in the pattern of living among the religious in particular usually causes
indignation and dissatisfaction. We find that even the religious use some technological
means, but they try to find a religious justification for doing so by referring to practices and
sayings of the Prophet and his companions (the sahabah). But although often such
justifications for the use of modern technology are found in the sunnah, there are still a lot
of unresolved conflicts with current consumer culture, which depends on the pleasure and
joy in the current life by making full use of modern techniques to serve private individuals,

Section 2

Charity
This section will discuss religious charity in various ways, charitable giving as requirement
of Islam, the institutionalisation of these obligations in Saudi Arabia and, the relation to
status and relation to individual spending and consumption / positive self-image.

Charitable giving as requirement of Islam

Charity refers to behaviour in which the family spends part of its annual revenues on others.
This is also one of the beneficial constraints imposed by Islam on Muslims. Charitable
giving, zakat, is the third pillar of Islam, after the declaration of faith (shahadah) and prayer
(salat). Literally, the word zakat means “sweetening”, and it is meant to purify wealth from
its evil tendency to accumulate more and more in fewer and fewer hands on account of the unequal opportunities which men enjoy (Choudhury, 1983) Thus, charitable giving levels out, to an extent, inequality. According to Choudhury (1983: 101) ‘zakat revenue consists of a levy of 2.5 per cent on all idle wealth, one tenth to one twentieth of all agricultural produce, one fifth of all mineral wealth such as gold, and a tax on the entire earning from the capital of the nation.’ At least 27 passages in the Qur’an mention the order to pay zakat alongside the obligation to establish prayer. Charity also includes sadaqa (voluntary charity), which denotes donations in material and money for poor and needy Muslims and contributions to Islamic culture. Philanthropy can occur in many ways, such as work and volunteerism, but this study will focus exclusively on Zakat and sadaqa as the most important financial aspects because they are closely related to the formation of the consumer culture in Saudi society and to household spending.

Zakat in Islam is the right of God to claim the wealth of His slaves⁴. Since the era of the Prophet, Zakat has meant that the state has been responsible for the extraction of financially viable options. In modern terminology, Zakat is a tax collected from the relatively richer Muslims and distributed (primarily) among the poorer Muslims (Metwally, 1997: 943). There are eight aspects of the distribution as prescribed by the Qur'an. Choudhury lists them as payments ‘payable (1) to the poor; (2) to the needy; (3) for the propagation of Islam; (4) for those in bondage; (5) for those in debt; (6) for the wayfarer; (7) to the functionaries who collect and distribute Zakat, as their remuneration; and (8) to other noble causes for which money is required’ (Choudhury, 1983: 101).

While Zakat is a duty for those Muslims who can afford to pay, sadaqa is additional charity by which Muslims can further please God. The Encyclopaedia of Islam describes it as follows:

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⁴ as in the notion of humans as slaves of God (“عبید الله”) which is reflected in the common first name “Abdallah” literally meaning “slave of God”
Unlike zakāt, in which the nature and value of the property due is fixed by law (muḳaddar), the giver of ṣadaqa is free to determine what and how much he will give. The traditions encouraging the giving of even such trivial things as half a date as ṣadaḳa indicate that the object of ṣadaqa, unlike an ordinary gift, need have no market value. It is, however, more meritorious to give ṣadaqa from one's best property, the giving of property that is adulterated or of poor quality being regarded as reprehensible (makrūh), and the giving of unlawful (ḥarām) property prohibited. In modern times, Muslims receiving payments of bank interest and insurance proceeds have been encouraged to rid themselves of these by giving them as ṣadaqa. Just as there is no minimum for ṣadaqa, according to most jurists there is no maximum (Encyclopaedia of Islam, 2012)

Islam has significantly guided Muslims’ charitable behaviours. The Qur’an mentioned the reward for spending money for charity in chapter 2, verse 261, where God says, "The parable of those who spend their substance in the way of God is that of a grain of corn; it grows seven ears, and each ear hath a hundred grains. God gives the manifold increase to whom He pleases; and God cares for them all and He knows all things." What also becomes clear here is the quasi-economic rationalism applied within the framework of the religious world view.

Families who have significant ties to their relatives share more with relatives instead of organizations, while people who live in urban areas and do not have strong ties with their relatives usually donate to charitable organizations as they believe that charitable organizations are aware of other needy institutions.
Institutionalisation of these obligations in Saudi Arabia

In the Kingdom of Saudi Arabia, the extraction of Zakat is currently limited to the traders and owners of businesses with commercial licenses. The government often estimates annual profits for the trader to determine the annual Zakat to be paid to the Department of Zakat and Income. The estimates generally result in less Zakat being collected than the actual amount necessary. In Saudi society, zakat is often extracted before Ramadan, a highly spiritual month for Muslims, who desire to do well through multiple acts of worship during this time. In 2010, the Department of Zakat and income collected 16.1 billion from the traders; 55% is from Muslims’ Zakat and 45% from foreign traders as Tax (Aljabrial, 2011).

Yet no one pays the Zakat to the state except shop owners or business professionals (industrial or agricultural). For individuals, the zakat comes out of other assets or is not given to the Department of Zakat and Income which is part of ministry of finance:5.

The government does not collect zakat from the owners of current accounts and savings or landlords and builders. Rather, it is left to the individual’s personal assessment of actual Zakat to be paid. Stockowners and real estate owners also have a wealth of personal appreciation and donate to those in need. Many of the middle classes who do not have commercial licenses but have private businesses that are profitable pay the annual Zakat based on the personal faith of the family or individual.

On the other hand, people may want to make donations to charitable organizations such as the Al-Bir Welfare Society (BWS), which, according to Fadaak (2010: 698) ‘was established in 1981 as a voluntary organization focused on helping poor families and

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5 The mission of DZIT is briefly to administer and collect zakat on commercial goods from Saudi individuals and companies and from individuals and companies of GCC states subject to the same treatment like Saudis, and to administer and collect tax from non-Saudi individuals doing business in the Kingdom, resident Saudi companies own shares of non-Saudi partners, and non-resident companies doing business in the Kingdom through a permanent establishment or deriving income from a source in the Kingdom (DZIT, Web accessed 20/12/2011) http://www.dzit.gov.sa/en/GenerallInfo/generallinfo1.shtml
orphans’ and is ‘also concerned with different types of social services, providing financial and non-financial support, establishing and building charitable residences and accommodations for orphans, and offering training programmes as well as research and social studies’. Families who prefer to donate to charities such as BWS want to ensure that donations reach the intended recipients as such organisations that know more than others who are really needy. One interviewee spoke about another form of charity, which is a different way of sharing with others: building mosques. One interviewee who lived in Jeddah and worked for the military answered questions on this topic:

**Assume you received a financial reward of a million riyals. What would you do with it?**

_P: Frankly the first thing I would think about is building a mosque for my parents._

**Do you mean using the entire million to build a mosque?**

_P: Not all of it; some of the money I will use to help my relatives and anyone who needs helps._

Building mosques is a favourite activity of many people. It simultaneously implies that he first thinks of his religion and his parents, i.e. submits himself to religion and tradition, but of course it would also be to his own glory that he spends in such a highly visible way.

Some Saudis, as the interviewee noted, prefer to donate to needy relatives financially while others donate to charitable organizations. In addition, some donate part of their money to relatives and the remainder to charitable organizations. All donations are an attempt by the family to earn the great reward promised in the Qur’an.

Most do not donate to the state on the grounds that the state is not poor; thus, it does not make sense to donate the state particularly as the state is not seen to support the poor, Fadaak notes that ‘the assumption is that citizens who cannot support themselves will normally be provided for by their families’ and only if that is not possible they ‘should be supported by charity’ from the Department of Zakat and Income (2010: 690). Few people pay _sadaqa_ to the Department of Zakat and Income; indeed, most people believe that the
government has a massive budget to pay people throughout the world. For example, according to Al-Yahya and Fustier, Saudi government aid to developing countries between 1975 and 2005 totalled more than $90 billion, or 3.7 per cent of its annual gross domestic product (GDP) (2011: 4).

Under the transformation of the Saudi state from a rudimentary organization to a working institution, the state and civil society institutions set up charities to receive donations and distribute to the poor and needy as well as to support needy families in all their material needs. Most charities, such as the Makkah Charity Foundation, the World Assembly of Muslim Youth (WAMY), and Ibn Baaz are religious in nature, either in management or in the teamwork as a whole. Thus, these charities highlight the religious dimension of donations as well as giving an indication of the esteem and confidence of the Saudi family towards religious people. Usually donors go to charitable organizations to file the Zakat, without knowing what expenditures the charitable organizations make. Such complete trust in the clerics of Saudi families is based on two firm assumptions: first, religious clerics are to be trusted at all times as they cannot engage in religious activities that do not serve the main objective (i.e., delivery of contributions to the beneficiaries); and second, direct relationships and reliance on trusted people were until recently more prevalent than reliance on institutions. The exchange of receivables and receipt of donations were personal matters and not clearly regulated by the state. Most workers were volunteers, which meant they were non-professional and did not have any experience or skills to deal with such organizations. Al-Yahya and Fustier (2011) defined the major weaknesses of Saudi humanitarian aid as the lack of professional staff, lack of confidence, language skills, poor training, and lack of well-established policy frameworks. Donors, whether families or individuals, come to a particular person in a charitable organization on the grounds of who he is. This relationship is directly related to the administrator, who obtained the money, and
the donor, who finds full confidence in the disbursement of the money in the right way in the form of the official. The systems used in the collection of money for the charitable organizations were not institutionalized exchanges before 9/11. After that, the situation completely changed. Fearing that extremist organisations may use the cover of charity and collect money for terrorist activities, the Saudi government set strict rules for these organizations and limited private giving. As Al-Yahya and Fustier (2011: 12) observe, ‘many private humanitarian funding sources have dried up as affluent individuals and firms hesitate to give fearing charges of supporting groups or causes that can be linked to terrorism and Islamic fundamentalism’ Now most Saudi families collect a receipt and charities tend to focus on the development of systems and are clear and explicit about the activities carried out. Since this transformation, some families have insisted on giving sadaqa to the needy (usually relatives) on their own; others relied on the development of new secure charity sources and committed their sadaqa to the deserving poor.

Ultimately, the Saudi society usually gives charitable donations according to religious criteria first, not solely based on the urgency of need. A lot of donations, whether in Ramadan or even during crises, occur in other regions of the world. For example, donations have been collected for Bosnia, Pakistan, and Palestine from families who are affected by watching the related events and have large sums to donate but may not be able to afford a monthly donation. This has been particularly evident in telethons for the tsunami earthquake (2004), Pakistan’s flooding (2010), and Palestine (Gaza war) (2009).

The relation to self-image and status

Donations, whether Zakat or sadaqa, in the Muslim community benefit both the rich and the poor. The giver feels that the poor are not alone and have been assisted during a crisis; the rich have helped the poor avoid risk and have built a clientele among the poor. Talking with
respondents about their sadaqa contributions is not easy because donors have pledged not to brag about contributions, as doing so is not accepted by society and religious ethics.

Observations of the interviewees indicated that donations to others have other purposes as well. For example, during a family member’s illness, donations are made and alms given to the poor as it is believed that doing so will help cure the disease. Donations are also made to thank God after a difficult period, such as finally having a child after a long period or surviving a harsh crisis. All of these things contribute greatly to increasing donations to the poor. The following interviewee explains that the Zakat is the most important form of giving; if something bad happens, such as illness or crisis, more should be given to God for forgiveness. This interviewee seems to employ some magical notions around sadaqa (which are not necessarily in tune with the theological meaning) as a means to recover from illness.

Assume you received a financial reward of a million riyals. What would you do with it?
M.S: Invest it.
In what?
M.S: Not all, some of it.
For what?
M.S: In electronics.
Do you mean business ventures?
M.S: Yeah businesses.
And the other part?
M.S: Savings.
So what about something to donate or make payments?
M.S: Of course the Zakat.
No, I am not talking about Zakat; I am talking about voluntary charity.
M.S: I will make a donation if I can, such as if I get sick or if I have a difficult situation; however, the Zakat—I will surely pay it

The interviewee further explained that, in light of intense competition in the world and in a full life, the donor might find himself in depression and needing to live where he finds internal peace. He also requires proximity to God, which gives him comfort. Therefore, usually donors in the middle class increase charitable donations from time to time to feel
satisfaction and confidence and that led to the notion of “moral selving” as developed by Rebecca Allahyari; it is defined as ‘the work of creating oneself as a more virtuous, and often more spiritual, person’ (Allahyari, 2000). Such giving is also thought, by some, to ward off disadvantages and future crises. Therefore, one hidden agenda in donations is to avoid future problems.

Many families prefer to donate personally to the relatives of those in need or give donations to charitable organizations. Contributing to relatives can create greater cohesion within the family. Gifts or donations come with the obligation to return – if they cannot be returned they result in an obligation of gratitude and service, i.e. they result in power relations. As Werbner (1995: 213) puts it:

‘A gift, whether in the form of a good or a service, is essentially inalienable. It implies permanent debt and, reciprocally, permanent trust. Gifts thus objectify the long-term, durable nature of social bonds’.

According to Godelier (1999: 12), a ‘relationship of solidarity’ emerges ‘because the giver shares what he has, or what he is with receiver’, but it also results in ‘a relationship of superiority because the one who receives the gift and accepts it places himself in the debt of the giver, to a certain extent becoming his “dependant” at least for as long as he has not “given back” what he was given’. The connection of exchanging contracts among men with those between men and gods explains a whole aspect of the theory of sacrifice. It is best seen in those societies where, in the words of Marcel Mauss (1990: 20), ‘contractual and economic ritual is practised between men’ as here ‘the exchanges and contracts concern not only men and things but also the sacred beings that are associated with them’.

Social cohesion and social responsibility are usually assigned to the rich and their duty to address the needs of the poor relatives. However, it is not clear whether the rich make donations because they want to help those in need or because they want to be seen to be generous. As an Arab proverb says, fill the belly and the eye will be shy. Thus, giving to
relatives, whether they are really poor or not, results in some kind of social prestige for the giver that makes a rich man unique and desirable to many of his relatives.

Many donors believe that the payment of zakat or sadaqa is the humble duty of the individual believer as a human being and should not be made public. Here, we may find tension or contradiction in the behaviour of the family between the desires to take pride in their acts and to maintain confidentiality about contributing to the poor. This tension arises from the internal tension in the family's desire for religious affiliation and the work of worship and the desire to enhance their self-esteem by showing pride in front of others. According to the religious faith, all money is God’s money, and God gives what He wants; money is also a way of testing humans, his slaves: will they return his property freely by giving Zakat as commanded or will they steal from him? As a result, many are negligent in the payment of Zakat while others make full contributions to the poor, although some do this without any greed and out of a desire to be close to God.

Many families search for spiritual reassurance through God-inspired donations. Below, we will address some of the methods individuals use to donate and the results of such actions, as well as the attitudes of Saudi families toward donations. The wisdom of Islam in promoting the contribution of the rich to the poor was vital in bridging the gap between the rich and the poor and in increasing cohesion and compassion throughout society. Following Islamic principles results in the on-going redistribution of money to help those in need. However, if the poor populations tend to consume more than the wealthy, such redistribution of wealth can result in greater cumulative spending in society, thereby decreasing the amount of money available for investments and damaging society’s ability to amass wealth and promote economic growth (Metwally, 1990: 63).
In addition, the relationship between the tribe members is stronger than the relationship between the individual with the state; also loyalty to the tribe and to relatives has more impact on the family than the state. Here, the recognition and appreciation for donating to charitable organizations are more important than donating to relatives. The giver is basically giving for God as all money is God’s money; however, hidden motivations, tempt some benefactors to pay more to the poor than they contribute to the state, because the state does not give recognition to the donor in the way that poor receivers do. Where does the gratitude go in this situation? From the poor person’s perspective, since sadaga represents a gift by a generous man as part of his rizq, then gratitude would only be owed to God, not to the giver who himself will be rewarded by God. The donor, especially those without direct association and status among others, is more welcome and inspires more loyalty from poor receivers than anyone else who donates to charitable associations. Families have, especially if they belong to the upper class and high economic groups, many around them living on donations and expenditures made by the rich family. The surrounding community develops a strong and firm allegiance to the family and is the first to defend them against any criticism that may affect the rich family. Thus, people may donate zakat or sadaga or increase the frequency of donation to a specific person to win the loyalty of a clientele based on their being perceived to be the biggest contributor. The following interviewee discusses religious beliefs related to these investments in life and the afterlife, again revealing a quite modern economic rationality that oscillates between what Weber called “value rationality” and what he called “instrumental” rationality (Weber, 1978).

*What are your dreams on the subject of future consumption and savings?*

*A.D:* The most important thing is self-conviction if the person is sober and convinced his income and his life are claimed for the praise of God, he does not have to fear the future. One proverb says work for your earthly life as if you never die and work for the afterlife as if you were to die tomorrow.
**Assume you received a financial reward of a million riyals. What would you do with it?**

* A.D: It should make the person think about the afterlife and about his life and relatives.

**Could you explain more please?**

* A.D: That means the person should work for the afterlife, such as by building a mosque or funding a project for charity, rather than thinking about himself, such as by buying a house or luxury car. Also his family—he should not forget about his family.

**You didn’t mention investment?**

* A.D: There may be something, if there is remaining money, to invest in a simple venture and a better investment in the afterlife.

The interviewee is a religious person who believes that life is just a test and bridge to the afterlife. Spending money for Islamic purposes such as dawa or assisting Muslims to overcome their problems is a requirement for the afterlife. This is a good example of a rational choice against the background of a religious world view in which it is in one’s self interest to be altruistic for the sake of securing salvation.

**Summary of the chapter**

This chapter shows the significant role of Islam in families’ consumption. Although the Saudi family has still remained adherent to the role and concepts of Islam, the researcher finds that the traditional style does not just depend on the Islamic role and values, it also depends on the Arabian customs and habits which at times has influenced Saudi families by means of social pressure. In the next chapter I will present an analysis of the social pressure and to what extent it really burdens Saudi families in the area of consumption.
Chapter Seven

Social Pressure

In this chapter, social pressure will be looked at in terms of the effect of pressure from the surrounding community on the person or family concerning the attitudes, behaviours, and values, which are a significant indication of a person belonging to this community or group. Social pressure has affected Saudi families’ consumerism; according to Wilska, every choice regarding consumption is ‘subject to social pressure’ (2002: 195). But even if this is the case we will find that not only is those pressures more intense in the case of Saudi Arabia, they are also, in some ways, of a different nature.

The family’s social environment determines what kind of social pressure they will be exposed to. The social environment usually consists of the family’s economic and cultural surroundings. It will affect what the family does and what it purchases. As set out above, Saudi society is in many ways still a traditional society in which the individual is relatively less important than kinship groups, religious affiliation and neighbourhood community, which tend to have great influence on the family’s consumer behaviour.

Anti-individualism

As we have seen, there are some outward parallels between Saudi and Western consumers – and one of those parallels is that they both tend to be in debt. So it would be tempting to account for the Saudi situation in the same terms. However, we have to be mindful of the different socio-cultural contexts. While we may have both an overspent American and an overspent Saudi, Schor’s concept (1998) is not directly transferable. So it may be the case, as is in the USA according to Schor, that a combination of dissolving traditional social
contexts, sophisticated advertising and the availability of consumer credit is behind the phenomenon of overspending, but we cannot just assume this to be so. We will find that there is some overlap, but that there are also culturally specific factors, some of which limit and some of which accelerate the emergence of consumerism in Saudi Arabia.

American society tends to be economically individualistic and culturally egalitarian, resulting in greater competition and struggles (Lindholm, 2002). In the USA, individualism is laid down in the Constitution, liberal politics and philosophy (back to Locke), and religion (Protestant Christianity). In Saudi Arabia, the individualism of consumer culture collides both with asabiya (i.e. the traditional and still strongly felt sense of tribal allegiance, cf. for a classical account Ibn Khaldun 1996) and with the Islamic ethos of commitment to the community. There now is a tendency towards a more individualistic interpretation of Islam in the Saudi context, and arguably the advent of consumerism can be seen as related to such a change (e.g. Varul 2008), but as we will see we are still far away from Western style individualism here.

It is for this reason that we see that, in contrast to Western societies, consumption in Saudi society reflects primarily a desire for goods or status. A desire for more individual expression is not necessarily matched with its realisation as the following quotation from one of my interviews illustrates. This interviewee spends much of his spare time with friends, but he prefers shopping alone, as he said, in order to avoid friends’ impact on his purchase decisions.

*If you want to go shopping, do you go alone?*
AG: If I really want something, yes I go alone.

*Why?*
A.G: Because if I choose something that is satisfying based on what I want, I don’t want anyone to affect me. For example, I like a certain fragrance.... If I ask your opinion, you may tell me this is good, while others will say it is not. Then I am
oblighed to change and take something I am not convinced of as being good. So that is why I go alone.

_With whom do you prefer to go?_
A.G: No, no, I prefer to go alone.

Friends (as well as relatives, colleagues and the community) have a profound impact on purchase decisions. As the interviewee said, he might feel compelled to buy things that he does not want because his friends insist. Individual decision-making is limited for the interviewee, especially in the presence of members of the community, which means the purchase decision is not based on his own needs and desires alone, but mainly governed by social expectations.

But what the interview quote also illustrates is that despite the persistence of social pressures, individualism has come to exist, in that people articulate a desire to escape those pressures (and one such escape route would be to go “shopping alone”). Many interviewees acknowledge that the current trend is for people to become more of an individual than a member of a group. This is appearing more in the young heads of household than in older heads of household. Not all interviewees were happy with this trend, even though all of them would acknowledge its existence. They would contrast what they experience as fragmentation and isolation of the individual, with family life and tribal solidarity in which they find a sense belonging and mutual help. “Shopping alone” can be seen as stepping aside from these social contexts and consumer culture in general seems to encourage individualism. Many experience this as a loss, as does for example this interviewee, a primary school teacher from Jeddah:

_To what extent do you agree that the current life tends to be individual more than group oriented?_
L.S: I can say it has become 85%

_That means it is common?_
L.S: Yes yes, all people are looking out for themselves only.

_Is it positive or negative?_
L.S: Of course negative. It is leaving the days when we heard about interdependence and asking neighbours for support. My area is a good example, we were a traditional area, people communicated and everyone was asking about his neighbour, unfortunately now, some of our neighbours had to leave our area and new neighbours came, but it is not like it was. It means that in the past you could depend on a neighbour if you had some trouble, of course after God, depend on neighbours and family.

Many of the interviewees see individual living as life in isolation. Either way, as a process, individualisation seems to be underway and it is increasingly inscribed even in the built environment, as residential buildings are more and more laid out to accommodate individual nuclear families rather than kinship networks living together in compounds (Al-Naim 2006). Nonetheless, while consumerism has been held responsible for individualism,, at the same time, consumption has become a social factor and it functions as a link between families. Consumption in society is not a purely individual choice; it is a kind of communication.

**Conspicuous consumption**

Even for casual observers it is obvious that conspicuous consumption is a main feature of Saudi consumer culture. The great interest in families in Saudi Arabia highlights the visible goods and the habits that have emerged in recent years. It has become common to judge people by the quality and number of goods that they own. We will find in this section that appearances have become one of the determinants of consumer behaviour in Saudi society. It is important to keep in mind that this does not necessarily mean that Saudi consumers are following a strategy of distinction and upwards mobility. To the contrary, many of our findings indicate that this is more a case of complying with outside expectations than seeking superiority over others.
One of the interviewees was a Bedouin who works for ARAMCO. He lives in an urban area, and in the interview we discussed among other things social changes in wedding celebrations:

A.G; The groom and his family have to think about what they should give for dinner and dessert for nearly 4 months; they have to consider where to buy the chocolate for before and after the dinner, as well as how to arrange the place, the tables, and the activities—all of this is for appearance more than necessity. And then there are the dresses; they have to make dresses and decide on the colour, find suitable watches for the dresses—and the dresses cannot be worn again because people have seen them, making it impossible for women to wear the dresses to other events.

**Why do you think the people follow such trends?**

A.G: For appearances, so everyone sees he is of the upper class, like a famous merchant who lives his life well and his family wants to be like him.

**What happens to him if he does this?**

A.G: For me, I believe that it is just for show. Everyone talks about ‘I have this’ or ‘I have that’… it is a psychological need. ... For example, if you invite a drumming team to perform at a wedding, the price is known; however, if you invite the drumming team to sing, the cost is so expensive. Although the drummer is the singer, that doesn’t change, but it’s just the name, it means if you invite the drummer (x) as the drummer it costs 6000 riyals but if you invite her (x) as a singer, it is nearly 25000 riyals. I see that spreading now. Actually it is a stupid social custom.

The interviewee found that the majority of consumer behaviours including his own, do not involve needs or satisfaction, which highlights the fact that he thought he could determine people’s identity through their purchases. The interviewee might have perceived that, through cultural references and bragging, they could use goods to hide what they do not want the family to reveal. The Bedouin are usually associated with strong external pressures, courage, and personal independence, all of which highlight altruism and conceal their weaknesses (Lindholm, 2002). For Bedouins in the past courage included boasting, while avoiding shame for the tribe and family; whereas in the present-day, consumption
plays a major role in avoiding family criticism and being belittled by others. In that respect one could see consumer culture as an obstacle to modernisation as it continues traditional patterns of behaviour and contravenes attempts to rationalise consumption.

The interviewee also considers women’s consumption in social events to be reflective of their economic and social power. Though this is a male perspective, it is still an indicator of the role of consumerism in relation to changes to women’s position in society. Women’s adornment always may have had the function to signal status in Arab culture, but traditionally in Bedouin culture ‘jewellery is neither a showpiece, nor an object of public conversation or judgment’ but instead ‘considered as a protective marker of the vulnerability of the body’ against ‘jinn or other unseen powers living in the desert’ (Nippa 2006: 551f.) Nowadays other accessories, such as electronic devices, have become increasingly important as evidence of a woman’s relative power within the family and relative to other women. The use value and quality of these objects tends, as the accounts I have available seem to indicate, to be overshadowed by their economic meaning, i.e. monetary exchange value.

It is this meaning that determines the extent of the impact on the perception of a person’s financial ability to buy such goods. Although the social impact on the family determines consumer decisions, there is a very common way to avoid shame about what others will think. No one wants to be the subject of derogation or criticism; saving face is the most important criterion. As Mackey (1987: 117) explains, in Saudi culture

‘Shame destroys self-respect but guilt, primarily because it is a matter between a person and his conscience, does not. While the burden of guilt is interior, shame is exterior, […] a much heavier burden to bear than guilt.’
This is a reminder that the common reading of Veblenian conspicuous consumption does not necessarily apply here. This is not about self-aggrandisement but about recognition by others and avoidance of falling into disrepute (also cf. Varul 2006).

One of the interviewees highlights the importance of one’s ability to pay for female singers. The goal is to highlight the impact of high financial capacity. The singers are hired to sing for women when they dance at weddings. However, if people invite a musician as a singer, many guests will feel obliged to also hire a singer at future events, which will drive up expenses.

The pursuit of overall distinction and the use of technology are not due to a desire to gain new experiences or keep up with modern developments; there is an urgent desire for people to pursue overall distinction and to access goods to distinguish them from their peers. Searching for goods and brands does exist in Saudi Arabia as an expression of distinction, especially when the price is known by others. Baudrillard mentions that the symbolic signs of consumption do not express any pre-existing set of meanings, but the meanings are created within the process of consumption (Wilska, 2002). As the same interviewee continued on the subject of international brand

What do you think about people who purchase brands that do not exist in Saudi Arabia?
A.G: It is really common.

Why?
A.G: Distinction. People like to have a brand that no one else has. Of course it should be of good quality and a new style.

It is enough for the family if the brand is not available for others in order for them to become privileged in society, regardless of the importance of that brand or its usefulness. Many clear examples exist of the pursuit of new, distinctive goods that would be in more demand if they were not available on the local market, including the latest iPhone on the
market in the United States, Canada, and the United Kingdom. A huge demand for mobile phones emerged, so they were sold at a much higher price. The owners of a mobile phone shop could offer 10 iPhones at the highest price of more than 150 pounds, but only before Eid al-Fitr. The shop owner explained that customers prefer to purchase new telephone services and deals before the holidays so they can show off their purchases to relatives and friends during the festival, and for that reason would be prepared to pay much higher prices.

This simple example shows that a large segment of society seeks overall distinction even if they are unaware of the techniques or features available on that device. Displaying goods, whether they are hardware, clothing, or even food, is important for showing the owner’s financial ability.

Another family brought chocolate from Switzerland that cost 100,000 riyals (nearly $27.00). The importance lay not in its taste, but in the scarcity in the Saudi market. As we will discuss later, and as indicated by the importance of sales before Eid, religious and social celebrations are an important occasion for such distinctive consumption.

The source of uniqueness and general distinction in procurement is determined by the extent of the admiration achieved by the family for the acquisition of goods beyond the capacity of the family financially. The sense of satisfaction and approval from others when buying high-priced goods is the real motive behind the search for new things. However, families have different financial capacities, and this also plays a big role in their purchase decisions. People with low incomes really care about brands and the quality of goods used in the home, because they reflect their class identity.

While it has been noted that Veblenian invidious comparisons are checked, in the West, by (as Whyte remarked as early as 1956: 312ff.) ‘Inconspicuous consumption’ and open status
consumption is problematic; my interviewees were positive that they themselves and others are given to conspicuous consumption. As this interviewee from Jeddah states

*Do you think we are living in an era of extravagant consumption in these days?*

S.M: Yes

**How?**

S.M: If someone buys a 2006 Camry, for example, I must buy not the same car, I would like to buy a better one. Or, if my relative has a building with two floors, I would be looking for a building with three floors; if my relative lives in a particular area, I would try to live in a better one. Most of people live in this style.

In addition, the other interviewee addresses the competition between individuals and families. Here it is evident from the dependence on goods that could be highlighted to the community, such as a car and a home; these (car and house) determinants are considered to have the greatest impact on the classification of social classes and the distinction between families. Highlighting these commodities, - which are common not only in the Western Region (Jeddah), but also in Riyadh and Dammam- shows that the car especially is one of the key commodities used to identify the status of its driver. Often, the family car is a better expression of social status than a house.

With the development and progress of society and the isolation, it became difficult to determine a family's social status by highlighting some of the goods or their significance as symbols of social or economic status. Also, vehicles came to be valued more than other things because they are one of the icons that indicate the status of the person; it is important for the following reasons:

1 – The vehicle has a known value and price for the majority of Saudi society.

2 – The vehicle can draw the attention of strangers and passers-by in traffic in the streets and move at the front of all the people.
3 – The vehicle is usually expensive, and the ability to buy a luxury car will inevitably have financial significance to its owner.

Many interviewees express the same opinion that trying to compete for goods is very popular. This competition takes place even if the family has to borrow to engage in big spending to appear surrounded by the finest things, to seem to live a higher life than they do in reality, and to attempt to belong to a higher class. We will now describe the role of social class in Saudi consumer culture.

There was, across all my interviews, a general agreement that conspicuous consumption is widespread in Saudi Arabia and also, that it goes so far that people tend to take on debts in order to be able to continue competing with others. So if it is of that great importance to demonstrate financial ability and standing, if it is so important not to fall behind others in visible spending – who are those others whose expectations people are desperate to live up to?

**Social Class**

Social class is the first reference point when thinking about conspicuous consumption as the concept was, of course, developed in the context of Veblen’s theory of class. But we cannot apply a Western-derived classification here. The accounts given by my interviewees reverberated with the old categories of city dwellers, peasants and nomads while overlaid with the new notion of a “middle class”. This notion of “being in the middle” was articulated particularly clearly by one interviewee when asked about his car.

*Ok what kind of car do you have?*
AJ.D: A Caprice.
*What does the Caprice mean for you?*
AJ.D: Firstly, it means having a car of appropriate cost and then it is a comfortable car in city centre.

*What does it mean for people in general?*

AJ.D: It means it is a good ride; it is not old and it means being in the middle; it expresses the reality of my situation because I am in the middle class. I am not as rich as some, nor as poor as the lower classes.

Another interviewee said:

*You as a person belong to a particular class; do you think you are committed to doing something because you belong to that class?*

M.F: Definitely, my economic and social class forces me into some behaviours, certainly such as status. I mean that status forces you to consume probably more than you should.

The social classes in Saudi Arabia, like any traditional society, are normally formed by inheritance; the current generation inherits their status from the previous generation. This is no longer clearly the case because social dynamics have changed significantly. Business people, university professors, and workers are not confined to any one group. So, it seems difficult to determine the social class to which an individual belongs; thus, the classification of families or individuals is made according to the quality and quantity of their consumption. As in the West, the reference to in-between-ness and quantitative measures constitutes a break from previous, more culturally substantive self-descriptions. The fact that the members of these new middle classes are still finding their place means, as said above when accounting for the relevance of Veblen in a Saudi context, that they are particularly susceptible to invidious comparisons and conspicuous consumption to determine their relative position towards others.

Consumption is not only a means for obtaining the visible goods of the family, but has also evolved as a cultural symbol that identifies the family background or its social and economic development. The new quantitative determination of position through the monetary value of visible possessions combines with references to cultural backgrounds. So
it seems part of the prestige that was attached to ownership of camels (not only the number of which but also their quality) has been transferred to off-road cars. For example, the Land Cruiser has become common among the Bedouin people; it is one of the goods, which has turned into a cultural icon that indicates the economic or social position of its owner. So much so that it has come to be sung in contemporary Bedouin poetry. Kurpershoek (1999: 287) translates the first lines of a poem by Bkhetan ibn Dafi thus:

O rider setting out from us in a Toyata VX-R,
Selected from the best of four-wheel drive vehicles.
Departure is at the time of the first prayer at dawn
At the wheel a driver who knows the way\(^5\)

He notes that ‘the most expensive Land Cruiser’ has become the ‘comme il faut vehicle for tribal chiefs and other affluent worthies in the Arabian interior.’ (1999)

This is also true for the Lexus 4X4, a prominent item that also indicates the superiority the owner of the car over the owners of the Land Cruiser. Apart from the brand and make of the car, the year of production is also a prominent symbol. The owner of the Land Cruiser's production of the current year, 2012, cannot be compared with the owner of a 2001 Land Cruiser. These differences in the Saudi society, particularly among the Bedouin, have a strong meaning and they influence families' perception of the classification of material goods and the extent of their ability to buy quality cars. The difference here may be nothing more than just the financial capacity as defined by social class. Many of the respondents felt that high spending is for showiness, or to prove a favourable balance of social and economic wealth. However, it does not seem to be the sole determinant of social class because the family tree, the actions taken by ancestors and the educational level of the family are

\(^5\) Yā-rākbin min 'indina fōg fiksār / mixayyirīnīh min xyār al-\( jyūbī \)
Yasraḥ ṣalāt aṣ-\( ṣubḥ \) wi-l-fajr min \( ūr \) / sawwāgh illi 'ārfin lih drūbi
considered a contributing factor in determining social class in Saudi Arabian society. In other words, though domestic spending is a major determinant of social status, other determinants are also considered to be determinants of the social status of the family.

That is, traditional orders of prestige still play a major role and so do non-monetary new markers of distinction. The latter apply to established Islamic scholarship, which in an Islamic state carry high respect, and also to the new academic middle classes. A university professor would put fewer resources into conspicuous consumption as described above, but may instead invest heavily in a private library. So here we find the beginnings of a subdivision of the new middle classes where, in Bourdieu’s (1986) terms, cultural capital parts from financial capital.

In addition, while traditional classifications ran along tribal and kinship lines, the new class divisions around income and education create differences even within family networks. So, against the disruptive potential of such differences, consumption decisions become problematic in terms of solidarities and identities – In a social structure that is undergoing rapid change people use consumption to determine where they are and also who they are in relation to others.

It is difficult to find a whole family in which all of the members have the same social status because individuals inside the family differ physically, educationally, or socially. A university professor or an intellectual is characterized by the quality and attention he pays to his library, which is normally housed in the non-formal areas in his home establishes not just a class position but an individual self. According to Giddens, all choices related to consumption and everyday life are not simply decisions about how to act but also about who to be (1991:82).

To sum up, social class in Saudi society is no longer specific enough to apply to a large family and it no longer relies heavily on historical legacy; yet it determines how certain
individuals live up to the status of the class to which they belong. From these changes began the spread of the use of goods to mark the role of individuals occupying a particular social status. Tradition has given way as overspending on commodities and brands have become widespread in consumers’ attempts to adhere to a particular social stature and to reflect social status. Most people borrow and carry heavy debts in order to maintain social status or to maintain an image for themselves in front of others. That is why we will now address the role of the community surrounding the family and its effect on household consumption in general.

**Surrounding groups**

Of the surrounding groups, family plays a big role in influencing household consumption. Families feel the urgent need to follow fashion or buy certain goods to keep pace with their neighbours, friends and kin. An interviewee also indicated the inability to fully stop such habits due to a fear of criticism. Wilska argues that neo-tribal groups allow consumers to play with styles and symbols and move freely among social groups, styles, and cultures (2002). However, ironically, the neo-tribalism of consumer culture is, in Saudi Arabia, reinforced by the remnants of a less arbitrary and more meaningful traditional tribalism. It is therefore not surprising that the formation and affirmation of kinship bonds in wedding celebrations are one central site of other-directed consumer expenditure. Such expenditure is driven by obligation and shame-avoidance, so that even people who object on principle to excessive expenditure still participate in it, as in this case:

*Do you spend a lot of money in these events (religious and social events)*

A.G: Yes, yes, I spend a lot.

*What do you feel about this spending?*

A.G: Not convinced for these spending. If I can avoid something, avoid it I will, but some of them I really can’t.
What do you feel about society’s expenditure?

A.G: I believe they lack compassion, because really some of them are poor and they can’t follow their brothers or friends. So they have to borrow a lot of money.

The interviewee stated that people have “no ability and power without God,” which means no one has the right to brag except God. But there does not seem to be a choice from the interviewee’s perspective: he conceives of himself as driven by social pressure. This refers to the acceptance of the status quo, even if he is not convinced of the desire to keep up with the high cost. The interviewee complains that despite the financial damage created by social events, and despite a lot of debt, people need to keep up, buy goods, or spend money at social events to impress their friends.

What do you feel about your expenditures for these events?

S.M: Look, at events like marriage parties, I spend money even if I am not convinced of the need to do so. But sometimes I am forced to do so.

Is there social pressure?

S.M: Yes, for example, at an engagement party, I am forced to do it with exceeding happiness, and I pretend I am so happy even when in reality I am not. It is mandatory, but people are accustomed to it being a mandatory part of occasions like marriage contracts, marriage parties, and make expensive donations. I am not convinced. I am forced as well because there is a list and they write all the names down as well as how much you donate, so if the other people donate 400 riyals, I cannot give them 200. I have to give the same as the others.

Why?

S.M: I am forced because they would eat me with their tongues--they would criticise me. Paying is like a defence process…………… So I would pay anything to avoid being rejected by them. Being rejected means they see me as a person as being not as polite as their
relatives. Because we are now already far away from being bound together. So now, I see the list and how much the people pay and I do the same; no more no less, even if what I am expected to pay is less than I thought I should.

The peer groups in general in Saudi society affect people not only through the identification of goods, but also through trying to go beyond the individual to search for self-defence and the place where they belong. No longer is purchasing goods or spending just an attempt to belong. It has become an attempt to avoid ostracism or exclusion; in other words, the motivation to spend on certain goods is not limited only to trying to belong to the class above, it is also an attempt to uphold and maintain the present status. If an individual does not defend his status he will not be able to avoid ostracism or exclusion, and he may be exposed to the family for not keeping pace with the aspirations of the communities surrounding it. The quality of goods gives a kind of intellectual or social affiliation, which in turn very quickly gives an impression to the community of the quality of the class or social or ideological orientation of the people who consume those goods.

These orientations will manifest themselves in the kind of consumer preferences (for example a degree of “Westernisation” or “traditionalism” shows in similar ways to those described by Ustuner and Holt (2010) among the Turkish upper middle classes where such distinctions are manifested in alaturka (indigenous Turkish) and alafranga (Europeanised) styles of consumption. In my study, for example, wearing the type of clothes that famous hip-hop musicians wear demonstrates a cultural orientation towards the West at the same time as it demonstrates the status derived from the quality and price of the chosen outfits. The first impression of this category, regardless of the extent of the community's acceptance of it, is that this category is related to Western society that enjoys lavish excess - people may assume those who wear such clothes always spend the summer in America or Britain, for
example – again similarly to the wealthy Turkish consumers studied by Ustuner and Holt who take multiple trips (holidays combined with shopping expeditions) to the United States and Europe (2010).

However, even with greater social pressure for conformity than in more individualistic societies, there is never complete group homogeneity in which an individual reflects only the interests or orientations of this group.

Obviously the groups surrounding the family affect the decisions of consumers and how they can express identity or affiliation with the family. They can do this through the quality of clothing or cars they buy because these things are symbols of important social meaning in the Saudi community and the identity of a certain class.

**Global brands**

Social pressure has also been indicated through the purchase of global brands. From the 1980s onwards companies have increasingly sought ‘to establish brand names that will drive global corporate growth’. (Alashban and *et al.*, 2002: 23). Cooperman et al. (2008) for example, looking at the marketing of Marlboro cigarettes in the Saudi Arabia and across the Middle East, have found how the appeal of such an iconic global brand is linked to the rise of new middle classes finding their place within their societies and drawing inspiration and legitimacy from their linkages to a globalised economy. The global market's economic growth is also attributed to the region's demographics; in the Middle East, for example, there is a ‘population of young, fashionable trendsetters with large disposable incomes’ (Khraim 2011:124).

Saudi society has a short supply of industrial goods, such as air-conditioning equipment and other items technology for use in the home. Thus, they rely heavily on international imports
from all over the world. Families in Saudi Arabia, as in other countries in the Arab Gulf, have experienced the weakness in the domestic industry and its inability to supply the needs of the family. For this and other reasons, it has become normal for the Saudi family to buy international products; this partly accounts for the prestige of global brands. But what is the difference and why do families prefer some brands over others? What do they mean when they say something is the world renowned brand of a particular product?

Before we can answer these questions, we would like to mention the functions of the brand. There are now emerging Arab studies on consumer behaviour and brands, which largely confirm what has been found in Western marketing studies. Khraim’s study shows that brands give consumers ‘emotional and self-expressive benefits for differentiation’ and ‘can create a visible image about the consumer itself’ (2011: 125).

There are two dimensions that affect the choice of a specific brand, they include environmental factors such as ‘social, economic and political factors, which are dynamic, interactive and culturally contingent and often affect marketing strategy.’ (Alashban et al. 2002: 25) As well as the satisfaction of need, the consumer ‘chooses brands as an expression of his/her particular self-image’ seeing the brand as ‘non-verbal communication to their reference group’ (Al-Shudukhi and Habib, 1996: 6).

My own results indicate that there is a competitive and outer-directed dimension in Saudi consumer behaviour. In my interviews I noticed a tendency to give great importance to the brand of dress and accessories chosen by men or women. For example, sunglasses, perfume, shoes, clothing, and others those are usually visible items. These commodities are certainly attractive in themselves – as useful, aesthetically pleasing and as an expression of modern individuality – and they have become commonplace in many families. However, they are also a source of concern and pressure for the other families. The interviewee who lives in Jeddah and is the head of a school discusses this idea below:
Is there a specific brand you prefer buying for your family?

L.S: Oh my God they are killing me for that brand ... we can talk about brand forever, my little daughter, she is in the fifth grade, says, 'no way, I have to wear only this brand'. I asked her where she heard this.. I am sure it was from her friends, so we are going to malls and when I try to buy what we need from normal shops, she refused. She wants clothes from Mango or Zara or Evans and so on…. Believe me I knew it from my children; I always told them all goods are made in China, and they said we are not less than our friends and feel they must have the same as their friends. It is actually strange that my little daughter in the fifth grade wants certain brands.

It is clear from the Interviewee that his family desires to buy certain brands, although he does not show enthusiasm to buy them. Although these brands are known to come from one source, namely China, there is a significant difference in the products. In the past, the most important aspect was the place from which the product came, and Saudi families tended to prefer clothing and home needs products from the U.S. and Europe; they also preferred to buy technology from Japan. An interviewee who lives in Dammam and also works in education made the following remarks:

What does the brand mean for you?

N.D: The brand means that I am a man who has experience in choosing my clothes, and I know what clothes are suitable for me, and that give me psychological gratification. Also, it affects the opinions people have about my clothes; however, the opinions of others are not quite necessary for me but they are a bit important.

The interviewee has a clear view about global brands the knowledge of choosing the items and the experiences of shopping are a reflection of the interviewee's skill in choosing good quality, which he feels judged on by others. This needs to be seen against the background that shopping, including grocery shopping, is a largely male domain in Saudi Arabia – so unlike in many Western countries, shopping is seen as a masculine skill. And as that skill is
evidenced in visible choices, such as clothing, despite saying that the opinions of other people are not necessarily important, the choice of brand is still seen as an expression of identity by the interviewee. This is one instance that shows that a stated priority of quality over distinction does not mean that there is no conspicuous aspect in which the shopper’s social standing is at stake.

While with traditional foodstuffs, e.g. dates, the shopper would have deep knowledge of provenance and quality, new and especially imported foods no longer afford such judgements. Very much like the dissolution of the traditional menu, (Fischler 1988) the de-traditionalisation of consumption in general creates anxieties and insecurities, brands reassure with regard to price and quality, but also in making sure that others recognise the value of what one has bought in these terms.

Global brands are particularly important in regard to men and women's accessories; they have other meanings not related to the quality of the goods or to consumer confidence. Families are interested in some of the high-priced brands. High prices have a distinct role in determining the selection of one item over another because the price has implications about the consumer's financial and social ability to acquire such goods.

In my research – although due to the qualitative and explorative nature of the study not to a statistically significant level – a clear generational rift became visible. People above 45 years old took pride in their traditional shopping skills, judging goods on characteristics like provenance and material quality. Quality and price are important here, but so is the source of the item. People in this group are unlikely to have a greater interest in the brand name than in the state where the item was manufactured. Khraim (2011: 124) finds a much higher interest in brands among younger people and links that to the ‘rapid modernisation and growth’ in the Arab Gulf, as well as the entry of women into the business world. These
movements have created, among the young, a desire for fashion and cosmetics ‘to cope with this social and cultural change’.

Young people have desires for the global brand name, as well as the brand prices. For example, they like brands of perfumes or glasses and all the other luxury items. Unlike their fathers young people are not as interested in what the source of the product is or which country produced it.

But even in the younger generation it is not only global brands that attract interest. There are also brands that characterize the Saudi society in particular, for example, local clothing like alshmag (الشماح), the traditional Arab headdress. The quality of alshmag, its embroidery, and its name play a role in determining consumer decisions. As well as that, its price is also evidence of the good quality. For example Mayfair Alshmag by Shmag al-Bassam, which is somewhat expensive and has a good raw material. This is unlike some alshmag which are immediately identifiable as cheap and low quality even by the less traditionalist young Saudi. As the interviewee who is a head of school from Jeddah discussed:

**What does the brand mean for you?**
L.S: It means quality for me.

**What about the cost?**
L.S Of course the cost of quality is expensive; I had an experience of some goods, alshmag, for example, you can find alshmag for 40 Riyals or you can buy Mayfair for 200 Riyals, and of course when you wear it you realize the difference.

**Do your family keep up with fashions and new brands?**
L.S: Yes, they do, and also that is what is killing us through the Internet and satellite.

So, Saudi families are willing to characterise themselves through clothes and wearing a special dress, such as alshmag and albesht (البشت أو عباءة الرجل), the traditional men’s cloak. This distinction is not just for outside Saudi Arabia. Appearance and dress are not only
important in order to differentiate between Saudi Arabians and others, but for differentiation within Saudi society. We will discuss wearing *alshmag* further.

There are differences that may seem obvious between regions within the Kingdom of Saudi Arabia. For example, a family living in the centre of the Kingdom, in Riyadh for example is dominated by the great interest in wearing *alshmag*. But there is less concern for it on the west coast and in the east. For example in the Hejaz (west coast) the *alshmag* is not worn often in markets, shopping malls, and others areas. White *alshmag* instead of the more common red and white one, is frequently worn in the East. It is possible that those who have origins and roots in the centre of the kingdom, such as the nomadic tribes, have the same interest in wearing *alshmag* even if they reside in the Hejaz or in the Eastern Region.

The way of wearing *alshmag*, its quality and its colour, whether red or white and also the quality of the agal and taqiyah (العقال والطاقية), the rope and the cap that hold *alshmag* in place, all have social implications and serve to distinguish between members of the community, especially among young people, although now even in the Riyadh region or in the centre of the Kingdom it has become acceptable to go out without wearing *alshmag*.

*Alshmag* and other goods are telling us that the majority of attention among Saudi men about the brand of goods is moving towards brands that are more visible than others. We may find indications about the importance of visual merchandising in the Saudi community. For example, any owner of a luxury car expects certain behaviours of people in relation to them and also the people expect specific behaviours from the owner of the car. The owner of a luxury car has to be someone from the elite, educated classes who has a life of luxury, which is indicated by the car; however, there must be no inconsistency between the clothing of owner of the car and the car he owns; in other words, his clothes should be from global brands with a reputation equivalent to the famed luxury car.
This is true for the other side as well. For example, the owner of a Toyota Land Cruiser is expected to behave in a certain way. For example, especially in Riyadh city or its suburbs (where those of Bedouin background usually live), the owner of a Land Cruiser, especially if it is new or is a Toyota Land Cruiser pickup, signals that he has a lot of money and has a prominent social standing; thus he may be given respect or appreciation. A Bedouin would look with suspicion at a non-Bedouin owner of a Toyota land cruiser pickup as a pretense to being something what he is not. The urban outlook to the owner of a Toyota is that the Badawi has some camels or sheep; he often travels to the mainland and loves hunting, and is. Bedouin owners of Toyota Land Cruisers and urban Mercedes drivers – especially when driving newer and more expensive models – look down on each other, making the choice of automobile brand a field of what Mary Douglas (1992) described as a cultural war of shopping. This mutual contempt may not be universal, but can be observed widely in the nudges and even insults traded between the two groups of drivers. It was also communicated in interview comments from both Bedouins and Urban interviewees which reveal that sense of belonging and the social pressure to choose a particular family car or other global brands that may reflect a special meaning or communicate something about the consumer to others.

As we said, the type of car a person chooses could symbolize his social status, while other types could serve the same function for other groups.

While in this study, whose observations and interviews are confined to the public sphere and the male segment of the domestic sphere, the most visible consumer goods and hence most talked about were cars, electronic gadgets, and houses, similar considerations may apply to female consumers as highlighted by Khraim (2011) in a study on the use of branded make up in the Gulf Region.

These trends were shaped by the impact of social pressure, which is exerted by the strong ties between the families themselves. On the other hand, however, weak ties are a reason for
judging others by their goods when abroad. It may be a means of communication and the media plays a more prominent role in the promotion of goods and brands in the current situation than ever before.

The media has played a major role in the spread of branded goods (such as the aforementioned Mayfair Alshamagh) and their proliferation and circulation to all segments of society. We believe that in former times there was a kind of limitation on the spread of goods between the regions; what was common in the Eastern region was not necessarily common in other areas, for example. As Yamani (1997: 57f) notes,

At the time of the unification of the Kingdom in 1932, one way the ruling elite endeavoured to control the vast country was through eliminating ethnic differences. Thus, the founder of the Saudi Arabian Kingdom, Abdul Aziz al-Saud, decreed that all men serving in government positions must wear the Najdi Bedouin dress, the clothing seen widely in Saudi Arabia today. With the exception of the clothing of a few old men, the development almost made regional dress extinct.’

As with clothing there now also is no longer a clear regional difference in many of goods. This change in tastes and the tendency for them to be spread from one region to another is due to media and advertising, which of course is not specific to any one region.

Luqmani, Yavas, and Quraeshi (1989) described advertising in Saudi Arabia before the advent of satellite channels; they said that the Kingdom of Saudi Arabia was like other developing countries in which the people strongly adhered to local customs. Through advertising in national television and print media, tastes have become more homogeneous across the country. However, advertising within Saudi Arabia not only communicates social pressures in terms of a Veblenian emulation of the newest thing, but also reinforces two sets of social values – Islamic and traditional. First of all the media must maintain the religious traditions, such as covering women and international print ads may have to be modified by superimposing long dresses on models or by shading their legs with black. The second is
highlighting Saudi society as being hospitable and conscious or its own traditions. These things are no longer true since the introduction of satellite channels; more channels show the western style of fashion, and the western brands have now become more acceptable especially among the younger generations.

The Saudi extended family is no longer physically a unit, but has become uprooted so that family and kinship relations as economic or social relationships span wider geographic areas. Also, communication through modern technology, such as mobile phones or the Internet, has cancelled geographical barriers between those families. But the question here is, does this mean that the social pressures on the family have eased or increased? In my view the pressures have not changed, but technology has allowed families to simulate a traditional bond and comply with the direct to indirect development of modern means of communication.

Modern media have not only spread the desire for consumer goods between Saudi families, or only contributed to the formation of a unified culture for the purchase of goods between families (Sandler and Shani, 1993). Satellite channels as well as the Internet have created needs and concerns that were not known or widespread before. Global products, especially technology (e.g., computers or mobile phones) and the brands of the most famous fashion houses, are now known and in great demand among Saudi families. Now it is possible to browse Web sites and choose or purchase distinctive products. Because of the new visibilities and availabilities created through social networking sites such as Facebook, the mutual knowledge about new purchases and possessions (and aspirations) have increased and pushed back what used to be, to use Goffman’s (1971) terms, a very strong barrier between “front” and “back stage” by a considerable distance. What once would have been a private purchase now can be flagged up on a social networking page and thus seen by all.
All these developments have made the buyer look for distinction and new goods even if they were not of real significance to him. As mentioned earlier, the popularity of Apple (I pad, I Phone), is a clear example of how the love and desire of many families to keep up with new products exists for different reasons than for richness, as in Western societies. Buying such goods is part of a pattern of distinction and showing off in front of others and monopolizing excellence and setting a precedent for others to buy goods that were not available in Saudi society. Television and the Internet enable consumers to both see and hear the brand name, which makes it easier for them to remember and, this is important too, to pronounce standardized brand names (Alashban et al., 2002). The interviewee quoted below who is from Riyadh and works in private business explains why in his view fake brands have become widespread in Saudi Arabia.

**Do you think the fake brands are common now?**

M.S: Ohhh, yes; very common

**Why?**

M.S: Take the following as an example, if I see a watch for 25,000 and the one of the same design for one thousand, I buy the less expensive one. I, of course, want to keep up with the society where I live, so since most people are not experts in the quality of watches, I buy the cheaper one and still I feel that you like my watch.

**But everyone knows that fakes are widespread now.**

M.S: No, some fakes are not recognisable as fakes; there are good, medium, and poor quality fakes, so if I put my fake watch beside the original you cannot see the difference unless you are a watch expert.

Through the high cost of these brands, it has become difficult for middle-class people to emulate fashion and the global fashions. We will, in the chapter on financial capacity, see that the consumptive expenditure tends to exceed family income already. So any opportunity to make savings in the race for the latest branded goods is welcome.
The social pressure on the family is formed in the search for alternatives through which the family can reconcile their budget with the fashionable goods they desire; this can spare the Saudi family from an economic crisis. Those alternatives include counterfeit goods, which have spread considerably in the market. There are now small shops in markets that specialize in the sale of such counterfeit goods. It is notable in that these small shops deal exclusively in the sale of women's handbags, sunglasses, watches, and some perfumes.

The quoted interview passage also demonstrates a further aspect that we have mentioned earlier. What the interviewee here highlights is, among other things, his skill in the selection of high quality and non-detectable counterfeit goods. He talks freely about his purchase of cheaper fake products, and it is not that the availability of such products is a secret. So the function of brand consumption is not solely to demonstrate financial wealth (i.e. Veblenian in nature) – it is also about distinctive taste (as postulated by Bourdieu).

Most of these goods are the original items that can be observed on the person who buys them. A lack of effective application of protection of property laws in the Kingdom of Saudi Arabia has helped in the spread of such goods. A lot of fake goods are made in China. Fake Louis Vuitton bags are an interesting case in point. Their popularity declined and Saudi families no longer view them as desirable. This is not because the fake bags are not of good quality, but because of there proliferation. Thus, one can see a woman from poorer classes with Louis Vuitton bags, and this is what has led to the loss of prestige for the brand in Saudi Arabia.

Summary of chapter

This tension, as already mentioned, is the result of social pressure on the family, where they try to search for excellence through global brands although these are relatively high-priced
for the middle class. The next chapter will address the cultural background and how it is affecting the family with regard to consumerism.
Chapter Eight

Cultural Background

Introduction

From 1932 to 1975 most of the population in Saudi Arabia were nomads (Zahrani, 2010). The desert was and still is the main preferred self-image that defines Saudi society. As mentioned in the introductory chapter, the most important priority of the Kingdom was the process of the incorporation of the nomads in towns and villages and other settlements. During the oil boom years the Bedouins turned toward the cities; the Bedouin life is no longer the prevalent style of life in the Kingdom, and its cultural identity has been gradually decreasing. Cultural identity for the nomads is still upheld in much folk poetry and bragging about ancestors, and in their defence of the tribal culture, as well as in the assistance and interdependence still occurring between them. These cultural symbols, which were the subject of attention for many Bedouin, in particular those occupying the Eastern or Western regions, have become much less prevalent than in other areas. The reasons may be due to the continuous communication with other segments of society, such as members of non-nomadic cultures and foreign people. Still, the central region and the remote areas are more likely to adhere to the Bedouin identity than people in other regions. Traditional Bedouin identity, in terms of tribal allegiance, as well as material culture is now in rapid decline as it has been replaced by an individual consumer culture. We found the interviewees had difficulty in determining the socio-cultural background of their family and whether it was nomadic or rural or urban. Also, for some people, there is confusion about the difference in meaning between the nomadic and sedentary rural situations. Here there is a clear indication
of how rapidly urbanisation has occurred, by-passing the community and relying on civilian life more than on a clan and the Bedouin life style.

Our focus here is not the transition from life in the desert to a modern city life. This process has been nearly completed by now (and there are some instructive accounts – most prominently Cole 2006). Instead I will be looking at the remnants of a nostalgic identification with a simple and proud Bedouin life, while accommodating to a globalised and distinctly urban life saturated with technology. Consumerism here has an ambivalent role. On the one hand, it is of course as opposed to the austere life in the desert as anything (of which Cole 1975 gives a rare and authoritative account). On the other hand it is by the means of a consumer market that Bedouin nostalgia is maintained (we mentioned, e.g., the branding of alshmagh, the traditional Bedouin headdress) and it provides the technological means of communication that facilitates the maintenance of tribal bonds after migration into the cities when one’s tracks no longer cross regularly as they formerly did in the nomadic cycle.

In this chapter, we address the Bedouin life-style and the transmission of its values, such as pride and loyalty.

**Bedouin Lifestyle**

Although the Bedouin life has been declining, there are numerous indications that Bedouin culture, as an identity still exists. For example, one of the interviewees defined himself as being Bedouin and adhering to Bedouin culture although he lives in the city. The social construction of identity and adherence to the Bedouin lifestyle has today become a matter of choice rather than a fate. Traditionally, Bedouins used to hold town and city life in contempt and found being in a town an oppressive experience. Cole’s (1975: 111) observations from less than half a century ago give a good sense of this sentiment:
‘The Āl Murrah, like all the other Bedouin in Saudi Arabia, depend on the city and the wider society for many things that are basic to their lives. But the Marri does not love the city. For whatever reasons brings him there, he makes his stay as brief as possible. He concludes his business and returns to his herd in the desert as soon as he can find a pickup truck going his way. It is an understatement that he does not feel at home in the city. He spends restless nights there bothered by mosquitoes; he rarely has any milk to drink; he easily catches cold during the winter; and, more importantly, he feels no kinship or sense of community with the average native of the city. He sticks with whatever tribal relatives he can find and together they talk of camels and the desert. He goes to the city because he must, never because he likes it. And when he leaves, he and his companions inevitably burst into song as soon as they get past the outskirts of the city and off the paved roads.’ (Cole 1975: 111)

The attributes that are reflected in the behaviour of families of Bedouin origin are links to the Bedouin way of life. Belonging to a strong culture of the desert makes a lot of families yearn for that life, a feeling they express this longing through commodity symbols. For example, there is an extension in the house, which is usually designed on the inside like a tent, even providing a place inside for a fire. Usually families try to keep their tents furnished in traditional style and highlight the old photos from the desert and also the tools for making coffee and tea, as was done in the nomadic manner.

*Okay, we are sitting in a guest room that is in the tradition style (tents); however, here is a plasma TV, so do you think you are showing contradictions?*

*A.J.D:* No, I don’t think so.

*Why?*

A.J.D: Because I put the fireplace on in the winter season not as a tradition. There is a heating machine now. Honestly I bend a bit toward the past. I like the fire and heating by wood.
**What about TV?**

AJ.D: I am not using the room for the heating. Usually I sit here.

**Do you think decoration requires huge expenditure?**

AJ.D: As for me, I think it is really enjoyable to sit in this room.

The interviewee acts as an imaginative hedonist (Campbell 1987) when he sits in what is set up to feel like a tent in the desert, enacting the absence of modern technology by burning a wood fire despite there being a modern heating system in place (much like in Britain the open fireplace has become a desired nostalgic “original feature”). When professing a bent towards the past he quite ostensibly evades the interviewer’s repeated questions about the TV set.

The interviewee believes that the style of the setting that I call a semi-tent is more comfortable and appropriate for him than a Western–style setting, such a reception room with a sofa. But although the interviewee prefers to sit in the semi-tent, he also has a formal dining room that is in the Western style because in the modernistic city of Riyadh it is imperative that he provides such a room for guests who maybe do not like to sit in the atmosphere and décor that is in the semi-tent.

It is immediately visible that the socialising stipulated is different from that of a Western style dining room – beginning with the fact that this setup accommodates a much larger number of people. It also allows more easily for the traditional forms of hospitality and ritualised conversations that Bedouin families try to maintain. One Bedouin value is a strong sense of honour and pride, seeking respect and appreciation from others. The easiest way to earn the respect of others is through hospitality; and as part of a gift exchange they earn the hospitality and generosity of others in return (Lindsey, 1991).
But these large spaces are hardly used now that, due to dispersed workplaces and reduced time for socialising, larger kinship groups hardly ever come together at the same time. Yet the sheer possibility created by the domestic space serves to maintain the symbolic presence of the kinship network and makes a strong claim as to the commitment to the value of generous hospitality. Similarly, it is for many still important to be able to accommodate a large number of people even if they live in much smaller family units now. The following account by a Bedouin who works for ARAMCO and lives in an urban area in Dammam is indicative:

*Do you believe in a reasonable monthly consumption in society in general?*

A.G: Oh, it spends over the amount it needs to consume.

*Why?*

A.G: Habit. I can give you an example. My father, when we were at home, bought all things like cheese and jam—everything he brought in cartons ... But we all ate it. Now no one lives with him (because his sons grew up and they live outside his house), but he still buys everything in containers. So sometimes he buys something, but then it spoils and gets thrown away.

The interviewee, similar to other Saudis, grew up in a large extended family. As Mackey (1987: 109) points out ‘for the Saudis the concept of the individual is absent’. Instead a ‘Saudi sees himself find in the context of his family and, to a lesser degree, the tribe. His duty is never to himself but to the group.’ Thus, many are significantly influenced by their Saudi family in identifying their own specific needs and find it difficult to determine their own individual choices without reference to the family or tribe. The interviewee’s mention of his father’s habits relates to Miller’s notion that often the elderly shop as if they were still
providing for the family which has already left the house. In a way, past family structures are perceived symbolically.

Indeed, this behaviour is what distinguishes many Bedouin families-- the transmission of values from father to son, done carefully and accurately. Another prominent feature of the Bedouins is their love of hiking in the interior. Camping in the mainland is an entertainment that is usually favoured by the Bedouins, re-enacting what was their way of life as a holiday activity. Similarly hunting and keeping herds of camels and sheep have even though they no longer have an economic significance, are now popular desert past times especially among upper class and rich Bedouins. It is a clear concern for the assets of the Bedouin desert community and how they express their identity and affiliation, as well as highlighting the habits and those items in the form of a prominent family using them just to prove their identity.

While roaming the interior of the Arabian Peninsula is an expression of the Bedouin identity there is ambivalence around international travel. Such travel may be in line with a Bedouin appreciation of freedom as mobility, but it is enmeshed with ideas of superiority of urban or urbane lifestyles. This interviewee communicates such ambivalence by expressing his disappointment with Paris – and particularly its touristic centre, the Champs-Élysées. The interviewee is a Bedouin who works for ARAMCO. He lives in an urban area.

*Do you have any experience from travelling?*

A.G: I learned from travel that you don’t believe anything you hear before you see it. You may have imagined the place before you see it because you watch TV and people talk about that place, but in reality, it isn’t like that.

*Give me an example.*

A.G: You have the Champs Élysées in Paris and the restaurants and coffee shops there. I imagined it would be fantastic. I was surprised that any buffet here is better than the coffee shops there. The chairs in the coffee shops and services in Élysées
are less than normal, but the difference is nice weather and the people who sit there are the elite—I mean the elite of Gulf societies...the princesses and the big fish. Of course the coffee shops there are too expensive, but just to tell people and your friends ‘I drank coffee in that place’ is important.

**You mean you hear from friends about that?**

A.G: Yes, from my friends and from the programmes that I watch, Élysées is ‘wow’. But in fact it is not like this. But as I said, the coffee shops in Saudi Arabia—I mean the normal coffee shop in Saudi Arabia—is better than the best coffee shops there. The differences are in the atmosphere and the famous people in the coffee shops in Élysées.

What should have become clear is that, while the uprooting brought by urbanisation and consumerism has opened a field for status consumption as part of a repositioning of social classes, this is not the only factor in Saudi consumer behaviour. This is also about the affirmation of cultural/ethnic identities and an ambivalent absorption of Western consumer culture and its use to uphold a claim to traditional identifications (e.g. in the above-mentioned preferences for off-road vehicles that, since horses and camels are no longer common as means of travel, make a symbolic and sometimes practical link to desert life. Here it is also necessary to point out that coffee, of course, has a special place in Arabian hospitality (see e.g. Nippa 2006) – so to contrast French and Saudi coffee is a comparison between the worthiness of both societies. And while Bedouins always have judged other groups by their hospitality (or lack thereof), here we have a case of judging other countries by their hospitality industries.

The competitive streak is part of Bedouin legacy of Saudi culture. According to Mackey (1987: 47), ‘Saudis were constantly drawn to technically sophisticated or outwardly glamorous items’. This attitude we can now interpret as not just a case of competitive status consumption in a renegotiation of the social hierarchy in a neoliberal world – we also see traditional Bedouin values at work, such as a the borderline self-destructive hospitality
(which of course looks much less irrational when understood as part of a gift *exchange* and represents a key factor in the maintenance of networks of mutual support). As Kurpershoek (1999: 41f.) emphasises in the case of an oral poet from the Dawasir tribe:

‘Ibn Batla’s emphasis on the magnamity of the Dawāsir towards their neighbours should not be interpreted as altruism or tribal vanity, but rather as part of the desert’s trading in reputations with the objective of establishing claims on a basis of reciprocity.’

Similarly the warrior ethos to face fate with faith, patience and courage may find expression in ways that very much resemble a Veblenian pecuniary prowess, as that is driven by reliance on fate as well. It is in this sense that the consumptive behaviour of Bedouin city dwellers is informed by cultural tradition as much as it is a threat to those traditions.

One of the threats to traditional forms of family and kinship life is that, as was the case in the West (see e.g. Nava 1992: 185ff.), the power balance between the genders starts to shift with the advent of consumerism. As we will see, due to the fact that, because of the restrictions on women’s free movement in public spaces, shopping still is a male domain in Saudi Arabia, the impact is different from most countries in the West. As mentioned before, there is a limitation on the empirical data used, and these views are taken based on only one perspective (the male perspective). Yet even from that perspective, there is a clear change today in the power balance, not only for those whose wives have jobs, but also indirectly for those whose wives do not work outside the house. Also, there is ambivalence toward the wives who are just displaying the status gained through their husband and then using this status to gain independent standing.
Values and Transmission

One of the functions of the family is the transmission of values and habits from parents to children through the socialization process and also the experiences gained in life. These habits and experiences of consumer behaviour within the family rely on the generation of children from the previous generation. This is underlined by the fact that interviewees say that they have learned how to select and judge grocery from their fathers.

This is an example of how people follow their parents in their consumer behaviours. The son follows the father’s example when buying necessary food. This following extends to the children who often emulate the behaviour of the consumer’s family. To do as the fathers and tribal elders do is a sign of loyalty and respect. It is also part of how patriarchal family structures are reproduced on an everyday level. But with the challenges to the traditional diet of the Bedouins, taking in urban and international items available in the supermarkets and promoted in the media, a new field of domestic tension opens up. It is clear from this transmission of values that there exists a division between the domestic and the public sphere and between women and men. While women do the cooking, men do the shopping, but how do men know what to buy if they do not process it in the kitchen? Men take the information for groceries from the family and experience and also take new information from their wives. According to Fischler’s (1988) discussion on neophobia (prudence, fear of the unknown, resistance to change) and neophilia (the tendency to explore, the need for change, novelty, and variety) the Saudis seem to experience a heightened tension between the two. For example a man always gets his goods as his father did, whereas his wife tries to keep up with a new style of food picked up from her friends and from the Internet. This comes to form part of the conspicuous consumption of the family as international food also becomes part of the practice of hospitality – guests are no longer just presented with the staple fare but with more pricy foods. This in turn means that heads of households need to
respond to their wives’ instructions when shopping and can no longer rely on their traditional knowledge.

As already said, for this study shifts in the power balance between men and women are only indirectly accessible. But there are also other continuities and transformations that are more visible and more openly talked about. One of these is the maintenance and monetarisation and gradual weakening of mutual support in kinship networks. Kinship solidarity is a core value in Bedouin ethics.

Below, an interviewee from Riyadh says he still considers the Bedouin way of life as appropriate for his family. Central for this is the extent of the physical and psychological connection is with relatives. Contact with kin offers a sense of belonging and responsibility of each individual toward the other. There is more cohesion among older people than among the youth, a change that has greatly weakened the ties between the tribes and the youth. Financial support is the key element in the eyes of many now, regarding both cooperation and assistance. Money is seen as the first form of assistance.

*To what extent are you financially committed to your relatives in their crises?*

N.D: A little bit.

*I don’t mean as behaviour, I am talking about psychology in terms of being committed to support them financially everybody should be committed to it.*

N.D: Personally, yes I feel it; however, not as much in action.

*Why?*

N.D: Sometimes I have defended it, but probably it is just the weakness of the possibilities or it is a sensitive situation.

*What do you mean by sensitive?*

N.D: For example, if you give someone a bit of help, he will think that he [...] is entitled to more, even you cannot give him more.
As we have discussed in the theoretical part of this thesis with reference to Simmel, the monetarisation of social relations lessens personal involvement and creates greater distance. While in the total prestations (Mauss 1967) of the past involved the whole person and thus created proximity and strong obligation, monetary exchanges are less personal and less committing. As a consequence expectations have been lowered.

On the other hand, even in the younger generations, there is a sense that personal relations should be maintained and reaffirmed as more financial support is considered a burden for the supporter, as the interviewee stated, especially if the need is from the extended family. Financial support is the most important form of assistance and considered a duty in terms of nomadic values. We can also say that the financial and moral support that families receive from each other also reflects the link between families and the rights instilled in each other. The thus established reciprocities and mutual obligations within the kinship networks are a very effective way to control behaviour and to preserve customs and traditions.

Still, for the youth there is another accepted perspective on helping relatives. One of the interviewees believed that assistance for and support of a relative is a duty, just as men are expected in a different family home every weekend to socialize. This is the power of social relations among relatives. Beyond meeting in social and religious occasions, they remain in the tribal contexts and not anything else. Any tribe can have social engagements at those events, and their own surrounding communities (e.g., colleagues or friends) rarely enter those meetings. These gatherings counteract individualism and are important factors in ensuring that the alienating effects of involvement in a consumerist market society are contained. And in those networks the ethos of assabiyah is strongly emphasised: assistance must be given to the needy without any motive other than the desire to help.

The cohesion of the tribe through assistance and loyalty leads to the rejection of some customs and traditions of other cultures, especially Western culture in order to preserve
traditional Arab culture and its norms and values. Below, one interviewee talks about the shame felt for the people who copy celebrities.

Do you think that there is much emulation of celebrities in our society, for example famous footballers or singers and so on?

A.G:I don’t think so. Maybe there is some of it among teenagers, but little, not much... To my knowledge it’s little – I don’t see much of it.

OK, this emulation... I don’t mean just western style..

A.G : Even here , the idea of emulation is alien..., and for many people hearing this man imitates that person, the reaction is a negative one vis-a-vis the youth. So even if I wanted to do it I can expect to hear something from people and therefore I will avoid it so as to not have people say about me that I’m emulating.

Such as clothes and style?

A.G: There is good emulation and there is bad emulation

I will give you an example: The proliferation of the way Khalid Abdurrahman wears the alshmagh

A.G: No, no,no,no,,,,, this is positive emulation, because it is nice and actually it’s not Khalid Abdurrahman’s way of clothing, it existed before him. But those days Khalid Abdurrahman was seen in it on TV and it therefore became associated with his name, but it was there before him.

Ok what about emulation of Western fashions – for example necklaces?

A.G:I see there a few people who imitate this, and most of them have families who live abroad for long and then they come to Saudi Arabia and live in gated communities, which means they don’t have contact with Saudi society and their children have been influenced by famous Westerners.

What do you think about it?

A.G:I am against this because as I said it is alien and the Islamic law, habits and customs reject these things.

This example demonstrates that new behaviours are viewed as being contrary to the

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7 7 Khalid Abudrhaman is a Saudi singer, who was popular among young people, especially in the 1980s and 1990s.
values and ethics of Arab culture and are rejected. Ironically the respondent cannot even bring himself to give examples of the celebrity-inspired behaviours that he despises as he tries to actively ignore them for fear of moral contagion. Interestingly, the grounds of the rejection are not particular patterns of behaviour that are deemed immoral, but the fact that they are foreign to Arab culture – so this is mainly a commitment to a project of cultural purity.

One quite explicit fear around the emulation of foreign celebrities and consumerism in general tended to be the notion of individualism and outright egoism. While Bedouin culture values freedom, there is also a pronounced expectation to be altruistic. The Islamic obligation to charity that we have discussed earlier, in this perspective, is a touchstone for an individual’s character.

Donations and charity work without personal gain were seen by the interviewees as being examples of the pillars of society that must be preserved. They conform to the traditional idea of community assistance and support that is common among members of the community or among the tribal members. Dominance of self-interest and financial dependence counteracts the interests of the community. This view affects relatives’ decisions that relate to consumer spending or the financial support within and for the tribe. Such support is also part of the construction and maintenance of the prestige of the tribe. It is the internal complement of the external pattern of hospitality. Both are a matter of pride.

**Pride**

As noted, the much of what looks like Veblenian pecuniary prowess is Bedouin pride – i.e. an ethos that requires the demonstration of strength and skill as an individual and as a representative of one’s tribe. In terms of a consumer attitude this counteracts the Islamic requirement to be modest and leads people to sport the current day equivalents of spoils of war – the booty from shopping expeditions: expensive watches, gadgets, accessories. This
responds to a situation where, in a capitalist economy, takings are no longer conspicuous in themselves and the tales how they were obtained much less exciting.

In Saudi society, saving money is usually associated with the exchange value of the rights of a man and his family. These days, it is difficult to know how much income a person has because the money is in the bank and thus not visible as were the camel herds of old. However, it can be known in terms of financial availability through his spending on himself and his expenditure on his family. The invisibility of money makes it necessary to symbolise it through conspicuous consumption. Also the idea that money results from fortune and prowess rather than work connects nicely to traditional concepts like the sportive acquisition of property through raids (ghazw).

Generosity and hospitality (which in Veblenian terms would count as vicarious leisure and consumption), too, can be understood as expressions of pride in which it is not only important to engage in a gift exchange that maintains social solidarities, but also to ostensibly display wealth and achievement. This used to be done with an attitude comparable to the agonic gift exchange of the potlatch in which evidence of wealth and good fortunes are given up or destroyed. The sacrificial aspect of generosity, however, seems to be receding, as this Bedouin from Riyadh explains

Do you believe that in recent years, the expression of generosity has changed?

AJ.D It has changed. For example, in the past you could give a guest a whole lamb, and now for the same price I give the guest a barbecue.

Okay. Do you think the society in general has changed or just the concept of generosity?

AJ.D: An example of the change is seen in a person who introduces a camel and also sheep for his guest, so of course this is not generosity at all. He just wants to boast. He takes a picture of this event to show people how generous he is to his guest.
Bedouins always did and still do exaggerate generosity and this concern stems from its role in the preservation of self-esteem and protection from criticism and disapproval, which may extend to accusations of avarice. Personal concern, or social esteem for the invitee determines the extent of the provision of hospitality. For example, if the guest has a high social status, the tribe strives to provide the best hospitality in hotels or wedding halls. That reputation is playing a major role here in the increase in hospitality; Accounts of a person’s generous hospitality are a key element in that person’s esteem and status. As seen in the reported practice of showing off wealth without actually giving it away, the emphasis seems to be shifting away from the readiness to sacrifice one’s possessions for guests to mere announcement of wealth. Of course the latter was always one element in Bedouin hospitality, but so was the evidence of selfless character. Many who criticise the continuation of ritualistic and exaggerated hospitality use such examples to claim that what was a noble practice now have become mere status assertion.

In city dwellers of urban descent hospitality as a value is less pronounced if compared to that of the Bedouins, but it will still strike the non-Arab visitor as very generous. Urban hospitality is less caught up in rituals of reproduction of tribal order and status and less informed by the notion of pride and more connected to Islamic notions of charity. One of the interviewees who is from an urban background believed that this generosity is not just hospitality; it is more than that. Generosity is helping the weaker person, it is supporting someone who is in need of support, whether that person is a relative or not. Even some urban people act the same way when engaging in high hospitality, however, they believe that generosity cannot be limited to the value of hospitality. Many explain this by saying that the Bedouins are more likely to draw attention by virtue of having social relations, including with the most powerful and also that the presence of competition between these families will earn more praise and flattery.
Loyalty

Loyalty is a key Bedouin value. There is not only a symbolic commitment to tribal identities, but also a persisting sense of responsibility toward members of the tribe in material terms and certainly as kinsmen of the specific tribe. Traditionally, the tribal system is keen to solve the problems of the needy, the sick and the elderly, as well as those of widows and divorced women and the unemployed. Abandoning such support is a disgrace to the person and the family to which that person belongs (Mackey, 1987: 111).

Loyalty is to the tribe or the family or — through urbanization — the value or attitude of loyalty can also be applied to the company where one works or to the ideas in which one believes, i.e., traditional patterns that are adapted to modern social relations. However, this does not necessarily diminish loyalty to the family and tribe. Loyalty to the tribe or the family is always linked to the Bedouin concept of honour; a commitment to cultural and social ideals through the beliefs that they have, either concerning men or women or by being closely linked to certain beliefs and values of the spirit that connects the sons of the same tribe (Lindholm, 2002).

Loyalty does not mean only following social behaviours and consumption; it also means expressing that social behaviour through the rejection of the kind of social life that occurs in urbanization. Deepening loyalty through interlinkage is of great significance for nomads, just as it is with tribes, because of the presence of compassion and blood relations. Those who are with their own families feel sympathy and a sense of belonging to that unique group that results only from a blood relationship (Lindholm, 2002: 53). So this is another motive for expenditure which often contributes to spending already motivated by status affirmation.
and perceived obligations of generosity: the obligations to support one’s community or one’s people (rab’). This interviewee from Dammam who works in education lists such obligation among the already listed reasons for excessive spending on weddings.

N.D: Because of what I have seen, the family of the groom and the bride should do like the others without taking their positions or their availability. Surely every family has its different ability to pay for these things, but everyone wants to be at the front of their society. They want to show they are capable.

*Do you think is it emulation?*
N.D: Yes, yes, emulation and boasting.

*Did it exist before?*
N.D: Yes, but not as much as now.

*Do you spend a lot of money on such events?*
N.D: Of course. This is habit for your community (Rbek). You can’t break it.

*What do you feel?*
N.D: I have tried to appear that I am not satisfied with it.

The interviewee emphasizes that he is affected by others and the tribe in the same way as the previous interviewee, S.M, who felt forced to pay the same as the rest of the people at marriages in order not to be to be different from them or at least for them. These effects are characterized in spending much on others and trying to keep up with others and by commitment as determined by tribal obedience to those habits.

Loyalty in the Arab culture is the hallmark of life in the nomadic and the rural areas. It can be seen from different angles, ranging from the religious aspect to the family aspect as well as in loyalty to a commodity. A consumer’s preference for a particular commodity indicates that he/she is represented through it. Following the collective tastes of one’s people, one’s *rabea*, is a visible affirmation of belonging and loyalty. The concept of *rabea* (رَبْع) refers to any relatives around you. It is a Bedouin term that means the foster family or a close family of relatives by blood or marriage. It is clear how, as the interviewee described it “your community” (rbeak), plays a prominent role in determining the consumer behaviour of the
family. Loyalty to the large family is more pronounced for those who are more than 50 years old, and probably it can be attributed to their actually having lived in the Bedouin way of life; this experience would help to clarify the importance of maintaining their tribal identity as a basis for survival, either socially or economically.

This discussion highlights the role of cultural background in terms of understanding consumerism. Arab values do influence Saudi consumers, making these choices a social pressure whether people decide to follow them directly or indirectly.
Chapter Nine

Financial capability: the availability of credit and the overspent Saudi

Introduction

An assessment of consumers’ financial capability is an important element in the understanding of consumer behaviour in Saudi Arabia. This is particularly so when it comes to assessing the rationale for and rationality of spending behaviour and the meaning and implications of conspicuous consumption. Obviously, the availability of money is a precondition of Veblenian spending patterns, but it is also important to see how far people are prepared to get into debt in order to sustain such spending and to relate this to the social pressures to which they are responding.

In my interviews, the availability of money has consistently been not just a facilitator, but also actually a driver of consumer behaviour. A bank manager, speaking frankly, said that most customers who ask for loans ask how much they can borrow, instead of asking for the sum needed to buy a particular item. The ability to borrow such sums is creating a need in the family. I will argue that this is not only explained through hedonism and consumerist desire for immediate gratification, but also through considerations of their reputation. This could be interpreted in a Veblenian sense as an assertion of status and status aspirations: the quality of the purchased commodity and its prominence may be taken as an indicator of a household’s financial ability to spend. However, this common interpretation must not be taken for granted because other social influences are also at work in determining a family’s financial behaviour. Drawing on the previous chapter I will argue for the importance of social obligations linked to the deeply rooted ethos of generosity and hospitality that are a specific feature of Bedouin culture (e.g. Cole 1975, Jabbur 1995: 314, Nippa 2006), but are also prominent in Arabian towns and cities. As mentioned before, it is important to analyse
the “overspent Saudi” rather than view him as a copy of Juliet Shor’s (1998) “overspent American”.

Saudi families find it notoriously difficult to harmonize their financial and their social obligations. An increasing inability to manage the financial resources of the family and to maintain them has become a commonplace problem ascribed to the advent of consumerism (Assad 2006: 6). The rising personal debt raises the question of what function money has for the Saudi household and the role of banking facilities in framing the pattern of consumer behaviour; but it is not just banks alone that are the problem, it is what people do within the framework that banks set them. How much awareness do heads of households have of the potential unsustainability of their family’s purchasing behaviour? What, if any, strategies do they pursue to maximise the use of their income? Below, I will address all of these aspects in more detail through an analysis of my interview material in which this issue was very prominent.

**The Function of Money**

The function of money in the Saudi family has changed a lot in recent years. Money heavily influenced the coalition of tribes and the extended family in terms of helping the needy and supporting the poor, and it gradually changed towards spending on the interviewee and his young family only. This expenditure was meant to promote the status of the family and lead them to a higher social standing.

For example, the characteristic symbol of mobility is a luxury car, and its social implications in the Saudi society ensure that it has a high profile through many of the services and facilities obtained through such an external image of the person.

As generosity is such a highly esteemed value, avarice draws scorn and shame. So while it is important to be seen well off and successful, it would be shameful not to be seen spending
on others as a consequence. This can lead to spiralling debts as many families pretend that
they have more money than they actually do for fear of a perception of inferiority or of being
stigmatized. The interviewee below who is from Riyadh and has an urban background:

M.F: Yes, it is clear to me is that there is a problem in our society, so whatever the increase
in salaries is, it is still the same situation, the same thing. Why? Because you will always
adapt your purchases and your consumption behaviour to your income.

Do you think you are spending as much as you need to, or as much as possible?
M.F: Of course as much as I can because there are people who are still single and have high
salaries. They had a low salary in the past and what happened did not produce any change
for them. There is no saving, so nothing is better. Take the example of a man who had a car
that was enough for him, but he chooses to buy a better car than the one he had. Rather than
eating in fast food restaurants, now he prefers a luxury restaurant. That means increasing the
value of things that must be paid for and that means increased income and increased value
for what he spends on things that already existed. Unfortunately most people, including me,
act the same way when they are around others; having a higher salary does not improve their
income or their situation.

The interviewee talks about how the increase in income for the families of Saudi Arabia
means a constant increase in spending and consumption. As we mentioned above the goods
must reflect the financial capacity of the family through the increase in consumption in
order to avoid the stigma of stinginess or perception of inferiority.

So what is happening in Saudi Arabia today is a coincidence of traditional mentalities that
are not conducive to saving and investment and what Simmel (1957) has called the
‘pathologies’ of money use. It is a universal feature of money that it has no absolute end, so
that there are no intrinsic limits to income and spending – and also that there is an inbuilt
longing for more goods because money on the one hand represents all goods available, but
when spent can always only buy a few of them. This now is reinforced by a negative stigma
on avarice, a valuation of pride that is equivalent to pecuniary prowess and a faith in divine
provision that means that one may not want to be seen as mistrusting by taking too many
financial precautions of one’s own. The individual may either feel safe about the future and have the belief that the future will be better than the present, so there is no need to save or to exhibit rational behaviour or may sense that the strength of social influence has a bigger role than trying to just get money. In other words, in its impact on the surrounding community, the family is more important than earning money. For example, an interviewee mentioned that the replacement of old goods with luxury goods followed the availability of money. In other words, any increase in family income is used up for improving a family’s social status through the purchase of the most luxurious car or by eating at the finest restaurants. So in the dilemma between accruing social esteem and making provisions for a materially safe future, the odds are highly stacked in favour of the former.

Having said this, the Saudi family does give consideration to investments or savings. What is generally observable is that there is awareness that savings are desirable and necessary. Conspicuous consumption takes priority initially and the social pressures behind it override economically rational considerations. But given increased disposable income, some savings and investments are made. However, my interviews indicate that most middle class families are below that threshold.

For example this interviewee discusses his consciousness of the importance of investment, but only when he is offered large amounts of money:

_Suppose you received a reward of a million riyals, what would you do with it?_
AJ.D: First of all a part of that million I’ld keep in investments in order to increase my income.

_In what you will invest?_
AJ.D: Trade is a good option, or a real estate investment. I mean building gives you an amount of money, and this is most important, and I would do it. That is if the money is large enough.

_And the rest of the reward?_
AJ.D: Actually a million riyals at least gives you a normal building. I think I would put all that money into investments.

_Why?_
AJ.D: Because then you get income in addition to your salary. I mean the salary can’t be guaranteed. It is possible to become sick or have something happen to you. No guarantee. The investment would help you; even your salary does not cover your needs. You would still have another income, and it can secure your future and the future of your children.

It was not just this interviewee here who said investment in real estate is one of the top choices for him. All those interviewed spoke of investment in real estate, except for one person, a small businessman owning a mobile phone shop who would prioritise investment into his own business. Generally there were three reasons given for the preference for real estate. First, it is seen as an investment that does not need to be managed much (as opposed to stock options where one has to have an eye on share prices, dividends etc.). Second, it is seen as low in risk and high in profit. In Saudi Arabia, the income from a rented out property usually covers the purchasing price within ten years, whereas in the UK this would be nearly 20 years (based on my enquiries with banks about buy-to-let mortgages). The risk is seen as relatively low – particularly after the stock market crash in 2006 destroyed trust in financial markets. Third, revenues from real estate are paid out more frequently, i.e. every six or three months or monthly, and therefore add more quickly to disposable income. These payments are then seen as part of the regular family income used for consumptive expenditure (e.g. travel). Normally no thought was given to reinvesting the revenues into further assets. Finally, some respondents could not really account for their preference in other terms than by reference to the fact that everybody seems to prefer real estate – it’s the done thing.

**Banking Facility**

A bank can contribute significantly to the increase of a family’s financial burden through banking facilities or offers from Visa and MasterCard and their marketing to meet the needs of the family. These facilities, as previously mentioned, have created needs that were not traditionally present. The excessive cost of concerts or increased spending on social events
can tempt families to borrow money to keep up with richer families and with credit cards they now can do so without much consideration of their ability to pay back. The interviewee who is working for ARAMACO explained this relationship between loans and keeping up appearances:

*Do you think we live in times of conspicuous consumption?*

A.G: Yes.

*How is that?*

A.G: The conspicuous spending I see in houses; people spend more on furniture than normal. They exceed their income to furnish their guest rooms from a specific shop to be able to boast. Another example is that I drive a car that will require working ten years to get out of debt for it. And for what? Just so people will see which car I have?

*Do you have any explanation for this happening?*

A.G: People love showing off just for appearances’ sake.

As in many of the other interviews, an element of self-loathing is noticeable here: People tend to be aware of the irrationality of such consumption patterns but generally seem to feel they cannot counteract them.

When I asked them about why they do not save money, the interviewees gave responses such as the following: “I swear I tried to, but I couldn’t", "even if I wanted to, I can’t," "even when I have saved, there are many occasions that have come up and taken all my savings away." All these answers suggest that there is a desire to save, but there are cultural and social forces that prevent the family from dealing rationally with their spending.

As we have commented previously, the role of money here is not only to achieve one’s own self-fulfilment, it goes beyond that to meeting the expected social role through the maximum utilization of all possibilities available to the family to present the best appearance in front of the community. This desire has exceeded the possibilities of the money that is available to borrow, which in turn has had a major impact on facilitating
expenditures. One effect of the facilitation of consumption through bank credit is that the reliance on financial support from family networks is declining – but with this also comes a loss of checks on expenditure as no one can tell how much of one’s alleged wealth is actually borrowed from the banks. This further removes restraints on conspicuous consumption, which on the one hand “proves” wealth while on the other hand that wealth is likely to consist of the ability to borrow.

There is a widespread notion, maybe related to the fact that people feel unable to resist the temptation to spend as much as is made available on status goods that it is irresponsible of the banks to give access to extensive credit for consumer spending. This becomes clear, for example, in this account of an interviewee who lives in Jeddah, is from a rural background and is working as head of a primary school. He makes a moral distinction between credit for purchasing items that maintain the value – here: land – and for ephemeral consumer goods.

*Can you think of any reasons for borrowing from a bank?*
L.S: When one borrows from the bank to buy a car, to buy land, or build a house, or for travel and recreation.

*Are people borrowing because they travel?*
L.S: Yes, many, many do unfortunately. There are many, and this is a disaster.

*Why?*
L.S: My colleagues in the banks say some people come to borrow as late as a few days before they will need the money. One of my friends who works in a bank told me someone came to take out a loan, and after he finished his deal, he told my friend, ‘I am going to Morocco’. Then friend stayed looking at him as having a kind of meanness. It is really forbidden. Some youth have the wrong idea, and there is no one who directs them.

*Do you have bank debt?*
L.S: Yes, I have.

*Why?*
L.S: I purchased land.

*Do you think it is necessary?*
L.S: Definitely.
It is noteworthy that of the listed items the most durable (land) is selected to represent legitimate expenditure and the most immaterial and experiential (touristic travel) represents the illicit (the interviewee goes so far as to declare it *haram*). One can imagine that the car is somewhere in the middle as a durable good, but one that has strong consumerist overtones and also loses value with time (which is less likely with land).

Banks have, in recent years, increasingly facilitated credit in the consumer sector. There are a lot of offers that may have contributed to increased spending and not controlling the household budget and making it depend on income. Of these banking offers, the one that has spread the farthest are loans that do not require a guarantor. The only guarantee for the client is his monthly salary. Also of concern is the speed of completing a bank loan, which provides money in less than 24 hours, and sometimes you can even borrow from banks by phone. All these offers and temptations are faced by the family through publications or in contact by the banks, and they have contributed to the creation of new needs that may not necessarily be important to the family.

Through interviews and observations, the researcher found that the banking facilities have the following functions within the family:

1 - Raising the ceiling of family needs beyond what they were in the past. For example, travel and tourism are now important, and many of the interviewees now have widespread reliance on banking facilities to meet the wishes of their families to travel abroad. Most are using Visa or MasterCard.

2 – There is a drop in savings and the desire of others to participate in the gathering of each family. This has led to an inversion, the consumption process, i.e., when the family wants a specific item, they buy it first and then pay the debt, instead of saving to meet its cost.
3 – Families are trying to make the most of all the possibilities available from the bank to borrow money. In other words, the family and especially head of the family applies for the loan, but asks first how much they can borrow, i.e., there is a firm desire to take full advantage of the amount, especially after the capping of personal loans to all banks by SAMA (Saudi Arabian Monetary Agency – i.e. the Saudi central bank).

Now some of the banks are using tricks, such as adding the amount of a visa onto the ceiling of the loan, so that the client can obtain the largest possible amount from the bank. This situation was ascertained through discussion with a branch manager at a bank. Many of those who want loans want the largest amount possible without getting details. The first thing a Saudi does when becoming an employee is to go to a bank and get a loan. The bank manager believes that the social and economic situation of a Saudi family alone cannot meet their immediate or future needs without having recourse to banking institutions. This finding may be confirmed by an interviewee discussing the benefit of an increase in salary:

*How did you benefit from the increase that just happened that was 15%?*
L.S: An increase in loans. That is really what happens, not just for me, but for the society overall.

This interviewee says the increase in salary opens up the possibility of an increase in debt. This is a big trend for families in Saudi Arabia, as we mentioned earlier. There is the desire to make the most of the possibilities of bank loans for the family.

**Buying on credit**
One such behaviour is purchasing items on credit. When buying on credit, a family can purchase daily food and other necessary items at the supermarket or other shop; the owner of the shop records such purchases until the end of month, at which time the family receives their pay check and pays off the debt without any increase in prices. Buying on credit is in
fact an ancient approach to the sharing of goods. People traditionally purchased their immediate needs, such as wheat for the upcoming year or a herd of sheep, swapping other resources to pay off their debt. All of these concepts in commercial practices existed in the pre-Islamic period and in the first years of Islam. Arabs used terms such as *al-qard* (loan) and *al-wade’ah* (deposit), among others, in dealing with their affairs and consumer purchasing (Hassan, 2007). Islam has set the framework for commercial practices that are designed to avoid harm to the seller or the buyer; it includes concepts such as antitrust or *riba*, which Rodinson and Pearce (1974) say is one of the factors that stood in the way of and greatly limited the growth of capitalism in the Islamic countries, but was soon circumvented by the use of *hila* (trick, ruse) to allow for capital accumulation and de facto charging of interest through, for example, agreeing on set buy-back prices (cf. Rodinson and Pearce 1974).

Today this system has changed somewhat. Instead of swapping commodity items, items are exchanged for cash, albeit on credit, where payment is due in full by the end of a month. Certainly, such a basis for purchasing goods is not drawn up to increase the profitability of the process, but to avoid unlawful usury - *reba* (*Encyclopaedia of Islam, 2012*), the buyer and seller based their deal on the same value of tools. This method may be unfair to the seller in some ways, but the truth is that this method has become highly dependent upon the owners of small shops who have faced increasing competition from large stores that are generally able to offer wares more cheaply than small shops.

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*Ribā* in its *fiqhī* sense is associated with a range of contracts, from loans (*kard*) to debts (*dayn*) to sales (*bay’*). However, in the mid- to late-20th century in the Islamic finance literature *ribā* came to be discussed mainly in the context of interest in financial transactions, and interpreted as interest. This close association between *ribā* and interest is generally accepted today among many Muslims. In his discussion on *ribā*, Khurshid Ahmad, a prominent advocate of Islamic finance in Pakistan, emphasised how *ribā* is to be understood today, and argued that Islam forbids "any premium or excess, small, moderate or large, contractually agreed upon at the time of lending money or loanable funds". (Ahmad, *Elimination of Riba*, 42). However, for some Muslims, *ribā* should not be interpreted simply as interest. For them, only some forms of interest may be *ribā*, and not others. *Ribā.* "Encyclopaedia of Islam, Second Edition. Brill Online", 2012. Reference. University of Exeter. 05 June 2012 < http://0-referenceworks.brillonline.com.lib.exeter.ac.uk/entries/encyclopaedia-of-islam-2/riba-COM_1443>
Purchasing items on credit benefits the buyers, as they are able to use future earnings to pay for items they use in the present. They can also manage their affairs until the end of the month even when they do not have cash on hand. In addition, the seller is able to maintain customers every month, recouping some of the loss through the creation of new markets which are characterized by fun and shopping at the same time. Small shops are usually located within residential neighbourhoods and focus on meeting families’ daily needs; they include food stores, fruit and vegetable shops, pharmacies, and laundries. Such small shops rely heavily on neighbourhood residents in their daily shopping. Some of these small shops have started to offer more services such as the delivery of pharmaceutical products, food, or housewares. We will address these additional services below.

Based on my observations, small shops within residential neighbourhoods develop personal relationships with residents. Owners know their customers by name and also know much about their personal lives. They engage in conversations and develop a certain level of trust that results in the building of relationships. As a result, the seller is confident that the buyer will pay all debts upon receipt of his monthly salary. This trust is generally apparent in communities in which social relations have not changed much. The power relations between the owner of the shop and the neighbourhood families centre around mutual trust based primarily on personal knowledge of the family and their financial situation.

The weaker side of this relationship equation is the family. If the family fails to pay off its debts in a timely manner, the shop owner may go to the head of the family for payment or use his knowledge to embarrass the family, especially if they have deliberately avoided paying their debt. The phenomenon of buying everyday supplies on credit is less common in urban districts where the people are less interactive with each other. In the following excerpt, the interviewee, who lives in Riyadh and is from a Bedouin background, indicates
that the traditional method of buying on credit does not exist now in urban areas, although rural areas still rely on this method:

**What do you think about records\(^9\) in grocery stores?**

AJ.D: [laughing] That was in the past.

**What do you mean?**

AJ.D: I mean I remember when I was in my hometown and still my family is registered there.

**What about here?**

AJ.D: No, no, how can I? Do you mean I go to the grocery store and then tell the owner that I want to take the goods now and will pay later—I don’t think it is right.

**Why?**

AJ.D: He doesn’t even know me. Also, there are no grocery stores here, near my house. The people have changed. Most people go to Panda and buy exactly what they want from goods and vegetables and even the household goods.

In the interview above, the interviewee speaks in a surprised way, “*He doesn’t even know me*”, which indicates that personal knowledge is indispensable for a relationship between the seller and the buyer does not exist where he lives. This relationship can only be created when acts of friendship have been reciprocated and when the relationship has stood the test of everyday coming and going (Luhmann, 1979: p.44).

Of course, personal knowledge has contributed to keep debts under control, as while credit card debts are anonymous and hence there is nobody in the community who knows about a person’s debts, here this is different.

Some habits related to buying on credit have recently changed. Often the owner of the shop no longer lives in the same community; rather, he hires foreign workers to work in these stores while he manages the business. In addition, communication often takes place by phone; families can notify the store of needed products by phone, and one of the shop workers delivers the items to the home. The following interviewee explained how he buys on credit and why he is not happy with this purchase method.

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\(^9\) Records here means that the shop owner maintains a list of what the consumer buys until the end of the month, when the customer pays for all his goods after receiving his wages.
Do you usually maintain a record in the grocery store?
NM.D: Yes, sometimes, not always.

Why?
NM.D: Sometimes I need to buy milk or diapers or something the children need, and I don’t have money, so I tell the owner of the grocery to please note it [in the record].

Until the end of the month?
NM.D: Honestly, the wages run out before the end of the month and the need for goods never ends. Believe me, sometimes I look at my record and say this is too much, this is haram).

Can you explain that please?
NM.D: Look, I see on my record just Pepsi or chips or sweets and sometimes just vegetables. I can buy those on the first of the month but I cannot forget that it is not just me on the record, but the entire family. That means that my family can call the grocery store and ask the Indian not to delay in delivering the products to my house, and they are all listed on my record.

Is there any trust required in order to record items until the end of the month?
NM.D: What do you mean?
I mean, how will he trust you to pay him at the end of the month?
NM.D: No, no, I know the owner of the grocery store. He is my neighbour. The problem is the Indian worker. I have told him not to record anybody from my family, just me, but when my family calls him, he just ignores my request. Honestly, sometimes I doubt him. Sometimes I find the price at the end of the month to be unreal.

How much does it roughly cost?
NM.D: The last time I think more than 1000 riyals. The problem is not buying necessary things like chicken or rice. These cost almost nothing for all of them.

Indeed, communications via phone with small shops and delivery to homes have created new consumer behaviour for the family. From the passage above we can see that. These changes are evident in two contexts:

1) In the context of the restrictions on women moving about unaccompanied, this system opens consumptive opportunities that were not there previously.

2) In the context of the emerging theme of control (and loss of control) by the head of the household this sort of complaint is significant. The head of the family no longer needs to be present to meet all family requests. It has become possible for one family member—especially in certain circumstances—to contact the shop and ask for items to be delivered to the house. This has led to an increased reliance
on the stores combined with a lack of concern for the prices of the goods purchased. At the same time shopkeepers increasingly identify home delivery and allowing deferred payments for customers known to them as competitive advantage. Trust-building becomes a marketing tool. They seem to intuitively do what Ogden and Turner (1996: 87) suggest as good practice, namely that ‘marketers who want to keep their customers satisfied should think seriously about the implications of both their delivery promises and their subsequent delivery performance’. Demand has increased, but attention to prices has not, further contributing to the accumulation of a lot of things that may not be necessary, alongside overburdening debts. One interviewee talked about the reaction after he lost his trust in grocery shops and how, in his view, foreign workers changed relations between the customer and owner.

*Do you buy on credit from grocery stores?*
MA.D: No.  
*Why not?*
MA.D: I did in the past, but now the Indians are killing us.  
*What do you mean?*
MA.D: Look at all the shops—if want to buy on credit, it is so easy, and you find yourself buying goods you didn’t know you bought or why. It means every day you buy goods and say you will pay later, then you find all your wages go to the grocery store.  
*Do you trust the Indians?*
MA.D: This is a horse stall. Last time I found orders that had been placed when my family wasn’t home. All the orders contained diapers and many things for children. I told him my family was not home, so who supposedly ordered these? Actually, he is a liar.  
*Did you pay?*
MA.D: Not at all, and I called the shop owner and told him my story. Honestly, we are being eaten by foreign workers.

Completing orders by phone may serve as a catalyst and contributor to the increasing needs of the family, resulting in an increase in domestic spending in general. When the whole family—mother, father, and children—are asking for items by phone, it is considered to be a function similar to the credit card, which is an incentive for increasing consumption.
It seems clear that the social environment in the Kingdom of Saudi Arabia has created a behaviour that may not be compatible with many Western consumer cultures as it is historically based on mutual trust between the seller and the buyer, creating more confidence in business. However, the shift experienced by many families now has reduced their dependence on a lot of these social relations in facilitating their economic options. In other words, the weaknesses of these relations between families and businesses that rely on institutional trust – e.g. credit cards backed by banks – institutional forms and not on personal trust, have to a certain degree contributed to the loss of confidence in dealing with debt (Deen) and credit. Families practice these habits (i.e., buying on credit) so frequently that they no longer maintain social relationships with the shopkeepers; when such relationships are lost, it is difficult to trust customers requesting a sale on credit.

**Management of a Budget**

Responsible management of the household budget is not a prominent value in Saudi society. While, as mentioned, the Islamic ethos – even though it also discourages excessive saving and niggardliness – rejects waste (tadhbir تبذير) and extravagance (israf إسراف) traditional Arabian values strongly encourage ruinous generosity. This was identified as a problem early on in the process of economic modernisation. Cole (1975: 148) quotes from a Ford Foundation report that informed government settlement projects:

‘While he “enjoys peace of mind,” the Bedouin is seen as a “victim of limitless hospitality” and has “no concern for tomorrow” and “these two social values obviously present problems to development. Two elements – saving and investment – vital for economic development are not part of the Bedouin system of values”’ (Smithers 1966: 19)

A lack of planning was a common feature in the heads of household interviewed. There seemed to be a pervasive belief in fate and destiny as suggested by the proverb, “spend what is in your pocket, you will get the unseen”. This is akin to the belief in luck that Veblen (1998) links to the conspicuous consumer’s pecuniary prowess”. Spending was generally
not oriented by need or even desire but mostly by the ability to pay itself. In other words, they spend money depending on capacity, not need. As the interviewee below, A.G, explains:

Do you think you should spend according to need or ability?
A.G: Your ability.

Then your needs are covered by your income?
A.G: No.

Do you have plans for the future regarding your income?
A.G: No.

What worries you most about your spending?
A.G: Accessories.

Like what?
A.G: Pens and watches. I spent lots of money, and sometimes I regret it.

What brand do you prefer?
A.G: I prefer Mont Blanc.

Why?
A.G: The quality and good service after the sale.

It is clear from the interviewee above that there really is a difference between spending and income. It is a general trait in many of my interviews that there is full awareness of the fact of overconsumption beyond what one’s income would allow.

Spending and saving are factors that may not necessarily be either deliberated on or planned. It was clear during the interview with the head of a family that knowing the value of money is important and that it should be preserved, but this valuation is weakened if the head of the household perceives himself as under a social pressure to display generosity and not to appear stingy. Controlling spending in a sustained and systematic way has become one of the main difficulties for Saudi citizens. Households often spend more than their incomes and consume more than their salaries. It does not matter how high or low the
income is; an increase in income is usually accompanied by the emergence of new needs and wants that were not previously perceived as necessary or urgent. Indeed, the size of a new home or choice of a car or of a holiday travel destination are usually a direct function of the extent of the financial capacity of a family – normally going to the limits of the credit that this capacity allows. Households gaining in income would turn from domestic holiday destinations to international ones, and then from medium-cost countries to more expensive countries. Equally, the Toyota will be replaced by a BMW. These behaviours seem very much informed by a Veblenian spending pattern in which financial capacity translates into social status. But the level of expenditure is potentially ruinous and so is more reminiscent of the agonistic gift exchange of the Potlatch (Mauss, 2002). The family income, regardless of that family’s economic level, mostly—if not all—goes into consumption.

There is no real culture of saving in Saudi society, especially for the Bedouin. This may be linked to a traditional fatalism that also informs the understanding of the Islamic faith, even if it is not necessarily an Islamic fatalism. It is often reflected in their behaviour and belief that “what will come from God will be welcomed”. And even disasters and misfortune as destined by fate are not to be complained about. But the Bedouin appear irresponsible and irrational in economic matters if viewed in the framework of a modern capitalist economy. To disperse the image of the irrational Bedouin as conjured up by Smithers above, we have to remind ourselves of the traditional means of risk avoidance which consisted in the maintenance of social networks of mutual support – now partly disrupted. When looked at under this aspect, ruinous spending on hospitality becomes much less irrational and, in fact and especially under the harsh conditions of desert life, a sensible precaution as the ability to rely on generalised reciprocity used to be vital. Also, there was a careful management of natural land resources in the institution of hima. Dostal et al. (2006) analyse the hima system as an originally (pre-Islamic) religious/sacred institution
that was secularised as a rational strategy of risk minimisation in Islamic times. Here a piece of land is set aside as not to be used for grazing under normal circumstances, and only to be used in cases of urgent need. Under the Saudi government general usage was permitted, but then restricted again for ecological reasons (p.92). The aforementioned predilection for land as a secure investment may be a distant echo of this old method of risk minimisation.

Dostal et al. (2006, 96ff) list further institutions under risk minimisation strategies - among them the (very limited) accumulation of surplus and crucially (98ff), social obligations in which they include Zakat, feasts (walima وليمة), and gifts, as well as the obligation to help relatives who are in need and also neighbours.

So while at first it may look like the advent of American style consumerism is modified and partly driven by pre-existing cultural constellations, culture cannot be treated as a mere reflection of an economic base; rather, culture changes more slowly than does an economy. The oil boom did not lead to a culture of modern capitalism centred on productivity and reinvestment, but rather bolstered the position of ‘traditional elites who have the right to allocate most of society’s financial resources’ (Ayubi, 2006: 225). Cultural adaptation was also modified by the explicit government policy of embracing technological and economic modernisation while rejecting cultural change. This does of course not mean that there have been no cultural changes, but that they have not occurred at the same rapid pace as economic change.

The interviewee quoted below, who is a head of primary school in Jeddah, is 38 years old and comes from a rural background. He now lives in an apartment in a building owned by his father. The building contains many apartments where his father lives with his sons and grandsons. Generally, it has been found that people are unable to manage their incomes effectively. Spending usually occurs according to ability, not need or even desire. The ease
with which banks facilitate loans and the availability of consumer goods means the temptation for consumption is high, but it has resulted in misfortune for the interviewee, who could not prevent himself or his family from procuring seasonal offers and discounts.

**In general do you think your consumption is reasonable?**
L.S: No.

**Are you extravagant or rational?**
L.S: Actually, extravagant.

**What about the society?**
L.S: It is extravagant; I hear the same from all the people around me. …Before the end of month their salaries are finished because we don’t manage our budget, even with a good salary; it is the same for us as for other people. Our salaries are gone before the month’s end. I am sure if we managed ourselves, our status would be excellent.

There is both recognition and admission here that there is no real will to manage the family budget. The style of daily spending is spontaneous and improvisational. The distant future does not seem to matter much for the family, and some of the respondents explicitly name instant gratification as one of the motivations. But the respondents understand this, not so much as an individual failing but rather as a collective one. Here the interviewee uses the plural form: “If we managed”. The plural reference may indicate the inability of the person to manage his financial resources alone, and instead speak for all. For the interviewee, the problem of balancing resources is located in the wider society. Most of the interviewees lay the responsibility for beginning to change spending habits on the community.

This ascription of responsibility to the community rather than the individual or individual household could be interpreted as a simple rationalisation of the individual’s reluctance to change his spending habits. There is a clear sense that family income is disbursed with extravagance, that the family consumes more than they can afford, and that they still keep on overspending. This paradox was mentioned by many people and has most
often been taken to suggest that a culture of managing financial resources has not taken root in Saudi society. Althunayan, in an Alriyadh newspaper, mentioned that when the cost of goods increases, Saudi households still buy the same amount of goods, even when this expenditure exceeds their incomes (Althunayan, 2001). Also, Saher Al Ramlawi, in the same newspaper, emphasized that during the global financial crises Saudis households have maintained stable rates of consumption (Al Ramlawi, 2006).

Underlying this explanation, however, is the problematic assumption that given the opportunity, and not being restrained by a rationale of deferred gratification; impulsive buying behaviour will take over. Such inability to control spending has classically been linked to the working classes, suggesting a civilisational deficit due to relative deprivation and lack of a future-looking perspective. This view was challenged early on by Miller and Riesman in 1961 and it was empirically refuted by studies showing that impulse buying is prevalent in contemporary middle classes (e.g., Wood, 1998). This should caution against jumping to conclusions. More recently, impulse buying has been linked to individualistic cultures and empirical research seems to confirm the hypothesis that “Asian” collectivist cultures create some immunity here (Kacen and Lee, 2002). If that is the case, why do people from a culture dominated by kinship obligations become impulsive buyers? Some of my interviewees indeed do see this as an effect of individualisation and Americanisation, but as discussed in the chapter on social pressure, many respondents are more susceptible to buying things they do not really need and whose purchase they later regret when in the company of friends. While regret and the absence of need are typical symptoms of impulse buying, the question must be asked whether we can actually use this concept when the impulse does not seem to come from the consumers themselves.
I will argue that – as stated above – we need to focus on the household rather than the individual because most purchases are rationalised as being driven by the needs and wants of the family.

Historically, the Arabian family is one that is solely dependent on subsistence with a lack of financial assets. Material security was safeguarded not by individual saving but by the maintenance of social networks – to spend in what may appear to be a ruinous way, in fact, was partly an investment in social obligations that would be reciprocated in the future and would safeguard against hardships. Withholding wealth from expenditure endangered such networks of reciprocity. Now, despite the increase in financial resources and the opportunity of saving, the old habits continue and people imagine that their financial resources are not sufficient. Therefore, people spend as much as possible to meet the needs of the entire family.

Often the head of the family does not plan to buy goods, except expensive goods like a car or a house. However, a lot of income is spent on goods that cannot be seen. The interviewee quoted below, who is working for ARAMACO, is 30 years old and lives in Dammam; he indicates that the sales season is a season for spending a lot of money:

*Do you usually follow discounts or offers?*
A.G: Yes.

*For what?*
A.G: Mostly for perfumes, especially Eastern perfumes. I think about whether the item in the offer will be great at the time, but actually it is not. Usually if I purchase during an offer, I buy 5 or 6 perfumes, but on normal days, I buy just 1 or 2.

*Why Eastern perfumes?*
A.G: Because I love them so much, and I use them a lot.
This interviewee talks about how his desire to spend relates to Eastern perfume, which is widely viewed as highly desirable; examples of such perfumes include agar wood (the famous oud عود), amber, and musk. Incense is also a significant expressive habit in Saudi Arabia, as it is to be presented at the end of a hospitality occasion, so guests smell pretty before leaving the place of hospitality – it is a symbol of the highest regard and valuation reaching far back into pre-Islamic times and providing for the coffee ceremony at the centre of Arabian hospitality, Nippa (2006: 558ff.).

So what in a different context might be interpreted, as egocentric impulse buying – expensive perfumes to adorn the self – must be seen at least partially as a purchase with an eye to social reciprocities.

The sales season is supposed to benefit a family of rational behaviour that will buy the most goods and benefit from the low prices. Miller, when discussing thrift (the idea that the promise of saving is a great inducer to spending), says it is not necessarily a contrast but maybe just works even better in a Saudi context than in a British one. Miller states that “The sales season as well as bargains are a marketing tool that, like no other, promises savings but induces greater than usual spending” (Miller 1998: 56ff.), but among the participants in my study spending seems to exceed what Miller observes. The sales season comes, but people have not planned their budget for buying or thought a lot about the goods to be purchased. From my observation in markets, the shopping is usually spontaneous and without advanced planning.

In Riyadh (Granada Mall) and in Dammam (Dhahran Mall), many families are virtually following the lead of their children or friends during the shopping, where there is always a direct impact on the procurement process. Normally impulse buying for instant gratification is associated with individualism – in this case it seems to be the opposite: economic rationality rests in the individual, but only as long as he or she is alone. There are a lot of

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10 One could even say that the burning of incense in Christian churches is borrowed from this.
families that lack financial resources management and where there is no monthly spending plan. Also, there are no plans for what they are going to buy. In the following example, a Bedouin interviewee who lives in Riyadh and has worked on public sector explains:

**Okay do you have, for example, a plan for your income, like what to pay for something this month and what you will do with an amount of money?**

AJ.D: I have tried, but I couldn’t.

**What do you avoid doing?**

AJ.D: The first obstacle is my family, they encourage me to buy something and then they throw it away, and my household always requires goods, I really do not take that into account. Then I withdraw from my savings.

There is a tension that exists for the interviewee between the desire for instant gratification and the need to make a rational expenditure; the instant gratification is not for the individual (or at least not exclusively so), but for the family. What may be new is the fact that the family seems to centre on children (if that is a new development then it would mirror what happened in the West).

This tension stems from a lack of clarity or the fact that they have no plans for the management of financial resources for the family. Desires and motives can then sometimes overwhelm the resources available. Without plans, the interviewee has to face the family pressures and the temptations of the market to buy, especially in respect to visible goods that offer the owner a kind of distinction. These goods are normally bought as a surprise for the family, particularly devices such as laptops and mobile devices.

From here, we wonder about the extent of awareness that the Saudi family has about the importance of money, the consumption of visible goods, and conspicuous spending, which has spread widely in the community, as well as how such awareness is reflected in the consumer behaviour of the family. This is what we will address in some detail below.
Awareness
In this section we will examine the influence of financial awareness, where it exists, there are a lot of families in Saudi Arabia who understand how to manage their household budgets, as well as how to make investments that might generate a good profit for the family. For some interviewees it was important to talk about the importance of education for children and how to invest in them through the quality of the education they receive or by ensuring the quality of their clothes and health as well as food for the family as a whole. As already said, there seems nothing wrong with the awareness and perception of investments and the future among Saudi families. Interviewees also tended to be dismissive about extravagant concerts and events and the procurement of more expensive goods, not least because they run counter to the religious commitment of many families.

However, the actual consumer behaviour in many families can violate many of the convictions they actually have. What makes the behaviour of a Saudi family become contrary to their beliefs and values? We cannot fully answer this question, but there are indications, especially related to spending and consumption patterns. A more isolated nuclear family is evolving rapidly from a traditional family that depends mainly on their own income to meet their needs; relying mainly on state institutions and the private sector rather than on the extended family. Given magnitude of this change, some confusion and a sort of incompatibility has occurred between a life that is traditional and a life that is modern for those families. Women work in state institutions and their physical independence and the increased autonomy have changed the outlook and functionality of the Saudi family. Also, the emergence of a generation that uses technology and has access to global media is bringing the culture nearer to the nature of the Western world. Many Western styles of living are appearing in the Saudi family.
The life of luxury which has begun to be talked about in Saudi society with the development of new ways of leisure and recreation, along with Westernised lifestyles, gradually has caused confusion in the family. Attempts to combine the traditional and the modern through spending on both sides have contributed greatly to creating a crisis of management in the household budget.

To conclude this analysis of financial themes, it is important to note that the interviewees mentioned that Saudi heads of households might find it difficult to adopt what they themselves regard as appropriate spending and saving behaviours. In Saudi society, it is difficult to escape the influence of others in consumption and other financial matters. Even increased income does not offer a real benefit because the seller is still the beneficiary in the end:

*What do you do with the annual raise?*
A.G: Goods increase if income increases.

*Why?*
A.G: Because the increase is reflected in the community, and the traders raise their prices because they know they can.

The interviewee goes on to blame the authorities who do not counteract inflation. During the interview, it became apparent that it is common to place the blame for anything negative on government agencies that individuals believe do not work or function properly. Such an excuse often relieves the family’s conscience regarding their personal conspicuously consumptive behaviour by simply allowing them to blame anonymous others rather than step up and face the problem directly as their own problem and find a solution.
Chapter ten

Celebrations

Introduction

In Saudi society, celebrations of religious festivities and family events are salient features which play a central role in creating social cohesion, but which also reflect, nowadays, how far Saudi Arabia has gone in developing a consumer culture. Events like Ramadan, the two Eids, weddings and also new forms of celebrations are major sites of consumption.

Social events

Social events reflecting distinct, apparent domestic consumption provide a good field for social scientific observation of factors that determine the extent of consumption. In social gatherings—whether religious or social—families usually engage in a lot of consumer spending as they feel, dictated by society that such events, as breaks with everyday routines, but as such they fulfil a central function in social life and the maintenance of community and social order, as Berking (1999: 13) explains:

Rites of passage are important but far from the collectively most significant occasions on which the gift economy is at the centre of events. Community has always been embodied in symbols and rites, as festivals and processions where it calls forth visible tokens, declarations of beliefs and modes of experiencing itself.

So we find that festivities as symbolic social rituals bring to a point what holds a social group together and what distinguishes it from others. There are principally two types of celebrations to look at social or family related events and religious festivities. However, we need to clarify here that social events are difficult to isolate from religious influences and
religious events from social aspects. For example, religious festivities such as Ramadan, *Eid al-Fitr*, and *Eid al-Adha*, while being universal manifestations of Muslim faith, are also overlaid with social customs and traditions, specific to Saudi Arabia, such as particular forms of hospitality. In turn, weddings are also occasions and marriage customs are significantly affected by Islam because it determines what is forbidden and what is allowed in the marriage. Thus, the distinction is an analytical one so as to identify, familial duties, traditions and consumerist influences in festivities that mainly draw on one legitimate source—namely Islam.

Celebrations — whether social or religious—have become a heavy burden for the head of the family as the emphasis has shifted from solidarity, cooperation and compassion to extravagance and waste beyond what many can afford. Extravagance and waste are not linked only to celebrations, but are also social interactions and relations in general. But in celebrations they come to a head. This seems to be a tendency across Arab cultures where the virtue of noble generosity (*karam*) has been transformed into conspicuous consumption. As one respondent in Andrew Shryock’s study on hospitality in Jordan said, “We do *karam* to excess. We waste food and spend all our wages to impress guests with meat, and sometimes we don't even have enough money to clothe our children and send them to good schools” (Shryock, 2004: 39).

In the following example, the Bedouin interviewee who lives in Riyadh mentions how the festival culture converts to consumer culture, resulting in excessive spending.

AJ.D: Actually, it is culture … Honestly we have here a culture focused on festivities and holidays. There are massive expenditures … for example, when preparing for weddings, I mean the wife … she needs a new dress … also the girls … and also for the festival—there are so many expenditures, indeed.
However, this approach has become unsustainable for a large family. When following the direction of many of the heads of households, the preference is often to avoid large events—either because of the commitments that at such events entail or because of a rejection of the extravagance and waste normally found at the events. In addition, such occasions are not held in accordance with events in the past. Consequently, interviewees indicated that the tribulations and annoyance of competing beliefs make it critical to avoid such events. Yet even if such events are condemned and rejected, they are still carried out.

**Ok, what do you think about social and religious events in terms of expenditures and consumption?**

N.D: They make a very big impact on household expenditures. We—sometimes the family, in order to save costs on some occasions, for example—we wait to have a wedding party for two or three months. Surely we will be able to save some money in two or three months from salaries and revenues to spend at that wedding party.

**Personally, do you spend a lot at these events?**

N.D: Ahhh, yes.

**What do you feel about that?**

N.D: I object to this of course (very loudly). I am not, I mean, without desires; however, social status makes you do things, follow customs and traditions.

Thus, the interviewee indicated that, despite his objection to such personal behaviours, he cannot stand apart from others and instead follows the same behaviours that are often overly lavish or extravagant—even though he himself is convinced that such behaviour is a nuisance and an economic concern for him for months to come.

Social occasions, especially weddings, are no longer perceived as a pleasant time, because they are a financial strain on family budgets regardless of whether they are guests or hosts. In principle such distress should be absent from religious events that are moderate, not
extravagant. But the culture of extravagance seems to encroach on religious festivities as well.

**Ramadan (Fasting month)**

Ramadan is a month in the Arabic and Islamic calendar when believers fast, saying prayers from *Fajr* (sunrise) to *Maghreb* (sunset). During Ramadan, Muslims believe that worship and obedience to God result in double the benefit of good deeds for all Muslims, not just one. In the Kingdom of Saudi Arabia, the pattern of consumption expenditures in households varies significantly during the month of Ramadan. Although it is a month of religious worship, consumption and spending are now prominent features in it.

Many families avoid social appointments and sleep during the day instead of at night. Sleep schedules start after morning prayers (i.e., after sunrise). In addition, work schedules in the public sector change; for example, instead of working from eight in the morning, people work from ten o’clock to half past three. During Ramadan, Arabian families fast during the day by postponing business and dinner visits until after the non-obligatory *Taraweeh* prayer (performed after the night prayer *salat al-isha’* during Ramadan). As we have said, because of the fasting it becomes natural to work from after breakfast (which occurs only after sunset) to the *Fajer* (sunrise) prayer.

However, in a peculiar turn, for many families Ramadan is a month in which a lot of money is spent on extravagances in food and other items. So, like weddings, Ramadan increasingly is a burden on family resources. Yet none of the interviewees talked about preparing for this month in advance; rather, they usually start buying goods (i.e., food and drinks) only a few days before Ramadan begins, as for example this interviewee who lives in Riyadh and is from a rural background.
M.S: Consumers don’t have any awareness. For example, if Ramadan is tomorrow, we all go shopping [today]; that means anything you see, you buy—regardless of the price. This year I avoided this problem. I did my shopping 20 days before Ramadan. … Last year I bought items that did not benefit me. … We spent less than last year for the food and also Eid. Eid spending differs between families; for example, for boys, 150 or 200 [riyals] is enough while girls need a lot, such as accessories, shoes, dresses, and so on.

**Do you spend a lot during these events?**

M.S: It varies.

**How do you feel about that?**

M.S: Negative. … Ramadan is a consumption activity from the beginning to the end. That means that for 30 days you will spend more than your income—even the simple family who doesn’t have money to shop during, Eid shop at an unbelievable level during Ramadan.

This issue is often observed in food markets before entering the holy month of Ramadan. This may also be considered strange behaviour for households as they buy more than a month’s worth of food for a month of fasting. Ramadan and Eid are completely different in terms of religious and spiritual significance, but the aspect of gift giving is becoming strikingly similar. Thus, the excessive spending is likely to relate to relatives’ social visits and communication, which increase during this month. Within the framework of the idea that consumerism strengthens the domestic sphere and gives more influence to “the household” as opposed to the “head of the household” (e.g. Nava 1992: 185ff.) – this is of course a great opportunity as life will be centred more on the home during Ramadan than during the rest of the year. At such family gatherings, the breakfast table is large and contains a lot of food—twice as much as guests can eat. As such, there is a tension between the social norm of generosity and the religious habit of fasting.

Issues emerge not only because of the large number of foods offered during social occasions, but also Saudi Arabian families—according to interviewees and confirmed by medical research—suffer from many health problems because they eat so many fried and high-calorie dishes, especially during Ramadan. This is significant when we consider that
the rising rate of obesity is one of the most pressing health problems faced by Saudi Arabia, where obesity in men ranges from 16 to 25% and for women from 18 to 40% (Al-Mahroos and Al-Roomi, 1999).

In addition, fatigue increases during Ramadan. The interviewee from Jeddah also mentioned that the massive amount of food consumed during Ramadan makes this month more wasteful than other months.

S.M: Now it has become almost obligatory for religious occasions such as Ramadan; I think it increases the economic burden significantly.

*Why is this an issue?*

S.M: The main reason is the many things we are eating.

*You are not forced to buy...*

S.M: Who says so? I really am forced to buy food. … I am talking about myself. What we eat at breakfast (after sunset): soup, sambousa, dessert, Pasta, and fruits—all these daily. However, we do not regularly eat these foods on a daily basis, only during Ramadan.

It quickly became clear that some Saudi behaviours related to Ramadan have recently changed in terms of eating breakfast\(^{11}\) (*Iftar*) in restaurants and hotels instead of at home. This shift stemmed from others’ desires during Ramadan, as the feast is no longer served to guests in an individual’s house, but it is not a banquet outside the home. Thus, eating in a restaurant or hotel allows the host to avoid many of the hardships that he would otherwise have borne. In addition, newer homes are no longer built to receive large numbers of guests. This shift in family behaviour also extends to the month of Ramadan and beyond, although families gather in hotels and restaurants less frequently in other months. Restaurants and hotels offer buffets or discounts to large groups. Dining out can take two forms in Saudi Arabia. The first form is eating out with the nuclear family (father, mother, and children)

\(^{11}\) *Iftar* in Ramadan does not mean eating in the morning, but is eating after fasting, as a Muslim first starts eating after sunset.
only, which is a meal at a dining table of their own without any guests; families go out for such meals as a kind of entertainment, for a change in atmosphere, or to celebrate a special occasion. The second form is a group of either men or women meeting for a meal; such groups usually consist of men and their friends or relatives.

With this we find that there really is a shift towards consumer culture in ways of eating regarding the invitations of guests, where many avoid inviting guests to the home, but prefer to eat out in restaurants, whether in Ramadan or otherwise. This change, to an extent, mirrors developments in the West, where according to Warde and Martens:

Eating out is a major and expanding conduit for sociable interaction. Few people go out to dine alone, and only a small proportion of eating out occasions are for purposes of business. Hence most people eat out in the company of family or friends, parties often containing both, thus increasing opportunities for social mixing. Overall, the practice of eating out provides a context for sociability and the maintenance of social networks of close relationships. In a world of geographic mobility, small households, smaller and instable families discontent with traditional divisions of labour, eating out is a rich of incivility (Warde and Martens, 2000: p.227)

This change is more apparent among young people and families who are less nomadic than others. This attitude for new style consumerism in Saudi Arabia for young people is in line with Glennie’s (1998) discussion of social changes and the global transmission of cultural forms over long distances and across national borders. So an explanation referring to a pervasive force of Western culture seems, at first sight, appropriate. However, many postmodernists call for a more contextualized and localized, thicker description. In this respect the transformations of Ramadan are interesting, as what appears like an adoption of, for example, Western patterns of “dining out”, are still nested in the religious calendar and rituals that define the holy month.
**Eid al-Fitr and Eid al-Adha**
The festivities of (*Eid al-Fitr* and *Eid al-Adha*) are religious occasions for all Muslims. Islam established *Eid* for Muslims to be joyous and thank God. *Eid al-Fitr* praises God at the end of the month of Ramadan and the end of fasting with “the Feast of Breaking [the fast]”. *Eid al-Adha* (“the Feast of Sacrifice”) marks the dispensation from the sacrifice of the prophet Ibrahim. All Muslims celebrate these holidays, but each community expresses them uniquely. In Saudi society, *Eid al-Fitr* and *Eid al-Adha* do not appear to be as religiously significant as Ramadan. *Eid* is marked by a prayer in the mosque after sunrise. On this holiday, most families enjoy approximately ten days of private or public holiday.

During festivities in Saudi Arabia, the majority of families basically do two things: wear new clothes and visit relatives. There is an intrinsic link to consumption (the first obviously: buy new clothes, the second: don’t go empty-handed). During *Eid al-Adha*, many families slaughter an animal and commemorate the example of Ibrahim; the fact that Eid al-Adha is centred on a sacrifice makes it a very apt occasion for gift exchanges more generally. As Berking (1999: 51) points out:

> Gift and sacrifice belong together. It is not only that in the most varied cultures, gifts are again understood as sacrifices and vice versa. It is also that gift and sacrifice denote two, admittedly distinguishable intensities in the continuum of an anthropology of giving from which the moral vocabulary of archaic societies developed. (Berking, 1999: p. 51)

Werbner (1996), when comparing the gift exchanges and sacrificial practices among British Pakistanis in comparison to the practices of the majority population around Christmas, found that the sacrificial meat is distributed to three groups of people: the family, friends, and the poor. However, the gift recipient is not under obligation to refund the gift later; the sacrifice is a gift to God, a Muslim performed the sacrifice as a (Werbner, 1996a). However,
in today’s world, with its focus on the importance of consumer goods, gifts, whether to God or human beings, will acquire additional meanings and lose some of their spiritual significance.

In the West this process has been long at work and the contained nature of ritualised Christmas giving as described in the classic Middletown studies of the 1920s to 1950s (Caplow 1982) Giving is now an enclave within a much changed, more individualised consumer society (Berking 1999). All these consumerist developments in the West undoubtedly seem to have infiltrated Saudi society as here too gifts increasingly assume the function of an expression of individual identity in addition to their role of affirming community; and in an individualized society ‘cultural monopolies on "legitimate" expression [...] are becoming ever weaker' (Berking 1999: 141) so that gift exchanges, even around religiously defined holidays are subject to the logic of consumerism. They become de-limited and expand so that many interviewees complained of higher expenditures on these occasions, especially *Eid al-Fitr*, which immediately follows Ramadan. In fact, the state disperses salaries for the month of Ramadan five days in advance so that families can prepare for *Eid al-Fitr*, thereby indicating the inability of families to meet their needs on both occasions. On the first day of *Eid*, the Saudi family usually spends the day meeting relatives, either after the *Eid* prayer or in the evening. Large families or those who have the ability to host the event hold these gatherings in private guest houses.

Given the vast expenditure around this festivity, *Eid* is in fact becoming more like the consumerised Christmas of the West. But that does not mean that Saudis are copying Christmas. Rather – as the following interviewee acknowledges – this seems to follow the already discussed internal dynamics of competitive consumption that follows from a combination of the traditional *karam* and the incentives of consumerism.
Why is Eid such a burden on families who feel they need to make a significant commitment?

AJ.D: They like to emulate others.

Are they emulating people from abroad or from inside the community?

AJ.D: From inside. Some people wear expensive items. I do not.

Do you think there is pressure to do so from society?

AJ.D: Although no one criticises my situation, I blame myself. I don’t want to feel that I am less than others. Even though I know I will have to borrow the money, I will try to look like others.

During these gatherings, big families and relatives come together. Young people and women focus on their new clothes proving their ability of each person or small family to keep up with fashion—in clothing, but also in electronic equipment (Rao, 2001). This competition puts a lot of hidden pressure on heads of household as they try to meet the needs of family members so that others do not pity their situation. The social impacts of events during the festival, as well as the ensuing bragging, overshadow the original meaning of generosity during Eid: to help poor families through cooperation with and assistance for them. This has led some respondents to avoid certain behaviours that are contrary and opposed to what they see as the real purpose of the celebration. In the days following Eid, some families go to parks or places of entertainment, travel abroad, stay with relatives, or stay in lounging areas (alastrah12).

Weddings

Marriages, according to Islamic ethics, are sacred religious links between men and women that are focused on the nucleus of the family. The connection in Saudi society is not limited only to the husband and wife, but is a link and relationship between the married

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12 Alastraha is a place, usually in a suburban area, like a small farm or place for large family meetings, such as marriage parties or any social occasion.
couple’s two families. The husband asks his future wife’s family if he may marry their daughter; if everyone agrees and the dowry is agreed upon, the wedding is conducted by the Ministry of Justice and two witnesses sign the marriage contract.\footnote{Contract here means the conditions set by one of the parties on the other side for the continuity of the marriage, which carries the force of law, if it does not violate the Islamic religion. For example, a contract might require a certain amount of dowry or state the wife or the husband is required to live with his parents and so on. More on http://www.islamweb.net/emainpage/index.php?page=articles&id=108544 and http://islamqa.info/en/cat/345 and http://www.java-man.com/pages/Marriage/Marriage05.html}

Many interviewees believe that weddings are the most important events contribute to family waste and debt. Money is spent not only on the wedding itself, but also for months if not years before in preparation for the wedding night.\footnote{The quoted on page (166)}

Trying to imitate the upper class, and pretending to belong to a higher class are evident not only in the Veblen sense of the leisure of the upper class and conspicuous consumption, but also in other ways in Saudi society where such behaviour has other implications. For example, the behaviour serves to affiliate such people with the family or the person of the upper class which means that the people who imitate the upper class have social relationships with strong decision-makers in the state that suggest their social power clout\textsuperscript{(‘clout’ is a bit slangy.) and influence can be used to help or harm others. This is contrary to what is currently happening in the West, where the affluent or upper class no longer rely on blunt reference to raw wealth and power, but according to Rojek (2000) claim that wealth and power are earned by hard work.

In Arab societies, the groom is responsible for paying for the wedding and marriage costs, which include the ceremony, the required bridal gifts, and even housing for the guests (Rashad \textit{et al.}, 2005). Middle-income families often help their sons pay for the wedding, especially if the groom is still a young man who cannot afford it alone. The first cost for an engaged couple is normally the dowry, which includes an agreed-upon sum of money and
gold. This is followed by gifts, which are often expensive, to reflect the generosity of the groom and the desire to link the family to the wife. Wedding arrangements (e.g., location, entertainment, guests) are very expensive for the families of both the bride and groom as well as for the guests. Singerman and Ibrahim (2002) summarise what the grooms do in Egyptian marriages, which are similar to Saudi ones:

- *shabka* ("tying") of the couple through rings or gold;
- Dowry, with part paid before the wedding and the rest held in reserve in case of a divorce;
- Housing, furniture, and appliances; and
- The bride’s *gihaz* (trousseau), such as home furnishings.

Many interviewees indicated their indignation and condemnation of the trends for weddings and marriages, which include a long list of goods to be purchased for the family. Those who have daughters spend a lot of their income on weddings.

*Ok, what did you feel about spending money for these events?*

G.G; I feel satisfied. From the social aspect, I honour my guests by virtue of our customs and tradition but I am still not extravagant.

*What do you feel about the expenditures of society for these events?*

G.G: I feel bad based on what I see.

*Why?*

G.G; Because I see people borrow money from the bank to host a social event that is really not necessary. I mean I live in a community where the father is now thinking about how to save money for his daughter to get married. He should be thinking about it for his son. In the past, the son paid more money to get married; now the daughter does as well. For example, the engagement events cost more than 60 or 70% of the wedding party, so the father is responsible for this party. This phenomenon of course is not good at all. This takes a lot of the households' money for nothing.
According to Rashad et al. (2005), Arab weddings and marriages today have been affected by the increased modernization and consumerism in the region. As such, these events are extremely expensive. In fact, young Arab men often indicate that they start saving in their 20s to get married in the future. In addition to the prevalence of pride among women who wear new dresses for every wedding party, the majority of interviewees spoke of the difficulty they faced in convincing their wives to wear one dress for more than one occasions, especially if the guests are the same. If the head of household cannot provide a new dress, it reflects badly on the financial ability of the family and, thereby, humiliates his wife (rather than himself as other men would not really notice although they would be told by their own wives, but that does not need to greatly affect them). So, is this a further indicator for a shift of power within the household driven by consumerism? Interviewees discussed this issue related to social reputations.

In this discussion, we find differences between men and women at such events. Men usually wear traditional outfits without much adornment in the marriage meeting hall; the expectation being that their clothes should simply be clean and adequate. They wait to greet the groom, eat dinner with the rest of the guests, then leave. The competitive, invidious comparison of clothing is done behind closed doors among women.

In terms of spending money, one interviewee mentioned the obligation to pay a certain sum of money as a gift to help the groom cover the cost of marriage. This assistance, whether a gift or a loan, must be reciprocated. The names of those who donated are recorded so that these gifts can be refunded at the events of those who have donated. This is an indicator of a traditional balanced or egalitarian gift economy – which would go some way to explain the emphasis on symbolic equality expressed in dress, etc. among men – so capitalist inequality comes in through the back door, through the home with women challenging the equality among men (and thereby the inequality between men and women).
For women, the situation is slightly different; there is great competition among them. For example, they pay attention to the owners of the hall where the celebration is held as well as the quality of the wedding, table placemats, the open buffet, and even the music at the ceremony. One reason could be – as the following account seems to indicate – that this is an occasion where women can mobilise traditional ideas of masculinity in order to assert some female control.

Is there any competition?
M.F: Yes, of course.

Are you satisfied with this competition?
M.F: No, no, from the men no. Of course this is the women’s influence now. This is the culture, the culture shown at events is the women’s culture while men are forced to do it. Some men are forced to do so—why? Because their wives or family will see them as stingy or as less manly, so there are many who do so even if they do not believe that. However, women really believe that this is right, that they are better than others, which is why they take less than them. I say the main reason is the women. Men are really simple and we see that every day when they meet they are really simple, not like women at all.

Partial as this and similar accounts may be (and to repeat: I could not triangulate this using accounts by women) – it still indicates that men feel that their control over the household is threatened.

Another interviewee also discussed this issue. The female guests, as well as the female host, highlight the gold, dresses, and accessories. Male interviewees claim that especially younger girls adopt an exaggerated affectation in the presentation of dresses, while men reject this behaviour, saying they are forced to pay these costs. For women, as previously noted, attention to detail is a priority, which is very clear during weddings. Others’ perceptions are important for them, especially their peers. This may explain the rapid emulation among them in fashions as well as innovations in new fashions that lead other
women to do the same thing—if not something better—to remain in the same circle in which they live socially.

**New celebrations**

During modernisation, we have witnessed new celebrations increasingly appearing in Saudi Arabia. These celebrations are not religious or traditional festivals and as such are not acceptable to elders and the elite whose position is tied to the assertion of Islam as the sole source of legitimacy in social life. For example, in 2005, a royal decree defined 23 September – the day of the foundation of the Kingdom in 1932 – as national holiday for all sectors of the state and students. This holiday is purely national and not at all Islamic in nature in that it does not lay claim to a connection to Islamic ethics or belief. It follows the pattern of modern ideas of nationhood. This is also expressed in the fact that the day is fixed on the Gregorian calendar, not the Islamic calendar. Many still consider it a holiday for travelling to visit relatives or finishing some personal business. No special arrangements are carried out by families; only some rallies occur and the flag of Saudi Arabia is raised. There is a national debate between conservatives and liberals within Saudi society. The latter see it as a progressive move in the modernisation of the country, the former see it as an un-Islamic innovation. But opposition is subdued as the holiday is established by royal decree. The situation is thus completely different with more commercial and politically unsupported celebration, such as birthdays or Mothers’ Day. These are not yet fully accepted, but increasingly celebrated in private. Birthday celebrations are a strong expression of Western individualism (celebrating the individual – the existence (due to birth) of the individual – is quite extraordinary to the traditional Saudi view). However, real opposition from the community no longer exists. The researcher also noticed that such celebrations have spread among young men and women more than other age groups.
The growing popularity of such celebrations testifies to the spread of consumerism – not only because of the increased expenditure connected with them, but because they are an expression of consumerist individualism. What is celebrated at a birthday party, for example, is individualism and is not part of the Arab/Islamic heritage where a person’s exact date of birth is generally not seen as relevant. Also, on Mother’s Day the nuclear family is celebrated and on Valentine’s Day, Western style romantic love. Newspapers and magazines publish various articles on such new celebrations that require less expenditure traditional ones. However, despite the limited criticism, such celebrations are still unacceptable—especially among the elderly and conservatives. Furthermore, interviewees indicated that birthday parties are generally seen as more suitable for children and do not take a religious or social form. We may find that the concepts of fashion and modern fads go away later, so they are not related to religious or social aspects, but still have cultural connotations. This is explained by Berking

as an individualization that increases ‘subjective freedom’ and suggests ‘complete dependence on the market’ which ‘at every level of social intercourse [...] means learning how to cope with paradoxical demands on behaviour’ because one can no longer rely on ritualised patterns of behaviour and, due to the expressive content of consumer choice, one needs to be able ‘to control one’s affects and yet to be natural to use the opportunities of informalization’ (Berking, 1999: p. 146f.).

The researcher noted that primarily city dwellers, whether of an urban, rural, or Bedouin background, participate in these celebrations. This may indicate the impact of the society and the media on the attitudes of families and on the acceptance of some non-inherited habits. It also suggests that birthday parties are only for kids and as such do not lead to the affectation or extravagance evident during public holidays. Ultimately, adults do not like
birthday celebrations and are hesitant to celebrate them. However, there are consumerist equivalents for adults.

Valentine’s Day, which contravenes the traditional idea of marriage as connection between families, promotes a modern and consumerised ideal of romantic love of individuals detached from their families of origin. At Valentine's Day couples usually share flowers, teddy bears, or jewellery. Again, such holidays are primarily celebrated among younger generations (who are usually not married). As such, the religious establishment is trying to close flower stores to prevent such contact between the sexes (Al-Shihri 2010, Al-Ajmi, 2008). Islamic scholars have issued a fatwa, No.21203, which forbids such events, yet despite this, there are indications that Valentine’s Day is catching on. For example, the price of red flowers goes up from 5 riyals to 25 riyals just before Valentine’s Day due to a jump in demand. (Alshaibani, 2010). This indicates that anxiety exists in relation to new holidays. Although Christmas is not celebrated (as it is a Christian holiday), the conflict remains regarding whether to maintain festivals only from the Kingdom of Saudi Arabia (Eid al-Fitr and Eid al-Adha) and oppose other celebrations or to keep pace with changes in the new Kingdom of Saudi Arabia.

Conclusion

While we find that social celebrations have a prominent role in highlighting the social class of and distinctions between families, is still the role of religious and rational behaviour to call for easing the tension between the social classes. Moreover, the modern Western celebrations began to have an impact on the consumer behaviour of the Saudi family and these celebrations did not arise from the Saudi society as they did in Western societies. Finally, the next chapter will illustrate the nature of rational behaviour and how it affects women’s expenditure and daily shopping.
Chapter eleven

**Rationality**

**Introduction**

Across my interviews a coherent picture emerged of the male Saudi consumer seeing himself and others driven by a destructive and irrational drive to over-consume and overspend. In this chapter we discuss the rationality or otherwise of family consumption, and what the head of the family sees as rational behaviour and how to achieve it in consumption. Likewise, we discuss women’s expenditure as, from the male perspective examined in this thesis, men tried to explain much of their own allegedly irrational spending on the, again allegedly, irrational desires and behaviour of their wives and daughters, and finish with a discussion of the daily consumption behaviour of the family and how the rationality of this behaviour is applied.

**Rational vs. irrational behaviour**

Rational consumer behaviour is a Western concept that stipulates that consumers as individuals maximise the benefits that they can gain from their (scarce) financial resources. Although the neoclassical economic notion of the rational consumer is contested (e.g. Slater and Tonkiss 2001: 63ff.), it still has currency in the West – especially given the history of continued attempts to educate consumers into rational choosers (e.g. Hilton 2003). But in most developing countries the fact that social relationships are the main factor in consumer behaviour is less well hidden. As we have seen, consumer behaviour in Saudi Arabia is deeply embedded in communities of kinship and of faith, while individuality as a concept is only just emerging alongside the development of a consumer culture. Against the
background of Weber’s (1978) and Parsons’ (1968) assumptions about the absence of instrumental rationality in non-Western cultures, it is easy to take Saudi consumers at their word and dismiss their behaviour as irrational.

Although rational consumption takes place through individual acts in Western societies, according to “neoclassical economic theory” (Castles, 2001), in developing countries social relationships are still important influences on consumption. Saudi Arabia is a country where social relationships are still strongly emphasised and individual motives are given less importance. According to Weber (1978) and Parsons (1968), non-Western cultures generally are less guided by instrumental rationality, which resides in the individualism that characterizes Euro-American societies.

However, what some people perceive as rational behaviour, others perceive as irrational, and vice versa. In addition, some psychologists’ definitions may not necessarily be valid for all societies. As such, individuals may develop various understandings of rationality at different times according to the context, including social structures related to exchange and cultural contexts (Biggart and Delbridge, 2004). Expenditure on basic needs such as food is probably most easily accounted for as “rational”. But, according to Engel’s law, when income increases, the proportion of income spent on food decreases (Prais and Houthakker, 1971, Black, 2000); the ratio between food and other goods also changes. Meanwhile, luxuries are an entirely heterogeneous class including goods that the individual can quickly decrease spending on or eliminate entirely during periods of decreased income (Douglas, 2002). Luxury items are commonly understood to be superfluous items that are desired yet not needed for survival. Luxury often refers to sensuous or pleasurable experiences. This understanding focuses on the verbal meaning of luxury. For example, luxuriating in a hot bath is a richly sensuous and pleasurable experience, which is contrasted to an everyday, non-stimulating experience.
Families often encounter conflicts that a neo-classical view cannot explain. In families’
behaviour, individuals have different interpretations of what is rational and what is not
rational. For example, a working mother may have to decide between clothes for herself or
for her children. A family may also encounter conflicts related to buying branded versus
unbranded items or necessities versus status items (Zukin and Maguire, 2004). While the
purchase of “necessities” immediately strikes us as the rational thing to do, Lichtenberg
(1998) plausibly argues that it can be perfectly rational to acquire status symbols as they can
improve access to professional networks and other social contexts that then will yield real
term benefits.

I have found that the best way to determine the rationality of a behaviour is to define how
families perceive themselves as well as how they themselves define rational and irrational
behaviour. Does the head of the family perceive himself as a rational consumer? If so, what
does he mean by “rational behaviour”? It is also imperative to recognise the researcher’s
versus the interviewee’s point of view related to the rationalization of consumption, waste,
and savings; what the interviewee sees as the result of culture, acquired experience and
skills accumulated over the course of his life, the researcher may see differently. The
interviewee’s experiences determine how he defines rational behaviour. Thus, it is important
for the researcher to know which criteria the interviewee uses to define what is rational and
how to apply them. Also, of course, we need to remember the limited access to the field – so
the interviewees’ wives maybe would have been able to contribute very rational
explanations for what their husbands portray as irrational female expenditure.

Many respondents do not see their consumption behaviours as rational,\textsuperscript{15} citing the
profligate and wasteful behaviours imposed upon them, either through the culture in which

\textsuperscript{15} There are some differences among what counts as rational expenditure, mainly relating to cultural
backgrounds. For example, urban people, especially in the Hejaz and the East province appear to be
they were raised or the class in which they live. In the interviewees’ understanding that rational behaviour refers to a balance between consumption and income, regardless of how much a family earns. For the interviewees, consumer spending was rational if no more money was spent than earned and hence no consumer debts are accumulated. It is worth pointing out that investing did not feature highly here – so within their frame of reference (and as we will see, with good reason), they did not perceive spending all one has got as irrational as long as one does not get into debt.

It is interesting to note that, for example when talking about extravagance in celebrations, the measure used was always the relation to disposable income when interviewees mentioned reasonableness related to their income. In other words, rationality for them does not mean the amount of goods purchased. So as long as there are resources there is no absolute limit to consumption that would be seen as unreasonable in relation to its purpose. We can relate this to the notion that what a person has comes from God, and hence enjoying it is legitimate. On the other hand, there are a number of sources for the view that relative overspending as irrational.

In addition to the many factors that constitute the basis of rationality in consumption (e.g., education, social class, and income), the values and principles held by the head of the family play a great role in determining whether consumer behaviour is deemed rational or irrational. In particular, religious values prohibit extravagant and wasteful behaviour, which they define as demonic acts in which Muslims should not engage. Faith, according to the religious respondents, is the catalyst for restraint and reins in greed and indulgence in pleasures. So, in Weberian terms many respondents applied a value rational measure in which the pursuit of wealth and pleasure should be mitigated by the application of the more likely to think about investment and saving in contrast to Bedouins who usually live day by day and usually spend what they have earned.
Islamic value of justice (as laid out by Askari and Arfaa 2007), thus diverging from a Western pattern of instrumental rationality, but not being irrational as such. In contrast, we find that less religious but more conservative respondents in the study have a tendency to demonstrate—according to their own words—irrational behaviours. Some respondents explained that this extravagant or wasteful behaviour stems from social obligations that they must fulfil. This indicates that the strength of a family’s social relations is a factor affecting increased spending, which may exceed the income required to meet these obligations. Still, while respondents noted that the pressures they are under are irrational, that does not mean that complying with them is irrational on an individual level. The alternative costs, as it were, could be loss of standing or loss of face, and this needs to be calculated against the cost of overspending.

Meanwhile, families with less social power and hence less need to maintain their social standing have the freedom to choose to spend or consume amounts that they deem appropriate and consistent with their income. The following interviewee indicated the tension he experiences related to choices of want and need. Although he wants to control his consumption, his needs lead him to spend more.

**How can you control the balance between income and spending?**

M.S: By setting a budget, but the size of the budget may be wasteful if you misspend or exaggerate expenditures. I mean, sometimes there are things you cannot control, like mobile bills, so if you set a maximum credit you have more freedom to use the mobile.

The meaning of rational behaviour differs from one interviewee to another, as previously mentioned. The more religious respondents spend on necessities and the urgent needs that arise, without much interest in the symbolic expression of luxuries. Conservatives find the customs or traditions that are considered to be rational consumption are expenditures that meet the needs of family and social obligations (especially for relatives and to reflect class or social status). The most urbanised respondents focused on equality between income and
spending to define rational behaviour, which they see as hard to implement in Saudi society. There is an Arab proverb saying, “before you stretch your legs, measure your mat”, which equates to the English proverb “cut your coat according to your cloth”.

But why is consumption irrational in Saudi society? Why is the previously quoted exchange reasonable for the Saudi individual and his family? The researcher identified two views in the interviews with respondents and in everyday observations while living in Saudi society. First, some families expect the future to be better than the present; they are not afraid of the future and thus do not save for it or hedge their bets. No matter how bad the situation is now, things will get better in the future as the state will help and the government will provide gifts to citizens. The cheerfulness of those who hold this view reflects a trust in financial support by others in the future. In addition, they rely on the future to provide solutions to present problems. The following example shows how one interviewee became confused between his needs now and his needs in the future. Although he can save more of his salary to increase his income in the future, he is wary about meeting his current needs.

**Do you have future plans to increase savings or reduce spending?**

S.M: Aaaaa, yes I do, I mean, sometimes I am having the fear of the coming fate.

**Like what—could you explain, please?**

S.M: I mean, probably my future needs are more important than my ideas for increasing my income. That means, I am thinking—I have two floors and the city council allows up to four floors, so if I build two more floors that will increase my income. However, while building these floors, I might need money for other reasons, so I maintain my situation in order to have money for any future reason. Honestly, I have one main goal: to educate my children. I don’t have anything else because here in Jeddah we have problems. No one can enter medical college without money.

So despite declaring the future of his children, i.e. saving up for college, to be his main goal, he does not see himself in a position to cut back current expenditure in order to make
investments that would increase income in the future. And while he claims to shy away from investing so he can save for future needs, the fear of the next bank statement seems to indicate that in fact no savings are made.

Many respondents expressed a fear of the future and uncertainty in any direction. These respondents believed in the need to make full use of the money currently, as long as it is available, as no one guarantees what the future holds. As in a neoliberal globalisation with its pronounced absence of structure (Adamson 2005), insecurity is a pervasive feature not only of political processes but, as a consequence, also of personal lives.

Also, as Haller and Hadler (2006: 170) put it, ‘happiness more and more comes to be seen as an idiosyncratic goal to be attained in specific ways by each individual’. It is often said that non-consumption is not an option in neo-liberal capitalism, where subjectivity is constituted through consumption (e.g. Rose 1990: 225ff.), but for some of my respondents this had a more immediate meaning: against the background of the insecurities of the neoliberal market, people do not trust their savings to economic institutions. Some families have tried to deduct some of their income and invest, for example in stocks and real estate, and some of them suffered heavy losses. This experience impacts on those families’ behaviour in the future related to savings and spending. These interviewees tried to develop their income by sharing in some projects, but ultimately failed.

**Do you have other sources of income besides your salary?**

M.D: Currently, no.

**Do you have investments?**

M.D: No.

**Why not?**

M.D: There are no savings, and we tried to do some projects but failed.
Have you thought about savings or investments?

M.D: Saving where? The investment is not 100% guaranteed or you cannot gamble.

There is no 100% guarantee?

M.D: There is—for example, you can buy some flats to rent, the estate is really successful and safer. It’s better than going in on a commercial project that might win or lose.

Another interviewee had similar responses.

Do you have any savings?

S.M: No.

Why not?

S.M: Because I played and gambled in the Sawa\textsuperscript{16} and stock market.

One significant event was when within two months in 2006, the stock market dropped 51%. There were 2.5 million shareholders at that time, which meant that the many of the heads of household lost their savings in a stock market collapse (Omari, 2011).

What are the criteria that determine rationality for the Saudi family and which factors increase or decrease rationality? Through interviews with and observations of respondents we were able to identify the most prominent features that contribute to the further rationalization of expenditures or reductions. Among the factors observed was the income factor. Interviewees indicated that increases in income are a contributing factor in increased rationality; in other words, the gains earned by the family actively contribute to serious attempts to invest and diversify reserves. Meanwhile, those with low incomes have difficulties because the savings or investment income goes entirely to consumption costs. This difficulty stems from the low returns for small savings, which do not meet the

\textsuperscript{16} Investment (SAWA) in prepaid phone cards, spread out as one of the many high-profit investments, which did not return money to investors; it has been shut down by the government. More information can be found at http://archive.arabnews.com/?page=1&section=0&article=120079&d=10&m=3&y=2009 and http://archive.arabnews.com/?page=1&section=0&article=117435&d=23&m=12&y=2008.
aspirations and wishes of the families for the future; thus, they believe that spending their entire salary is best for the future, especially given that inflation and rising prices rapidly remove any savings, as explained by Engel’s model (Laitner, 2000). As for those with high incomes, it is slightly different, as the higher incomes open up prospects for families and help them look for investments to generate family earnings and spur continued savings.

Another factor that interferes with increases or decreases in income is the strength of the relationship between the family and the social environment in which they live. All families are committed to some extent to social norms and events in the social environment. The extent of the family’s involvement in the surrounding community could help the community control the duties and obligations undertaken by the family in terms of consumer spending. In other words, what engages the family in the surrounding community requires the family to contribute to meetings and social visits that may be costly. Commitments to participate in social or religious events may also involve financial expenditure. Thus, it is hard for families to plan their income with commitments and events that often are unplanned and impact the distribution of their income.

There is a discrepancy between ideals of rationality – be it value rationality oriented towards Islamic ethics or be it instrumental rationality of debt avoidance – and what the circumstances afford. We have seen that overspending in order to preserve social networks may be rational as maintenance of social ties that provide social security, but as the extravagances that developed around such exchanges are seen by most as irrational, many feel that they themselves are irrational and simply lack discipline – as this interviewee:

What are the reasons that you cannot control your plan?

M.F: It is possible to create a particular system that determines the amounts of certain budgets, but frankly I am weak.
Do you want me to give you some reason?

I really cannot give you the reason for my weakness in my situation. I feel that it is business; it is good to set your plan and see where you are. However, there is still something that will prevent you from doing it.

These economic burdens often do not exist for families with less social status or that are somewhat isolated from their surroundings. In other words, a better connected family is not able to determine their needs and their potential due to the presence of social influences affecting the family income. As previously discussed, religious and social events and meetings—and even regular meetings—may not be planned for in advance, meaning the expenditure also is not planned.

As mentioned, expectations of rational spending refer to either a commitment to moderation and justice or to a commitment not to overspend (or both), but not necessarily to building up savings. According to respondents, savings are not widely valued in Saudi society. This is not only due to the aforementioned fact that there have been negative experiences with financial investments in the past and a general fear of losing assets due to inflation. There are also moral suspicions about saving. For example, saving a part of one’s monthly income may conflict with the required trust in God to ensure sustenance (rizk). Respondents may not have explicitly stated such reasoning, but it becomes evident in responses to the question about the future of families, which usually evokes an answer that God is in everything. The Hadith related by Umar b. al-Khattab says that the Messenger of Allah said:

«لو أنكم توكلتم على الله حق توكله، لرزقكم كما يرزق الطير، تغدوا خمساً وترحوا ببطاناً».

“If you really and truly placed all your trust in Allah totally, He would sustain you as He sustains the birds. They start the day with their bellies empty, and return back with their bellies full.”
As far as saving responds to a fear of the future it may contravene the faith of the person that God is the guarantor of yourself and the belief that He is capable of providing a living for you today and in the future. Savings may reduce dependency on God and on the family.

Also, many traditional values, such as generosity, help for the needy, and support for relatives, discourage savings as individualist precaution. As indicated, the family income is shared with people outside the immediate family (e.g., donation to relatives, obligations for social surroundings). If the family’s savings leads to greed or avarice, it is deemed better for the family to stay away from savings in order to avoid the stigma of avarice or mean-spiritedness. Parsimony has many meanings in Saudi society, including ugly connotations, such as being a scrooge, or having no chivalry, pride, or manhood. Thus, a family may prefer to save a lot only if its income is sufficient and it can still spend money to fulfil social obligations.

The following interviewee spoke about how people are afraid of stinginess and overspend to avoid it.

You said “skin” many times. Is it a bad word?

L.S. Look, don’t be extreme in holding money and don’t spend too much. The best is the middle ground.

I think the majority overspend. The best evidence of this is that at the end of month, no one has anything.

L.S. Well, okay, in my opinion, a person should not deprive himself of things—the basics. People who deprive themselves of things—the basics—those people, I see, have God, and no god except Him. But if you see him give to charity, he is a millionaire. From his body shape,

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17 Skin here means a person who holds on to too much money and does not spend on himself generously to entertain himself. In other words, his skin is without bone or flesh.
you might think he is a poor and you are surprised if someone tells you he is a millionaire. This is haram. Why not enjoy my life without spending too much or keeping too much?

Generally speaking, the observations during the interviews indicated that respondents did not object to scaling down consumption or increase savings, but the challenge is in understanding anecdotal evidence from families regarding budgets—particularly the impact on the distribution of spending. Budgeting (savings or consumption) is not a spontaneous process and involves planning, which may violate the nature of families in Saudi Arabia. Spontaneity distinguishes a family from other families. There is a perception that planning to spend money results in some loss of pleasure in life. And not enjoying life despite being able to is regarded as outright sinful as, in general, the ascetic anti-hedonism found in the Christian tradition is alien to mainstream Islam (Varul, 2008). People need to engage in spontaneous activities so that the family can live beyond the laws of nature while still understanding what is desirable and what is forbidden.

Women’s expenditures
My (male) interviewees ascribed much of the perceived irrationality of competitive consumption to women – their wives and daughters. But women are just as committed to frameworks and roles held by the social environment in which they live as men are. The values of traditional Arab and Islamic law are considered the most important pillars in defining the roles of women, including the definition of what is desirable and undesirable. For example, caring for families and future generations as well as not mixing with men are all norms that control women in their movements and activities, Religious authorities are anxious to uphold values such as dressing appropriately, such as wearing the abaya and face coverings.

In the light of changes mentioned in the first chapter, women no longer follow the traditional role of the past; today they have more independence, especially after women
were allowed to enter schools and become educated. Such changes have contributed to influencing consumers in the family. In addition, employment has also promoted their financial independence and freedom to act. Women in Saudi Arabia, as in other countries in the Arab Gulf, have been affected by many aspects of the second half of the twentieth century. New towns, shifts from an extended to a nuclear family and exposure to Western-style consumerism have affected social change (Seikaly, 1994). However, women still continue to carry out many traditional roles, such as caring for their spouses and children.

The media have also significantly contributed to the changing views of women's fashion and consumption. The desire to choose what they buy and how much they buy is more determined by the family’s ability to pay and status or by personal capacity (i.e., monthly income). The wife's income is considered under Arabic and Islamic values to be hers alone to spend on her family, whether on her father or her husband. For men the fact that their wives may have an independent income that is wholly at their disposal presents itself as loss of control over family resources and hence as adding to the perception of increased outside pressure. Against this background complaints like this are quite common:

**In your opinion, does a working wife contribute to increases in spending or increases in savings?**

A.G: Increased spending.

**Why?**

A.G: Because she has her own income and I give her money as well, which helps her increase consumption. However, if she got just her own income, she would act more rationally.

When there are suspicions about female expenditure, the first item under scrutiny usually is clothing. The attention to clothing, and the expression of individual identity through clothes,
demonstrates a shift in the position of women. And this shift creates suspicions about female spending as “selfish”.

There have been indeed transformations in the way Saudi women dress that reflect their changing position in society. Basically, the \textit{abaya} (veil) is obligatory as a social practice; it is especially noticeable among the religious elite who equates veiling with religious devotion. Unveiled Muslim women face ostracism from some Islamic institutions (Read and Bartkowski, 2000). However, consumerism has changed the style of the \textit{abaya} (veil). It is no longer just a piece of fabric ensuring compliance with religious laws; women who wear it are also suggesting that they are ‘modern’ and do keep up with the latest fashions. The \textit{abaya}, in other words, assumes individual meaning for the wearer in addition to the expression of compliance with Islamic norms on decency of female clothing. Such transformation, in the case of Turkey where it has been most studied so far, has been interpreted as a sign of increasing individual empowerment of Muslim women expressing their Muslim identities as a personal commitment rather than as mere obedience (Sandıkçı/Ger 2010). In the case of Egypt Wassef (2001: 119) speaks of a ‘desanctification of the veil’, particularly among students.

It is difficult for non-Saudis to notice the differences that exist between the outer robes (dress) for women. However, women and the community understand how certain differences in the form of the \textit{abaya} and embroidery highlight the status of the family’s social or economic situation. Although the \textit{abaya} is a religious garb for women to cover themselves in front of men who are not their relatives, it also serves to differentiate a family’s financial ability to buy a good quality \textit{abaya}. Like the Egyptian women studied by Wassef (2001), Saudi women have begun to wear the veil in multiple contexts, to experiment with it and to express multiple fashions through it.
Women's external clothing (i.e., the *abaya*) is not the only important piece of clothing. Women’s bags and shoes have become important, as they also highlight their social and economic status. One interviewee from an urban area in Riyadh explained how women use their clothes to promote their situation and their families.

**What does the global brand mean for the community?**

M.F: From what I heard and know of it, there are some people who know their situation and their income … and that’s really funny, [such people] insist on showing it, especially at parties. For example, at women’s parties, one girl can see her cousin and all in attendance know her situation and her level and pretend that she is not [in that situation]. She shows herself as another girl, like a member of a higher class, by showing her clothes and style, even if her cousin and all in attendance know her economic status and that she can’t afford these goods so easily.

While this interviewee locates the desire for beautiful dresses entirely under status consumption, even in this outsider account the notion that there is expressive and imaginative value in fashion filters through.

Saudi women are not only interested in their own needs, but also the needs of the house and its requirements, as well as in their children; all of these things reflect a woman's life and her social status. Yet despite the change in women's roles and functions, men still have more power in religious and social situations, allowing them to control many of the family activities both socially and economically. This power also makes them responsible for the whole family, even for their employees. Therefore, women's income has come to be considered the catalyst for spending money on consumer needs and entertainment. Women’s obligations make it unnecessary for them to spend their own money, even if they want to contribute to help the men in the house (Zivkovic and Briegel, 2008) The issue of women’s income remains a highly contested one, as conservatives believe that women’s work should
be carried out in her house where she is protected against all kinds of temptation, and that if she leaves her safe shelter to associate with men in work, markets, and other fields of life, she will harm herself and expose her honour and dignity to danger (Doumato, 1999).

Women, unlike men, wear non-traditional dress. In the home, women have the freedom to wear outfits from other cultures, but there are only two standards defining women's clothing: commitment to the family and dressing modestly in front of others. These standards have their roots in religious and social ideas and are affected by their financial ability to buy such goods.

Here we find differences in consumer spending power between men and women and the impact of social values on these differences. Men’s clothes may not cost as much due to the limited choice and type. Women’s clothes have a lot more requirements and include accessories. From the perspective of the male heads of households, women’s empowerment through and in consumer culture adds to the threat of a loss of control. Interestingly, this threat is often perceived in similar terms as the social pressures around status consumption, generous hospitality, and the temptations posed by the availability of consumer goods and consumer credit. The following account of an interviewee from Riyadh brings such male anxieties of a loss of control to the point:

Ok what about society? Do women in general consume a lot of family income for their needs?
M.S: Yes
For what?
M.S: For accessories, luxury makeup, and brand bags, as women want to show their family that they are ok.
Do you hold this view because you are a man, or do women really do that?
M.S: Women do what I am talking about, and that is really their thinking.
What do you feel about that?
M.S: I feel very bad; this means spending more. It will not greatly enhance women.
Why do you think women do as you said?
M.S: Personal weakness and weakness in education related to how they were raised by their father and mother. I do not mean this is true when she wears things that you would see as good. The good behaviour and style and dealing with others and respect—that really gives women a good position. For example, the dress, if she found a dress for 2500 riyals, that does not mean it would make her beautiful. Women give the dress beauty. Where is the woman’s character? Even if she found a dress in Kingdom Mall for 13000 riyals, I won’t buy it—not even for 2 riyals.

It is common for heads of households to complain that the family’s finances suffer because of the rivalry among women. One interviewee who lives in Jeddah (but is from a rural background) said that, although he does not approve of women’s consumer behaviour, he does what his wife wants. He will not let his family—including his wife or daughter—show themselves to be less than their relatives or friends.

What do you feel about the spending such money?
M.L. Internally I feel that it is waste and extravagance. The closet is an example. I mean, if my wife buys a dress for an occasion, it is impossible for her to wear the dress to a second marriage party. She will say, ‘No way, the women already saw my dress’. Ok where is the problem? ‘No’, she will say, ‘I am not less than another’. I am forced to buy another dress even if internally I am not convinced about such waste and extravagance.

The interviewee’s view is similar to others’ views of women’s expenditures on themselves and their children. Women are described as more competitive than men and sometimes this behaviour is described as feminine behaviour. Of course—again we have to remind ourselves of the limitations of this study owing to the impossibility for a male researcher to conduct interviews with female respondents in Saudi Arabia. When confronted with the claim that female consumers are more competitive than male ones a woman of course may admit that in matters like fashion and adornment this may well be so. But in our study we have seen men admitting to very competitive attitudes when it comes to consumer items such as cars, watches, and mobile phones. What we see in the male assessment of these behaviours is that their own behaviours are often ascribed to inevitable external pressures.
like traditional obligations to hospitality or the respectability of the family. Although there are indications that women are under similar pressures (and hence men feel coerced to go along to maintain the social standing of the family), respondents tended to talk about female expenditure as yet another external pressure they find themselves exposed to, even more so if the wife does not have an independent income – as this interviewee who lives in Dammam claims:

A.G: In addition, I see that women working helps society to consume more in general … there are many unemployed women or housewives. If they see how working women are spending money because they have their own income, the unemployed women ask their husbands or their fathers for more money to follow their friends (working women) … Working women really affect the group around them. I will give you an example: visiting between women … if an unemployed woman visits her friend, she brings dates and coffee with her from her house. But the employed woman brings with her chocolate from any brand and something very expensive—she pays more than 400 riyals. For her it is easy. But the housewife cannot do so, so she always asks her husband for more money to keep up with her friends. Ultimately, the fathers really suffer from such wasteful behaviours.

The question emerges, of course, how heads of households can be coerced to support such competitive female spending where women do not have an independent income.

While complaining about a lack of responsibility in women, this irresponsibility is (as also happens in Western contexts, cf. e.g. Miller 1998) alleged to stem from women mainly spending not their own but their husbands’ and fathers’ money as this interviewee from Riyadh claims:

Is there any rejection for traditional life in our society?
M.F: Yes, particularly for women it is massive. Note that I am focused on women because I think it is a central cause.

Why do women reject it?
M.F: My interpretation is that … you study women and tell us … I think it is their nature.
Ok, do you think Western girls are like that?
M.F: No, no.

Ok let’s assume that Arabian—for example, Egyptian—girls are...?
M.F: They largely are not. I mean that Egyptians, when they get lots of money, we have an issue here that can differentiate it for us, because they are not responsible (Saudi girls) for the spending, they spend it freely. Do women who are responsible for themselves and their houses do what they do now? I think it is impossible for the same behaviour to occur. My view is that women have a chance to get money from their father or husband and spend it without any regret for their behaviour. Easy come, easy go.

In your opinion do you think women teachers are not wasteful?
M.F: Of course I don’t mean that, of course if she just spends on herself—yes, I am sure there is a difference between working girls’ behaviour and non-working. If she is responsible for her home, we can see different behaviour. She would look for savings. For example, she would buy the fake brand to keep up with her relatives, not like the others, who will buy the real brand without any thinking about where the money comes from.

So if this female spending is so ruinous – what kind of pressure can women without their own income apply to elicit it? When going back over the quoted passages one notices that the reason given mainly is that refusal to go along would reflect badly on the family. So while my interviewees tend to portray female status consumption as an independent force, one could also interpret it as an extension of male status consumption in which men feel under pressure to avoid being seen as niggardly or inhospitable.

This does not mean that, in a reversal of how men portray female spending, women had no agency in this. To the contrary – with all necessary caveats and precautions that result from the declared limitations of this study – we can understand female consumer behaviour in Saudi Arabia as utilising these male concerns about social standing to develop a more independent and empowered position. After all, Saudi women’s social environment is very different from men’s, who have more goodwill and freedom of movement as well as choice of friends than women, who do not have the same capacity as men to choose friends, especially among the Bedouin. Usually women meet with their counterparts at work, at
home if they are relatives, or at social events during holidays and at recreational places, yet the diversity is still not enough. Going out to the market is a place of recreation for women and children, especially after the proliferation of commercial complexes that include a lot of places for recreation and games for children. So women's relationships may be different from those of men. It may be because of competition or tradition included in the framework of social events that is of interest to women.

As noted before, in the West the sphere of consumption has proved a pivotal space in various developments that empowered women (though not establishing full equality), and we may be seeing the beginnings of a similar role of consumer culture in Saudi Arabia.

**Daily or monthly (regular shopping)**

Attention to ordinary grocery shopping is important for two main reasons. First of all, as Miller (1998) argues, ignoring such daily provisioning can lead to a distorted picture of current consumer culture as overly self-centred and extravagant. In our case, the interviewees themselves tended to highlight what they saw as particularly problematic and irrational – expenditure on luxuries and spending around festivities and celebrations. The second reason why regular shopping deserves attention is because, in contrast to most Western countries, in Saudi Arabia this is a predominantly male task and by examining it we may gain further insights in the shifts of power and male anxieties of a loss of control.

Daily shopping usually is done to stock up on goods that have been used up before the monthly shopping trip (i.e., after the monthly salary). These goods are required for the family in general, such as milk, diapers, vegetables, and bread. Often the head of the family shops for home goods on a monthly basis after receiving the monthly salary. The head of household’s shopping responsibility is not a matter of justice between the sexes, but is based on the principle of power and control, which he has within the family. This is only partly
due to the restrictions of women’s movement in the public sphere – it is also a matter of control over financial resources. This is in contrast to many Western studies that indicated that women are more often responsible for grocery shopping than men (Dholakia, 1999, Dholakia, et al. 1995, Falk and Campbell, 1997). Many big markets offer sales and reductions starting the on the 25th of the month (date of the disbursement of salaries) and lasting until the final two days of the month to attract more families. Many families prefer to shop in malls or large stores; according to interviewees, these are air-conditioned places that have all the goods that need to be purchased, even if they are slightly more expensive. The air-conditioned shopping malls offer a familial environment. One interviewee who lives in Jeddah described where he usually buys his house goods.

**Where you do you shop normally for house goods?**
L.S: From the hypers such as Panda\(^{18}\) or shops in Danube Saudi Arabia. I enter these markets and buy all I need, from cleaning supplies to food and canned food and juices—actually it means all things in just one market.

**Is there any difference between these markets for you?**
L.S: Sometimes tempting offers, if the market advertises in newspapers that they have a good sale, especially from the 24th to 26th in month. You can see amazing things, yes you would go there or you would be surprised that you find a discount on some things and increases on some goods, but you will buy them anyway because once we arrive we cannot change our minds. We must take those; the children need food.

Large families prefer shopping at wholesale stores because they provide value for money. Weather is also a concern for the Saudi family when shopping in general. Extreme heat and dust storms lead many Saudi families to shop at night, not during the day. Many shops do not close before 11 pm. The prime time for shopping is after the sunset prayer (Maghreb) or after the Esha prayer, between 6 pm and 10 pm.

Meanwhile, many interviewees noted preferring to shop in stores near their homes for daily shopping. Requests that are made by phone (see the discussion in the previous chapter on buying on credit) to fulfil immediate needs in the home are usually made to nearby shops.

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\(^{18}\) Panda and Danube are hypermarkets in Saudi Arabia.
Although this may save time and fulfil demands more quickly, social relationships in the neighbourhood with the owner of the shop also play a role.

Not only is the head of the house the one who controls the daily shopping, but also their sons have a chance to take the father's role as a kind of shopping socialization to prepare them for the adoption of the tasks of the head of the house in his absence. Sons also help their fathers by taking on some of the functions of the family as sign of respect and appreciation. Of course, money is provided by the father.

The control over grocery shopping presupposes traditional knowledge handed down from father to son. It is clear from this transmission of values that there exists a division between the domestic and the public sphere and between women and men. While women do the cooking, men do the shopping, but how do they know what to buy if they do not process it in the kitchen? Men take the information for groceries from the family and experience and also take new information from their wives. According to Fischler’s (1988) discussion on neophobia (prudence, fear of the unknown, resistance to change) and neophilia (the tendency to explore, the need for change, novelty, and variety) the Saudis seem to have tension between them. If the husband always gets his goods as his father did, whereas his wife tries to keep up with new styles of cooking picked up from her friends and via the Internet, traditional shopping practice has to give way to following the wife’s request. Families now tend to display familiarity with international cuisine as well as with traditional cookery.

More variety in the menu means that, as grocery shopping and cooking are not done by the same person, husbands and wives have to communicate and negotiate more about the shopping and ultimately, some of the control over grocery shopping will slip away.

So while whether or not grocery shopping is a matter of power cannot be asserted with certainty – as it is of course also a chore and with the situation in the West in mind (e.g.
it by no means follows that it comes with control over resources. But our results indicate that power, alongside responsibility for a task that otherwise would be left undone, is one factor. And both need to be considered when assessing what recent developments mean, as especially for young people, daily shopping is no longer considered a duty for the head of the family. The head of the house can do the shopping while the whole family is involved in the selection of goods according to their wishes and requests. This trend is reinforced by the availability of big markets, which have become a place to stroll through and enjoy. Indeed, the Kingdom of Saudi Arabia’s climate makes shopping difficult, while big markets are considered parks or entertainment venues that are free of charge for the family. Thus, young families have the opportunity to get out and spend time outside the house.

So why do young families shop together? The most obvious reason is that the size of the traditional extended family, which may exceed seven family members, makes it difficult to travel to the mall together while a young families may not exceed four members, so they have the full freedom to travel and shop quickly. Second, young families often have working wives, which gives them the right to participate in the selection of goods and determining family priorities. Thus, although for the Saudi family daily or monthly shopping no longer focuses only on meeting food needs, it has become a kind of recreation for the family and a way to spend leisure time—despite the fact that shopping has become more difficult to control and a burden on families, leading them to spend more than they can afford.

So on the one hand, daily provisioning in a more consumerist society does impact on domestic roles, but on the other hand, one can also see how new forms of family life and female labour market participation feed into the process where the traditional suq as marketplace and shops is gradually replaced by the new suqs, the hypermarkets and the
mall. This latter process also affects how the family is embedded in its surrounding community, as the suq is not just an economic institution but also part of the public sphere into which women and children can now venture more easily than was the case with the traditional suq.

The daily routine for the family in meeting the daily needs, such as buying bread, milk, and newspapers, also creates a relationship between families and the grocery store—either a positive one (i.e., the grocery store fulfils the family's wishes and provides free delivery, and the family becomes a permanent customer for the store) or a negative one (i.e., creating a disconnect between the family and the neighbourhood grocery store). For big families in Riyadh, saving time is the primary reason for using hypermarkets, as one interviewee who lives in Riyadh explained.

**Where do you usually fulfil all your needs?**
AJ.D: At large supermarkets.

**Why do you prefer large supermarkets?**
AJ.D: Basically, it has everything in one place. I know it is more expensive than others. For example, what I bought today, box of tomatoes, from the outside is SR 20; I took it today from Hyper Panda for SR39, which is a big difference—nearly double. The reason is I don’t take bread from a shop and take every single item from one market. It means I prefer to take all my items in just one market.

**You mean just to save time?**
AJ.D: Exactly, to save my time.

**But it may be a waste of a lot of money.**
AJ.D: This is true—a waste of a lot of money and sometimes you have a list of what you will buy and after you go to the supermarket you bring something not on your list or not necessary.

**Why? What grabs your attention most?**
AJ.D: If the items are on sale and we really need it and also luxury things such as sweets, I would possibly buy even if it is not on my shopping list. When I go shopping, these goods are not on my mind; sometimes when I see them and where they are as well as the cost, probably I would buy it.

This relationship between the two—namely, the neighbourhood and the grocery store—is the largest supporter of grocery stores in light of the growth of department stores. However,
the relationship between the two is marred by change, as previously discussed (e.g., from grocery items from stores owned by men known to everyone in the neighbourhood, to stores that now rely on foreign labour, primarily from India and Bangladesh). This led to a cooling in the relationship with social and neighbourhood groceries. However, the change did not only stem from the seller; the emergence of supermarkets that can provide all the requirements for the family and freedom of movement within those stores without crowds provided new options for the family and significantly contributed to reducing their dependence on the neighbourhood grocery store. Here another relationship emerged: the family buying large amounts of groceries (meat, rice, etc.) on a monthly basis or every two weeks from a local shop shifted to shopping in large stores that provide more options as well as a family activity in a cool and family-friendly atmosphere. Further, the de-traditionalisation of eating habits, a more family-friendly environment allows for more influence of women on the grocery choices. It may seem trivial, but this also allows for women to enter a public sphere. Traditionally, the market (suq) is the centre of the public sphere in an Arabian town or city where not only commercial activities but also all manners of things are discussed. The use of the same word – suq – for hypermarkets and malls indicates that female access to those holds symbolic significance.

Meanwhile, for daily or urgent needs, interviewees still prefer local grocery stores. Urgent needs are not only related to children or the family, but can also include unannounced visits that make it impossible to be prepared and require a trip to the nearest grocery store. Unconditionally generous hospitality in the reception of guests is usually expected from each host, which is why unannounced visits can create dilemmas. The host must offer hospitality to the guests or cause offence. Commitment to traditional values therefore can be said to sustain a remaining element of traditional retail structures.
Thus, in such circumstances, shopping may exceed the cost of major purchases bought each month. As such, grocery stores not only fill the gap in the needs of the family, but are also sources for meeting the needs for luxury as well as some toys, sweets, and entertainment. Yet the head of the family is bothered by the difficulty of controlling these goods and the amounts spent on them. One interviewee did not believe purchases from the grocery store could be prevented as they are essential for him and the source of the spending cannot be controlled.

What do you think about small shops?
I.D: Actually, I’ve tried many times to avoid buying from my neighbourhood shops, but I could not it.
Why?
I.D: Firstly, some goods do not need a trip to the hypermarkets. Secondly, sometimes I don’t have time to go to hypers, probably I am lazy or one of my relatives or friends suddenly came to visit.
What do you mean ‘I’ve tried but I couldn’t’?
I.D: I mean I ordered and sometimes on credit until the end of month, and my family usually phones the small shops and orders stuff that I think is not necessary. Now I told the Indian worker not to record anything because I don’t trust his record. However, I didn’t know that would be work. (giving up the order).

Conclusion
It was clear through the rationality of the Saudi family that there is a big role for the community surrounding a family in determining the choices of that family and consumer trends. The tension between tradition, modernity, and religion is also clear. These elements are clearly reflected in the consumption pattern for the families at events and in their regular consumption. The development of the Saudi society creates a kind of challenge to the family in determining the appropriate pattern of consumption. In the next chapter we will talk about how Saudi society sees the Western pattern of consumption and what the researcher thinks
of the future of family consumption. Finally, a closer look at what first appears as irrational consumer behaviour and is perceived as such by consumers themselves turns out to be quite rational within context.
Chapter twelve

Attitude of Saudi families towards Western consumer culture

The family is generally seen as the prime location for cultural transmission – the traditional family is seen as the safeguard of morality and threats come from the outside. Here, it is interesting that the outside is also the geographically distant “West” - the USA - or the near West – Egypt. Many Arabian families are sensitive about Western culture. The historical perspective of the relations between the West and the Middle East, which is part of the relationship between Islam and Christianity, has diverse cultural meanings, as the researcher found in the discourse with the interviewees when talking about Western consumption and consumer culture.

The fact is that the old opposition between Islamic and Christian civilisations is the basis of many Muslim public opinions (Kidd, 2009, Asadi, 2001). Saudi society is one of those Arab and Muslim societies where projects of modernisation are met with suspicion as they easily attract the stigma of “Westernisation”. This reluctance and anxiety about associating with the West stems from the differences between the religious backgrounds of each society and these feelings affect religious beliefs and behaviour. This concern and suspicion in Saudi households often shapes attitudes towards Western consumer culture and influence.

The Saudi modernisation project was anti-secularist and, by implication, in a strong sense “anti-Western”, but this modernisation also involved urbanisation and economic development that favours a family structure that is in many ways Western. Yet new housing, new occupations, and new communities bring strains and feed into nostalgic longing. Bedouin men still visit the desert range and enjoy the social life in the desert; women were also a part of the old range society but seldom, if ever, have a chance to enjoy it now (Cole, 2006:390). We can interpret the prevalence of Bedouin-inspired male clothing as it is now
et al. (2007: xiii) consumer culture involves ‘active lifestyle construction and bodily renewal linked to mobility: the promise of social mobility and personal transformation, along with the freedom of physical mobility, the capacity to move in search of employment, leisure or new significant others.’

However, this definition is not necessarily reflected in the Saudi family’s understanding of Western consumer culture. While it seems to be self-evident and taken for granted to assume that the consumer culture, as defined by Slater and Featherstone, emerges from the economic system of neoliberal capitalism, accounts that emphasise the political construction of consumerism (such as governmentally inspired approaches following Rose 1990) are explicitly critical of such commonly held views. In the Saudi context consumer culture is more readily ascribed to an external ideological and political background – namely Christianity, liberalism and secularism as seen to be promoted by the West. Some think consumer culture is identical with Christian culture; others see it as a secular culture, while still others believe that it has nothing to do with ideology. The identification of Western
consumer culture on the basis of an ideological background makes it difficult for the researcher to assess the degree to which a family embraces consumerism or whether they are just using it as code for “modernism”, and how far rejections are just anti-Western rhetoric or followed through in practice.

Often these attitudes are communicated by marking out a position towards modern technology and particularly communications technology, rejection and endorsement of which used to stand in, in the past, for anti-Western conservatism and pro-Western modernisation. Initially, in the Saudi project of combining cultural and religious conservatism with economic and technological modernisation, technology was not so much of an issue (Browers, 2009). That is, technology, which came in the form of industrial and military technology, was seen as value free and not impacting on traditional and religious cultures because it was a mere instrument to advance wealth and power as such. However, now technology mainly comes as consumer electronics which heavily impacts on interpersonal and family communication and interaction. The turning point may have been TV/satellite dishes because these are conduits of foreign culture, foreign values and foreign ideas. (Elmusa 1997).

This trend continues, and although the West does not present itself as hostile, many Saudis are also concerned about accepting too much of the individualistic freedoms as associated with Western consumerism.

Given the attention that both liberal critics and conservative scholars dedicate to the issue of “Westernisation”, this is maybe the most contentious aspect of consumerism in Saudi Arabia, as it may appear for some as a harbinger of political and cultural progress and for others as fatal threat to Arab culture, chipping away at the basis of Muslim faith.
For most, these debates are something that relates to their everyday lives, which they see transformed by Western technology and foreign brands.

**Ok, to what extent do you agree that the current life tends to be more individualistic than community oriented?**

M.D: Very, very.

**Is it possible to give an example?**

M.D. Look, there is no more family communication, everyone has become aaa—I mean everyone has his business and home and his soul. There is no family communication as in the past and there is no commitment as in the past.

**Why do you think this is so?**

M.D. Lifestyle is faster, also because of civilisation (modernity).

**Is that good or not?**

M.D: It is a good for several reasons; life has become more civilised than it used to be, but it has also unfortunately become a materialist society.

**Could you explain that?**

M.D: It means that no relations are based on friendship or brothers...they are mostly based on interests in the...in the money... civilisation affected us.

**What do you mean by civilisation?**

M.D. Technological development... I mean you are able to follow styles where you are. Here ... you don’t have to be in Britain or France to get a certain brand. Everything is here.

This recalls what Simmel (1990) says in regard to money and the pace of life. Basically what this interviewee is bringing up, ironically, is a typical Western criticism of modernity as it originated at the end of the nineteenth and beginning of the twentieth century. And also the pattern of ascribing it to “the West” is familiar – as this critique was often formulated as a critique of “Americanisation” when brought up in a German or French context (and sometimes also in a British context).

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19 “Family” here does not just mean the European nuclear family but the extended network.
“We are not like them nor are we who they are.” This statement lays claim to a big difference between the Arab or Saudi society and Western society. The basic difference is a religious, cultural difference expressed by many because what applies in Western society is not necessarily good for Saudi society and vice versa. Here, the comparison is between the community and cultural productions. One interviewee who lives in Riyadh and has a Bedouin background emphasises that:

AJ.D: Absolutely, absolutely, we are experiencing the world; we have been influenced by what goes on in the world abroad. Like new products, which influence us where we use them. It means that we have a culture to some extent that is open to the world, but there is still a limitation in terms of religion and social customs. [...] We take what we want. Not all of our time is spent on individual needs or like that. That means if we use those devices [devices of Western culture] we do not turn to individualism; we take from their culture what is suitable for us. Not all of their culture should apply here.

This interviewee basically restates the official line of technological and economic modernisation paired with cultural conservatism. As mentioned before, against the historical background of conflict between Islam and Christianity, the experience of colonialism, and then economic and cultural dominance of the West, Saudis tend to view the West with suspicion and even fear. As one interviewee said “Nothing good ever comes from the West”. The belief that “the West” has plans to destroy the Arabs and Muslims is quite widespread.

In other words, any invention can be interpreted as a scheme to destroy the Islamic civilisation. Conspiracy theory is a key component in the mentality of Saudi society when it comes to Western policies towards the Middle East and this political attitude often spills over into the interpretation of cultural innovations and commercial developments. Thus, the prevailing attitude was to keep one’s distance from any Western product, especially if it was perceived to contain religious or cultural meaning. There was also a demand to cut off any
relationship with the outside world for fear of destroying Islamic identity and Arab culture in Saudi society. All of these things undoubtedly influenced the social perception of the consumer culture, whether of Christian or secular ideology. This was the prevalent, state-supported view in the past and still resonates with wide segments of the population – but there are changes now, which will be discussed in the next section.

The current view of Western culture

In the age of satellite television and the Internet, the Saudi government can no longer control information via a monopoly on broadcasting technology and telecommunication. New communication technologies have broadened the spectrum of sources from the state and the clergy to international broadcasters, opinionated individual bloggers, online forums, etc. This diversity in the sources enabled Saudis to adopt or develop new opinions and beliefs (including pro-Western stances, but also more radical anti-Western ones), as the elderly and conservatives stick to the old beliefs and remain suspicious of the West. This even extends to the interpretation of Islamic faith and practice as the internet now gives access to a wide range of sites where alternative views and readings are discussed, threatening the monopoly of interpretation of the established ulama.

But it is not just the fact that there is more information available, which can be interpreted in many different ways, but also how it is made available that is at issue. The technology itself is individualising. As this interviewee points out:

S.M: You can feel one family living under one roof, and their hearts are different. It is possible to see four people sitting, like my children, and everyone has room and has a private world. That means one is playing PlayStation the second is playing an electronic game, the third is browsing the news, and the fourth is watching YouTube.
This has been seen as highly problematic, especially in light of the high value that is placed, in Saudi society, on the unity of family relations. Technological devices and gadgets do not just convey information, sounds, and images; they create individualised virtual spaces into which the user can dive, leaving out the surrounding world. So they afford separated lives under one roof. The sense that not only is there more plurality within society as such, but even within the family has become an urgent cause of concern for many and further deepens the rift between a culture of globalised consumerist media culture and the beliefs prevalent in older generations and conservatives who fear for both the integrity of the traditional family structure and overall the foundations of Saudi identity. The researcher believes that the development of new forms of communication has affected social relationships built in the Saudi family. For example, visits to festivities and events have been traded in for exchanging holiday messages via mobile phones or e-mail or even through BlackBerry. These behaviours, some conservatives believe, are the first building block in changing the identity of the community or draining it of its social and religious meaning, while for many families it is simply an easier way to communicate as much as possible with relatives in a more complex world where they no longer live close together. In both cases, there is a shift in the social behaviour of the Saudi family as there is greater acceptance of the consumer culture than in the past.

In comparison, purely practical technological innovations – from industrial machines to domestic appliances, may seem less controversial, but their impact should not be underestimated. Innocent as it may seem, such technology is part and parcel of a process of urbanisation that entails the individualisation of smaller family units. Many of the interviewees believe that life has become the life of atomised individuals, particularly in urban areas such as Jeddah, Dammam, and Riyadh. Difficult access to villages has forced many small families to live with their parents or in small apartments. Many favour
autonomy in decision-making to avoid interference from relatives. Thus, they prefer to reside outside the house in small apartments, separate from relatives and the surrounding community. This shift first occurred in the city of Jeddah, spreading in the last decade to other major cities.

M.S: Each man is interested in himself.

You mean an individual life.

M.S: An individual life, but there are some exceptions. For example, if you need something you will find someone who stands with you, either from your brothers or group (friends or relatives). If there is no need, of course it is an individual life.

Is it spreading now?

M.S: That is what I see; it is spreading in terms of where I worked, in the foundation. I see many cases like that honestly.

This independence of the individual or family with the expanded means of communication with the world gave people the freedom to choose the style of living that they want, including how to furnish the house, eat, and other choices. Many of the interviewees do not consider this to be a cultural change or shift to a culture of Western consumption, but the choice to use goods employed in the style favoured by the family. For example, many of the interviewees spoke about the microwave as a device for baking bread, not just for re-heating. This means that it works as an oven, but faster. Ready-made and frozen food is not common in Saudi Arabia. There is an insistence on Arabian customs and cuisine. Not many in the West still make their own bread or use the microwave as a device for cooking from scratch. But on the other hand we could see this as a “Westernisation” of form rather than content. So what is chosen under the new freedom of consumption still is genuinely local, but the fact of choice itself is an attribute of Western individualism.
Interviewees approvingly referred to the aspect of consumer choice (e.g., buying clothes, furniture, and other commodities) while often rejecting what they identified as Western beliefs or values (such as homosexuality, absolute individual freedom) All in all, although there often is talk of “Westernisation”, we cannot see “Western values” as something that is rejected or adopted as a package. People are selective in what they welcome and what they reject.

M.S: No, we must have culture codified. That means we do not have to accept every culture that comes; some of the other cultures are not good for us. For example, gay culture. Should we consider it a positive culture? Of course not.

It must be said that many Saudi families reject in principle the Western traditions, especially with regard to beliefs or cultures; as Yamani emphasises, Islam is one of the core values-if not the core value- at the heart of identity of the new generation across Saudi Arabia (Yamani, 2000:p.116). There are several reasons that may be difficult to mention here; however, the most important identity in Saudi Arabia is based primarily on the identity of the Islamic Arab tribe. The most important tenets of Saudi identity, even for the urbanised and individualised people, remain the Islamic faith and Arabian tribal allegiance. So while consumerist ways of self-expression are adopted, the society is not necessarily filled with content imported from abroad. As the interview quoted below says, there is still widespread opposition what is seen as the substance of Western culture.20

Western identity is based on secularity and individualism. Moreover, honour and “ird” — especially for women—are the basic fundamental components of the Saudi family, unlike in the Western society where personal freedom and gender equality are more significant. As mentioned in the previous chapter regarding the celebrations on Valentine's Day that were

20 The quoted on page (200 A.Q. celebrities emulated)
practiced in secret, these must be rejected openly because of sexual relationships and because of the holiday’s Christian origin which is absolutely rejected by a lot of conservatives.

All in all, the researcher believes that the older generation are more conservative regarding the new Western products and offer less support for those products, whether they are cultural or consumer products. The present generation deals with the consumer culture as a fait accompli, even if there was some rejection of certain behaviours or beliefs that conflict with the Arab and Islamic values. Tension arising between dealing with consumer culture and religious resistance were the result of the economic change and the pressure of globalization and the dynamics of identity formation for the new generation (Yamani, 2000).

The next generation, as seen by the researcher (discussed in the next section) and through direct observations of the respondents’ children, may be more receptive to these changes than the current generation.

**Consumerism for the new generation**

In this section we will extrapolate on the future of household consumption on the basis of interviews and observations with young people and their fathers. How the young people see the consumer culture and what is consumer behaviour to them now? We can say that there is a social and cultural gap between the young generation and the generation of parents. Moreover, this generation gap seems to be widening. While parents feel proud of the achievements they have achieved through hard work and patience in building a modern state, they feel some sorrow for the new generation who now harvest the benefits of these achievements, becoming materialist consumers (Rahman, 2008). There are three generations which can be observed to be very different from each other in terms of the social roles and
also the expectations of behavioural and social relations associated with all consumer behaviour for the family.

For example, a lot of the grandparents’ generation refuse the use of new techniques in buying and selling, for example, the use of credit cards or the payment of bills over the phone or via the Internet; this may be caused by the emergence of this technology only late in their life. While we find confusion and hesitation may be apparent in the parents' generation who grew up in the traditional life-style and lived through the technological revolution, some of the parents’ generation does use technology despite the tensions it may cause, whereas we find that in the younger generation there is the ability and motivation to use those technological practices and interact with them. Yamani explains the characteristics of the new generation in Saudi Arabia as a generation living between the love of parents and grandparents and the re-examination of what is traditional and modern (Yamani, 2000). In other words, there is some conflict between loyalty to the parents and the redefinition of the traditional, the modern.

The researcher notes that there is also a gap in communication between the three generations, as well as a lack of understanding of each other, about the needs and possibilities they have. This may be explained by the fact that parents like their children to resemble themselves, and the normative expectation that the son should exhibit the same behaviour as the father. Faced with rapid changes and development, it became difficult for sons to hold the same beliefs, or follow what adults think. Also, adults always find it difficult to change their social customs significantly. Having coffee at Starbucks or spending leisure time in the malls for example are the not things that adults do, while young people see it as normal and desirable. Some of the interviewees bluntly stated that they simply do not see the point of spending time in shopping malls and places like Starbucks (which are
often located there), as they understood the mall as a purely functional environment for purchasing goods and not as a social space.

In addition, parents are keen to avoid any actions that would tarnish their reputation or question their sobriety. When asked whether there a PlayStation at home, some people insist on clarification that it is for the children, not for themselves. As we see, the next interviewee who is from Jeddah makes it clear that the PlayStation is only for his children, to avoid misunderstandings about himself.

**Do you have PlayStation?**
M.H: Yes, for the children.

**Laptop?**
M. H: Yes I have one and the children have another.

The devices produced by a Western culture depend mainly on the individual; do you use the machines to satisfy individual desires, such as in the Western world?
M.H: Yes, you are right, now like when my son plays with PlayStation, if we go outside or come back he wouldn’t know, he sits alone: this is his world.

Interestingly, what worries this interviewee is that the electronic equipment removes his children from the society he himself belongs to, so that there are parallel societies of the grown-up and the young.

One common feature in the way that interviewees talked about the young generation is a feeling that they do not understand them. So it is not even so much that they disapprove of their behaviour but that they simply do not know what they are doing. Another concern is also that strange behaviour in the children reflects badly on the parents, so there are anxieties about disapproval from the community. One interviewee openly states that the sons of the new generation are completely different and that “generation BlackBerry” is beyond comprehension. Also, the head teacher from Jeddah quoted above notes that he finds his students’ behaviours very difficult to understand.
In your view, is there much emulation of celebrities?

L.S: Yes, there is, especially in the PE lessons where some of them not only wear the shirts of famous footballers, but also imitate the way they walk and the way they speak. We have some undiscovered acting talent here.

What do you think about this?

L.S: It’s a good thing and a bad thing. I mean, it’s good to develop the observation skills in our students...

I mean, if this imitation involves buying commodities.

L.S: No, no – that is not a good thing at all

Is it widespread?

L.S: Yes, it’s widespread among the young – especially hair styles: the dated styles of Majed Abdullah and Salah Kalifa\(^{21}\) have made a comeback among the youth.

Who do you think made this style come back into fashion?

L.S: I really don’t know.

Do you think it started in the West?

L.S: Yes, yes, it’s from there. And we are blindly imitating – as we do a lot of things. I wish we’d think and imitate only good things... I really cannot understand their way of thinking. It’s, as people say, the BlackBerry generation...

Many of the interviewees did not even try to engage with or understand but thought it best just to ignore them. Some of the parents felt that due to lacking IT skills they just cannot keep up and they are left behind as their sons make a great technological leap forward. Often it appeared that the younger generation was made a scapegoat for all things modern. Note that during many interviews the head of the family blamed the young man often in what appeared to be a ritualistic exercise. As one of the students said, ‘Our fathers blame us for everything, just because they want to blame someone.’

\(^{21}\) Those are famous football players in eighteens and nineties in Saudi Arabia.
How does this gap between the parents’ generation and the generation of their offspring come about? Two reasons for the widening of the gap may be money and the media.

The guaranteed basic income provides the ability to keep pace with these developments for many families, making a lot of modern technology available in the home, especially for children. Children are now familiar with a lot of US media productions such as SpongeBob or Hannah Montana that are broadcasted on Arabic channels in translation. Therefore the media and new media became the most important sources from which the new generation of Western values are derived, as reported by Yamani in his study on the democratisation of family life(Yamani, 2000).

This is not only true for children, but also for adults; there are a lot of TV channels specialized in the provision of the U.S. business programmes and other general Western channels(Al-Gahtani, 2004). There is no domestic Saudi or even Arab productions that could compete with American and other Western produced soap operas and children programmes, so that most Saudi families will mainly watch American cartoons or teen soaps. But for the parent generation these are still recognisable as innovations while for the children Western cartoon characters are simply part of the world they have been born into.

I had the chance to have an interview with the son of one of my interviewees has 12 years; he illustrates that now children in the world have the chance to keep up with all new children’s fashions through the media.

**What channels do you like best?**

A.A: MBC3 and Aljazeera Children.

**Why?**

A.A: I love it. They always have new programmes.

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22 MBC3 is Kids channel. In Arabic TV
How are these channels different from others?

A.A. Maybe it’s that they know what we like. Sometimes they respond to our suggestions.

Have you tried to request something from them?

A.A. No, but my friends have.

I see you’re wearing a Ben10 shirt – Do you like Ben10?

A.A: Not too much – it’s already a bit old.

What about your siblings?

A.A: How do you mean?

Do they like to buy something they’ve seen on telly?

A.A: Yes, my little sister bought Barbie and SpongeBob and things like that.

Families proficient in English have direct access to Western channels and can receive the latest series and movies without waiting for those dramas or comedies to be translated into Arabic. There is competition on the ability to lead in viewing among adolescents or even better families and brought about U.S. TVAs we noted, the families that are proficient in English because they have lived for a long time abroad prefer foreign channels to Arab films and programs that are translated into Arabic.

We find differences between the generation of the sons and the fathers’ generation influenced by the speed of what they see through the channels that broadcast American shows. The researcher found that a lot of young people are affected dramatically by every new fashion, for example, shaving the beard.

It is difficult for the older traditionalists to even consider taking some Western customs and their application in the community is believed to be in conflict with its values and way of life, while we find that the young generation does not have the sensitivity to the tradition and emulate celebrities. This could be witnessed in hip-hop clothes in the markets, as well
as finding some young men wearing necklaces or bracelets, a religious and social taboo in Saudi society. Many of the symbols of Americanisation have become visible within the markets and public places, in terms of hairstyles and ways of speaking and clothes. Bodybuilding centres, which are now widespread in Saudi Arabia and the Gulf region, also are seen as a sign of Westernisation (Baabood, 2008).

Such Americanisation in fashion and leisure activities no longer meets strong resistance in all segments of society. Many now simply excuse it as a natural tendency in the young to look for new things. But on the other hand there is still vociferous indignation. There has been, for example a media campaign against Afro hairstyles, low slung jeans and back zip jeans, led by the Commission for the Promotion of Virtue and Prevention of Vice. However, although the campaign started off being conducted very strictly, these items have not been banned outright. Still, the parents’ generation tend to resent and reject these clothes and hairstyles.
Police arrested more than 800 people in July 2009 in Riyadh as part of the campaign to avoid phenomena alien to Saudi Arabia

Emulation of celebrities is generally frowned upon, particularly if they are Western celebrities. But Western style clothing does carry symbolic meaning – even political meaning as it is related to freedom of opinion. It appeared in discussions with some university students that there is a marked change in the understanding of freedom of the

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23 The quoted on page (200 A.Q. celebrities emulated)
individual which prioritises the individual over the group. Additionally, they increasingly demand the right to choose one’s life partner (wife) without the pressures exercised by the parents. In other words, there are a number of Western values beginning to seep into Saudi society despite a strong campaign by the religious and traditions forces to reject those values. Conservatives kept resisting those values, rejecting the mere term of “open mind” as a threat to discipline, restraint and control, and ultimately as a threat to a secure sense of self – both in terms of personal and collective identity (Yamani 2000) As Yamani emphases, in Saudi Arabia as anywhere else, identity is indivisible from political concerns. This further adds to our understanding of conservative sentiments as expressions of anxieties around loss of control, not just over national boundaries and culture, but also within the domestic sphere.

It is not that the role of Islam was questioned as such is in question – among the younger respondents, too, everyone believes that Islam and its values are the foundation of social identity formation in Saudi Arabia. However, there are some transformations in the understanding of Islam or traditional values. Cultural backgrounds are important here. For example, the new generation of Bedouins who may have never ventured into the desert, carried the old values e.g. in the poetry about loyalty and tribal pride into a new and modern format (Alsharekh, 2008), such as the Web or through magazines or TV channels. In other words, they try to maintain some traditional values by modern methods. On the other hand, we find that young people who have foreign connections (for example, a non-Saudi parent) or have a relative studying or working outside Saudi Arabia often expressed a strong inclination towards what they saw as Western values such as self-reliance and freedom of thought and others.

The stance of the father is often very ambivalent. Many stated opposition to modernisation and Western values but did not work very hard to prevent an erosion of traditional and
religious values. So it was common to find fathers reproach sons and daughters for their endless desire for branded goods and electronic gadgets yet, while denouncing jeans and iPods in others, they may find some justification for purchasing such goods for their own sons – such as in this case:

**I see your sons wear Western clothes?**

B.Sh: What can I do? But at least they are not obscene like those of others!

**But they’re still Western clothes...**

B.Sh: Look, you can’t say that jeans or t-shirts are “Western” clothes – they are global garments: you see them everywhere. Western clothes are the sort of thing we see in malls and on the streets, garments like the samahni yababa (‘father forgive me’ – the low slung jeans). That is Western fashion\(^{24}\).

This tension is emerging between reality and the expectations of the interviewees who are trying to cope with the pattern of life and it has become difficult to adapt to or live with the speed of change and dynamism. They deal with this by denial and a refusal to hand another waiver for future generations, such as allowing his children to deal with new patterns in their own way. Here a clear way of behaviour says all that is unknown is rejected. Any new stuff that did not come out from the womb of society and though natural evolution is faced with hostility at first glance and then comes adaptation and coexistence.

The most important question remains: what is the future of consumer culture in Saudi society, and how to handle the new generation with the challenges of the future of culture in general?

After evaluating the literature on the long-term structural transformations of Saudi society, and analysing observations and interviews, the researcher believes that the trend is towards an ever more Westernised consumerism, and that in the foreseeable short and medium future

\(^{24}\) Father forgive me (سأحمني يابا) is called for new style like low waist jeans.
we will see a growing number of followers of Western fashions and a desire for what is new. Also we should not ignore other factors that played in the direction of consumer culture, such as female labour market participation, the new media and increased wealth. Also important is the general direction of the state toward neoliberal privatization and the retreat of government institutions through which the state performed a lot of roles in the welfare of the citizens, allowing commercial enterprises have a growing share in this role, such as private hospitals and private education.

All these factors no doubt affect the look and convictions of the new Saudi family regarding savings and consumption, as well as individual or collective choices that will be carried out. In conclusion, the researcher believes that the next generation of the family of Saudi Arabia will have more interaction with Western culture but in varying degrees between the families.
Conclusion

Since the unification of the Kingdom of Saudi Arabia in 1932, the country has seen significant shifts, including social, cultural, and economic shifts. Socially, the biggest shifts occurred in kinship relations where the traditional extended family gradually is giving way to nuclear families and the role of the individual within the family becomes more important. Culturally, we have seen the influence of international media and the Internet, accelerated by the increased proficiency in English due to improved language teaching and the role of English in business and academic life. Also, the central theme in this thesis, the advent of consumerism constitutes a major change in Saudi cultural life. Finally, there has been a major economic transformation in the wake of the high price of oil, Saudi Arabia’s main source of income. There has been a big leap from a predominantly agricultural and artisanal mainly rural economy to a mainly urban service economy with a large public sector. Particularly the availability of financial services has effected great changes in the way families manage their resources while reducing the reliance on kinship networks for support.

All of these changes have greatly accelerated in recent decades, resulting in struggles between traditionalists and modernisers. Three major attitudes towards these changes can be identified in Saudi society—namely religious conservatism, traditionalism and secular modernism (although sometimes the traditional and religious directions are classified together in a single entity). Modern lifestyle facilitated by communication technologies and other consumer goods started to be imported from the West, creating disputes regarding to what extent the country should be allowed to rely on Western goods that are symbols of Western culture and designed with the needs and desires of individualized Westerners in mind.

This tension shows most dramatically during new celebrations such as Valentine’s Day as well as other events considered by many conservatives to be extraneous and undesirable.
Such tension highlights the seemingly insurmountable differences between the West and Saudi Arabia as experienced for example in foreign tourism to Western countries and the adoption of Western eating habits, drink, and lifestyles. The anxiety and stress around these issues may be a symptom of the fact that those changes do not result from an internal historical development but from the sudden exposure of a globalised, mainly Western, commercial culture.

It is important to understand the historical contexts and transformations in Western societies to make sense of these transformations and their impact on the Saudi society. The third chapter reviewed Western studies and social theories that have accompanied economic and social transformation of societies into Western consumer societies based primarily on pleasure and hedonism. Large shifts in Western society between the French Revolution and the Industrial Revolution, until the development of modern consumer capitalism in the United States, led to the stage of consumerism and the consumer model, as Rostow calls it. We have looked at theories of status consumption – especially Veblen’s and Bourdieu’s – as they seemed most apt to account for the competitive nature of current consumerism in Saudi Arabia and Simmel’s theories of fashion and of money because they promise to contribute to an understanding of how the transformation into a money economy does not only lead to new class divisions but also to a more individualistic culture.

We have also examined recent studies which have dealt with several topics related to consumption in general, especially household consumption and income, including emulation, the media, gifts, rationality, and others. All of these relate to Western consumerism. Theories of status consumption and theories that relate individualism to the capitalist economy would suggest universal applicability of results of consumer research. However, there were strong indications for a persisting relevance of cultural and religious conditions specific to Saudi Arabia. Therefore it was necessary to ground this study in a
consideration of Saudi economic, social and cultural development and also to take into account studies of consumer culture in the developing world generally, and more specifically in the Islamic world, Arab countries and the Gulf region. These confirmed that both the dynamics of globalised consumer capitalism and local socio-cultural conditions are important in shaping “glocal” consumer cultures and that the emergence of consumerism in Saudi Arabia will have to be accounted for both in terms of capitalist development and local culture. So how far will Saudi families move towards a fully flung Western individualist consumer culture and how much of the Saudi cultural and religious traditions will be preserved. Also, will there be new forms emerging out of the interaction between the two?

The researcher has attempted to answer these questions through the use of the exploratory qualitative approach and a semi-structured interview as well as observations of consumer behaviour in Saudi society. The researcher focused on geographical diversity, education, and age as well as employers of choice for families participating in the research, using samples from the three major cities in Saudi Arabia (i.e., Riyadh, Jeddah, and Dammam).

The researcher recorded these interviews, and then used the NVivo 9 program for their analysis. The most important results of this study are discussed in the following paragraphs.

We have seen that despite the obvious manifestations of consumerism in Saudi families (luxury cars, modern technology, Western fashion), Saudi society is still loyal to the Islamic religion as a fundamental doctrine. The cultural pattern of the Saudi family depends heavily on Islam in practices such as volunteer work or charitable giving. Contrary to what occurs in Western society, where the consumer culture coincides with the emergence of a secular life, many Saudi families reject goods that arise from global brands which they see as un-Islamic or clothes that they interpret as calling for homosexuality or moral decay. For them fashion contradicts Islamic faith or Islamic behaviour in general.
Islam for the Saudi Arabian family does not specify favourite brands versus non-favourite brands, but rather draws a complete picture of what is allowed and what is forbidden. In other words, Islam determines social relationships between individuals and distinguishes between levels of fraternity and assistance. It also defines the role of the individual in requiring loyalty and obedience to the family in which he or she lives with regard to the economic relations within families in terms of loans and aid or donations. In other words, Islam not only sets limits to consumer behaviour by prohibiting certain practices such as gambling and drinking, by encouraging modesty in consumption and decency in dress, but also promotes family values.

While Islam is the ultimate religious authority of Saudi families as it has been accepted as the sole source of legitimacy by the Saudi state, we must also recognize the existence of other factors that contribute to the formation of consumer behaviour of the Saudi family. These include traditional values according to social background (we have looked at Bedouin culture in particular) as well as other social pressures to apply such behaviour. Here we have seen, for example, the Bedouin culture of unconditional hospitality and generosity conspires with the possibilities of credit-based consumerism to fuel overspending in conspicuous consumption of Western goods. At the same time, traditional identity is emphasised in the sphere of consumption too. This was exemplified by the way Saudi families buy Western-style furniture, but uses it differently or prefers not to use it. For example, one interviewee indicated the need for a luxurious sofa in the guest room, but during the interview we sat on the ground, not on the sofas.

The pursuit of the newest trends despite the preferences of the head of the family sometimes indicates the social pressure exerted on the head, who prefers to cope with the various social expectations of society when acquiring goods. However, the head of the family no longer has full authority in the selection and purchase. Women have also developed a major role in
influencing the purchasing and selection of both the quantity and quality of goods. Therefore, the researcher found that Islam and the Saudi habits and social traditions still maintain a great deal of influence in determining the quality of consumption, but it must be recognized that these are no longer the sole determinants. In other words, modernity and consumer culture as well as the focus on the individual have begun to become more dominant influences in the social life of the Saudi family, yet the researcher believes that modernity continues to face much resistance as it competes with Islamic and traditional values.

One of the drivers in this tendency towards individualistic consumerism is the proliferation of new media and social networking sites such as Facebook and Twitter alongside international Western and Arabic TV channels. The researcher found that the media was not only a carrier of information and news, but also a carrier and maker of culture not previously available in Saudi society. International brands are now known by many Saudis who want to have the latest fashions, colours, accessories, and brands. Global TV channels in Arabic and English together with social media such as Facebook and Twitter have created a virtual space which Saudis now frequent simultaneously with Westerners. The spread of American-style shopping malls matched this by providing physical spaces in which both domestic and international goods are available in abundance. Both increased the understanding of consumer culture and the willingness to accept the hedonistic idea of shopping and consumption as a source of pleasure.

In conclusion, there is an uneasy coexistence of Western-style consumer culture and an Islamic way of life which are constantly negotiated on the level of legislation down to the level of everyday practices of Saudi families. Often innovative ways of accommodating the requirements of faith and the temptations of consumerism are found, but there are also problems. As mentioned, while in the past Islamic ethics and scarcity of resources provided
for limits that prevented the traditional obligations to hospitality and generosity from becoming excessive. Now the availability of consumer credit tipped the balance so that many households are now heavily indebted. Also, the individualism inherent in consumer culture means that commitments to the community of the faithful umma and the loyalty to kinship networks (assabiya) become more difficult to maintain.

**Policy implications**

By studying consumerism in the Saudi family, the researcher identified some recommendations and suggestions that can benefit future researchers and planners in the Kingdom of Saudi Arabia.

First, The researcher found that the younger generation in the Kingdom of Saudi Arabia is more likely to adopt consumerism than older generations. Hence, the researcher efforts in education about the risks of reckless expenditure and extravagance should be focused on the younger generation, to help them understand how to spend and save resources by modern techniques to monitor income and expenditure, avoiding debts to purchase consumer goods. Furthermore, attention needs to be given to educating the current generation about how fashion and advertising, together with cultural attitudes may affect the family by increasing the propensity to overspend.

Second, by virtue of the Saudi citizens being dependent on government spending as well as the national income in Saudi Arabia relying heavily on oil, the researcher suggests more research in terms of rationalising expenditure behaviours, which would also rely on tougher laws for banks to reduce the negative impact of borrowing large sums of money.

Third, the researcher found that many of the heads of households appreciate and respect the privacy of public figures; some interviewees see public figures as role models. Thus, the
researcher suggests that leaders’, intellectuals’, and famous people’s opinion can be effectively used to encourage families to rationalize consumption and apply the necessary behaviour for the rationalization of consumption. Clergy, journalists, and public figures who provide a realistic model of the lives of families in Saudi Arabia are lacking, suggesting that the images of luxury and extravagance that usually emerge in public opinion are more common.

**Further Research**

It is important to note the limitations faced during this research. Therefore, it would be useful to suggest potential future studies related to consumerism in Saudi society.

First, this study was explorative and due to time and budget constraints could not go to the depth and breadth that would have been desirable. Future research should work in depth with subjects, making multiple visits on different occasions to get an exact picture of consumerism within the Saudi family.

Second, for the same reason, although the researcher produced field notes from inside big markets and spoke to shopkeepers, he was unable to conduct in-depth interviews with vendors and shopkeepers to learn about consumer behaviour during purchases and which materials attract consumers or how they deal with vendors. Therefore, the researcher suggests focusing on in-store vendors to question and monitor the behaviour of the Saudi family within stores and their behaviour during purchases.

Third, as mentioned in the methodology chapter, by virtue of religious and traditional considerations, the researcher could not interview females about consumer behaviour or their expenditures within the home. It is critical to conduct in-depth studies of women’s consumer behaviour, especially in light of the rapid social changes in Saudi society, which
have undoubtedly engaged women in decisions within the family, especially with regard to spending and household consumption.

Finally, due to time constraints, the researcher was not able to conduct interviews in the countryside or small towns. However, significant differences occur between consumerism in big cities and rural areas. To increase social relations in the countryside and direct social relations between them, studies should look for differences in consumerism in Saudi family in major cities and rural areas as well as determining what role this might play in directing social relations and the role of cultural friction with others in the formation of consumerism.
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Appendix

Dear / the head of the family

My name is Theeb Aldossry; I am studying PhD at Exeter in UK. I would like to apply my field study in KSA about the consumerism in Saudi, This study aims to find out the most important factors affecting consumer behaviour, and your answer would be helpful for this study to reach the recommendations that will help in understanding this phenomenon.

This interview do not require a mention of your name, so I hope you answer truthfully and realistically and your participation in this study research on a voluntary basis but it is extremely important to result research. I will give my contact numbers and my supervisor address for any question you would like to ask.

Thank you for your cooperation in this important scientific research.
Interview schedule – English

This schedule will explain the division of sections which reflect the dimensions of consumerism in Saudi Arabia.

Section 1: (personal details)

Age, education, job, the size of family, background for the family,

Aim

Knowing the personal factors for the interviewee and its role in household consumption.

Section 2 (free time, media, travel)

In your free time what do you usually do? And with who? Tell me about your hobbies (include what do you think about spend time in shopping centre?).

Do you go shopping usually alone? Why or why not? With who go to shopping?

How many hours usually watch TV? Which channel or programme you interested in? What about your family? Do you know actors stars or singers or football famous? What do you think about western media?

Are you travelling a lot? Tell me why or why not? (Include how do you feel and how often and how much money and give me your experiences).

Where you are usually the source of your information on food commodities and goods and fashion house? (Example: from the media or friends or colleagues or from the seller.) And why?

Aim

The goal here know what the extent and means of communication for foreign affairs of the impact of consumer culture and its relation to the queried at leisure for his own family in general and interviewee in particular. We can through these questions to know whether there is a relationship between leisure and travel with the media in shaping the culture of certain of consumer. Assume here that the more leisure to watch TV, as well as travel abroad, whether these factors predicted the direction of new consumer.
Section 3:

To what extent agree individualism has more popular now? Is it positive or negative? (include this question is there now who help others or support?).

To what extent you have committed for your relatives and a big family? Is there any group you are joined? What do you feel about that?

What about social events like weddings or Ramadan?

Do usually spend a lot of money? What do you feel about that? Is it positive or not? To what extent have committed with this events?

Do the social events change in recent years? To which trend? How was it? And who is it? (include the values change about generosity functions).

Aim

Objective is not to know the interviewee aware of the change is located in the traditional values, but rather designed to know how to express them. In other words what is its orientation towards modern values such individualism. What are the modern values that are rejected or object to it?

To what extent adherence to traditional social relations under examination is believed to be opposed to modern values you are source of support or burden? Does the individual have a relationship in the formation of a new consumer culture? Know the relevance of social events and religious household consumption.
Section 4:

Where do you usually go shopping? (grocery, cloths, house things) and why?

Is there any particular brands family buy it?

What do you know about brands shops? What brands mean to you?

Does the family flow-up the new style about cloths and electronic things? Tell me about that?

Aim

Here is evident the aim by the actual consumption of the family and the way daily consumption. What is the preferred location for food shopping, clothing and household goods? Through these questions, we can see the behaviour under examination in consumption and knowledge of the consumption pattern of Saudi family. Also queried the extent of knowledge about the attitude to global brands and the extent of their follow-up or purchase.

Section 5:
Do you think you are rational consumer? What about your society? How can you managed between expenditure and income?

Do you have other resources from your income? Is there any investment?

Have you tried to develop your saving and your investment? What do you think the main thing that you spending monthly? What about your plan to invest more and reduce some of expenditure?

Tell me about your family spending? Does your wife work? Does she contribute with you for expenditure? Is that usual? What about the society what do you think women spend a lot of money from her income to the household?

Aim

The goal here to know how the consumer awareness of the Saudi family, and how can make the balance between expenditure and saving. What is the specific ability to spend or need? Rationalization of consumption in the family to what extent? The relationship of women to increase consumption or investment? How much Saudi men accept his wife’s participation in the monthly expenditure of the house.
Section 6:

For what reasons usually people debt from their bank? Have you? (Include do you think that best way? Is there any debt way to reduce the debt? Is it necessary?

Do you think nowadays are consumption days?

What about the future have you already made plan for your budget what about your retire life?

What the most worry about your budget and your consumption?

Aim

Knowing the size of debt on the family in Saudi Arabia? Is it necessary or entertainment? To what extent is the financial burdens and financial obligation of the family? Is it working to control spending or raising it? Do you live in Saudi society, consumer society and the future vision of the family to avoid a lot of future financial crises?

To remind some of the observations will be during the interview

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مرحلاً طالب مراحل دكتوراة في جامعات أكستر في بريتانيا أرغب في تطبيق بحثي في المملكة العربية السعودية حول الاستهلاك. هذه الدراسة تهدف إلى معرفة العوامل المؤثرة على السلوك الاستهلاكي في المجتمع السعودي، وإجاباتك على الأسئلة سوف تكون مفيدة لهذه الدراسة للوصول إلى توصيات التي سوف تساعد على فهم هذه الظاهرة.

هذه المقابلة لابتدال لذكر اسمك الكريم، لذا أمل أن تكون إجاباتك صادقة وصحيفة ومشاركتك في هذا البحث تطورياً إلا أنه مهم للغاية لتتبع النتائج البحثية. سوف أعطيك إرقم اتصالاتي وعنوان و номерاً للإجابة.

شكراً لكم تعاونكم في هذا البحث العلمي الهام، والله يحفظكم ويرعاكم.

ذيب الدوسري
القسم الأول (الأسئلة الشخصية)

العمر:

التعليم:

الوظيفة:

الخلفية الثقافية:

القسم الثاني: (أوقات الفراغ، الاعلام، السفر)

س/ كيف تقضي عادة أوقات فراغك؟ مع من؟ هل هناك هوايات معينة تمارسها في أوقات فراغك؟

س/ مارأيك في قضاء الأوقات في التسوق؟ والمجمعات التجارية؟ مثلا كوفي شوب؟

س/ مارأيك في انتشار المطاعم السريعة؟ لماذا؟ هل هي إيجابية؟ لماذا؟

س/ هل تذهب للتسوق عادة لوحده؟ لماذا؟ مع من تفضل التسوق؟

س/ كم ساعة عادة تشاهد التلفاز؟ ما هي القنوات المفضلة والبرامج المفضلة لديك؟ لماذا؟ هل تعتقد أن هناك تقليد كثير للمشاهير 2 مارأيك بهذا؟

س/ هل تستمتع دائمًا لذا؟ لماذا؟ ما هو شعورك في قبل وبعد السفر؟ كم تصرف عادة على السفر في رحلاتك؟ أخبرني عن خبراتك في التي اكتسبتها من السفر؟

س/ من أين عادة تستمتع معلوماتك عن المواد الغذائية أو الملابس أو الحاجات المنزلية؟ مثلا من الإعلام أو من الأصدقاء أو من الزملاء أو البناء؟ ولماذا؟؟

من أيّن تأخذ حاجياتك الغذائية؟ الملابس؟ المنزلية؟
القسم الثالث

س/ إلى أي مدى توافق على الحياة الحالية أصبحت تميل إلى الفردية أكثر من الجماعة ؟ هل هي إيجابية أم سلبية ؟ وماذا؟ هل تعتقد أن الأشخاص الذين يساعدون الآخرين في أزماتهم من دون مقابل ؟ وماذا؟ س/ إلى أي مدى تعتقد أنك ملتزم لعائلتك أو العائلة الممتدة بالمساعدة المادية في أزماتهم ؟ هل هناك مجموعة خاصة تعتقد أنك ملتزم لها مادياً (جماعة من الأقارب الأصدقاء مثلا)

س/ ما رأيك في المناسبات الاجتماعية والدينية لدينا ؟ هل هناك أسراف أو تبذير في رأيك مثل رمضان أو الزواجات ؟ لماذا؟س/ هل تصرف كثيرا من المال في هذه المناسبات ؟ ما شعرك حيال صرفك لهذا المال ؟ وما هو شعورك اتجاه صرف المجتمع في مثل هذه المناسبات ؟ هل هذا إيجابية ؟ لماذا؟س/ هل تعتقد أن العادات في مثل هذه المناسبات حالياً تغيرت عن السابق في مجتمعنا ؟ إلى أي إتجاه ؟ كيف كانت ؟ وكيف هي الآن ؟س/ ما هي في تلك القيم الاجتماعية التي تغيرت في الأونة الأخيرة ؟ الكرم مثلا ؟
القسم الرابع

س/ أين عادة تتسوق للموارد الغذائية؟ الملابس؟ حاجيات البيت؟ لماذا؟

س/ ماهو شعورك عادة بعد التسوق؟ (خبرة جديدة / تذوق استمتاع)

س/ هل هناك ماركات معينة العائلة تفضلها دائما في التسوق؟

س/ هل تملك خبرة كافية عن الماركات العالمية؟ إذا تعني لديك الماركة العالمية؟

س/ ما هي الأشياء التي ترغب أن يشاهدها الأخرون لماذا؟

س/ هل العائلة تتبع دائما اخري المواقف؟ مماذا عن الجهاز الالكتروني؟ هل لديك بعض الأجهزة الالكترونية (مثل ميكرويف، أي بود، بلاي ستيشن، جهاز الحاسب الآلي الجديد). مماذا تعني لك هذه الجهاز الالكترونية؟
القسم الخامس

س/ هل تعتقد أن استهلاكك معقول؟ أم مصرف أم هناك ترشيد للاستهلاك؟ ماذا عن المجتمع؟

س/ كيف تستطيع التحكم بين الدخل والانفاق؟

س/ هل تملك أي مصادر أخرى للدخل؟ هل لديك استثمارات خاصةً لذا؟ أين؟

س/ هل لديك مدخرات؟ لماذا؟ هل تنمي مدخرات عن طريق الاستثمار؟

س/ ما هي عادة أكثر الأشياء التي تستقطع من دخلك شهرياً؟

س/ هل تتابع دائماً العروض والتخفيضات؟ لماذا؟ من أين؟

س/ ماذا عن خططك المستقبلية مثل تقليص الانفاق أو الزواج في الادخار؟

س/ ماذا عن استهلاك العائلة؟ هل تعتقد أن العائلة تستهلك الكثير من الدخل في المستلزمات الكمالية؟ لماذا؟ هل زوجتك موفقة؟

س/ في نظرك هل الزوجة العامة تساهم في زيادة الانفاق أم في الانخار؟ لماذا؟

س/ ماذا عن المجتمع _ هل المرأة عامة تستهلك الكثير من دخل الأسرة على حاجاتها؟ ماهو شعورك اتجاه هذه الانفاق؟

القسم السادس

س/ لاي اسباب تعتقد في نظرك أن الناس يتعرضون من البنك؟ ماذا عنك هل عليك ديون بنكية؟ لماذا؟ هل هي ضرورية؟

س/ هل هناك أي طريقة تعتقد أنها جيدة لاستغله عن الدين البنكي؟ ماهي؟

س/ هل تعتقد أننا نعيش في هذه الأيام الاستهلاك النافخ؟ كيف؟ لماذا؟

س/ هل لديك خطط جاهزة للمستقبل عن دخلك؟ لماذا؟ ماهو عن حيالك التقاعدية هل خطط لها؟

س/ ما أكثر شي يقلقك حال صرفك لتدخل واستهلاك؟

س/ ماهي احلامك المستقبلية في موضوع الاستهلاك والانخار؟

س/ لنفترض استلمت مكافأة مالية مليون ريال؟ لماذا تفعل؟ لماذا؟

س/ إذا استندت من الزيادة التي حصلت عليه مثل 15%؟ لماذا؟

س/ هل دخلك يكفي استهلاكك؟ لماذا؟ كم المبلغ الذي تعتقد أنه كافي للاستهلاك؟
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- حجم المسكن
- منطقة السكن
- نوع السيارة وعدها
- نوع العائلة
- المجلس
- لغة الترحيب
- الإناث
- المركبات
- الحداثة
- الإصالة
- التكنولوجيا
- الحياة الغربية