

# Chapter 1

## Starting Points



## Onaizah and Beyond

The story of Abdulaziz Abdullah Hamad Al-Zamil is rooted in—and properly begins with—his family history.

Abdulaziz's father, Abdullah Hamad Al-Zamil, was born in Onaizah as the twentieth century was about to begin. Three hundred kilometers northwest of Riyadh, Onaizah lies in Qassim, an interior region that is today one of the richest districts of Saudi Arabia. Located in the ancient Najd (upland), Onaizah is a busy trading center, now connected to Riyadh by a fast-moving highway. But at the start of the twentieth century, the town and its surrounding villages were modest indeed and best traveled to on foot or by camel or horse.

The Zamil clan has its roots in southern Arabia. The family moved north and settled in Onaizah in the late fourteenth century, establishing its long and storied history there. Members of the clan rose to rule as emirs (governors). The British archaeologist and writer Charles Doughty, who traveled in the Najd in the late nineteenth century, described how “in these self-ruling oases, such as Onaizah, the townsmen carry their quarrels to the emir sitting in the *mejlis* (council). In contrast, the villagers are continually divided against each other in most settlements of Upland Arabia.”

At the start of the twentieth century, less than 5 percent of the population of Saudi Arabia could read or write. Abdulaziz Al-Zamil notes, “There were no schools at all in central Arabia. Some people who were literate earned their living by teaching pupils at home, but few emirs from that area paid attention to their sons' education. Some considered it beneath their dignity.”

Not so the paternal grandfather of Abdulaziz. Sheikh Hamad bin Abdallah Al-Zamil was one of Onaizah's prominent social and religious figures, as well as a farmer and a trader. His son Abdullah, born in 1900, was one of five children: two boys and three girls. Their mother, the daughter of Ali Al-Sulaim, was an intelligent, religious woman known for being “a full memorizer” of the Quran and for her generosity: Abdulaziz says of his grandmother, “She was able to teach her children the Quran. At that time it was a great achievement if a woman could memorize the Quran and pass it on.”

Abdullah was taught to read and write, and he too developed a love of the written word. From the age of seven, he would go to the mosque in

Onaizah where he learned to read the Quran and memorize sayings of the prophet Mohammad (peace be upon him). This habit was encouraged by both of his parents. Abdulaziz Al-Zamil recalls that his grandparents “were not wealthy but were more prosperous than many in the region.” In later years, he would recall how his father, Abdullah, “knew how to read and write, but his handwriting was terrible. I remember when I was studying abroad, getting letters from him. It was a challenge to read them!”

Abdullah was a quick, intelligent boy possessed of curiosity and courage. He had few role models, yet he soon realized there were limited opportunities for him in Onaizah. He knew that others had left to pursue their dreams elsewhere. Abdulaziz recalls,

**My father grew up living a comfortable life but not a rich life. Around Onaizah, besides trade, the primary economic activity was small-scale farming and camel husbandry. Of course, this was before oil was discovered in Saudi Arabia. People with ambition thought of migrating, either to the west coast or to the north: taking camels to Syria, Palestine, and Egypt, or to the Eastern Province and from there to Iraq, the Arabian Gulf, and India.**

A severe drought hit central Najd in 1908 and lasted several years. Abdullah Al-Zamil witnessed his father, as a farmer largely dependent on the land, struggle with the forces of nature, even as Abdullah’s own aspirations grew. In 1918, Abdullah decided to go east to seek his fortune and make a better life. Some of his uncles had settled in Al-Ahsa in Saudi Arabia’s Eastern Province and in Bahrain and were trading. Both Al-Ahsa and Bahrain were active centers of commerce.

Today, Abdullah Al-Zamil would have the luxury of traveling to the Eastern Province in an air-conditioned car on a superhighway, but in 1919, the journey was long and arduous. With just forty riyals in his pocket (given to him by his older sister who frequently helped him out), he joined a group of friends who also had decided to trek across the desert. The journey lasted eighteen days, and they traveled with a single camel to carry their belongings.

The modern Saudi state had not yet come into being. The Arabian campaigns of T. E. Lawrence were under way in the western provinces of today’s Saudi Arabia, in the region known as the Hijaz. World War I was nearing its own bloody conclusion. On the Arabian Peninsula, the end was

marked by the surrender of the Turkish garrison at Medina in November 1918. The territories that would become today's Saudi Arabia were divided into four independent regions: Hijaz, Najd, Jabal Shammar, and Asir. It was not until 1932—when Ibn Saud conquered Jizan, on the border with Yemen, and later beat back an uprising in the west—that the four territories were firmly united under one ruler.

## Fresh Horizons

The conflict of World War I had little impact on Abdullah's circumstances at home or on his choice of destination. Drought, poverty, and lack of opportunity were the forces driving his eastward journey. He and his friends headed for Al-Jubail, on the Arabian Gulf coast in the Eastern Province (Al-Sharqiya), the third largest region of today's Saudi Arabia. It was there that his kinsfolk and acquaintances from Onaizah had already settled. Abdullah took a job with relatives and soon established two businesses with his friends. Abdulaziz points out, "My father was a very honest and fair man. This gave him a good reputation, and he was well regarded by other businessmen in the area."

After a few months in eastern Saudi Arabia, Abdullah found a better setting in which to deploy his entrepreneurial aspirations. He decided to spread his wings and pursue opportunities in the neighboring country of Bahrain. Abdulaziz explains, "The state of the economy in the eastern parts of Saudi Arabia was not good; oil had yet to be discovered, and Saudi Aramco [originally the Arabian American Oil Company and now the Saudi Arabian Oil Company] did not exist." But "the Bahrainis were exporting their pearls and importing agricultural products and apparel. My father noticed Bahrain's booming economy and, also having connections there—relatives and friends—he decided to establish his business in Bahrain."

A small island country, Bahrain was at that time a protectorate of Great Britain and famous for its pearl industry. Located on well-traveled trade routes, it offered a more cosmopolitan environment than that available in the Eastern Province and was popular among young Saudi traders and families from the

Najd. Eastern Saudi Arabia and Bahrain shared customs and traditions, which helped establish a distinct connection. As Abdulaziz Al-Zamil points out, “A Bahraini can come to the Kingdom of Saudi Arabia without feeling alienated; the same thing with Saudis going to Bahrain.”

Among settlers in Bahrain were members of the Al-Gosaibi, Al-Bassam, Al-Qadi, Al-Dhukair, and Al-Zamil families. They became a close-knit community, living in the same area and meeting together in their houses at least twice a week. Since there were no hotels, young men arriving in Bahrain stayed with Saudi families and took work on the docks to save enough money to live on their own. Because the Bahrainis were so hospitable and there was work to be had, many young Saudis decided to make the move to Bahrain.

Abdullah Al-Zamil took a boat to Bahrain from Al-Uqair port, which is fifty-five miles south of Dhahran and fifty miles northeast of Al-Hofuf. Once there, with his experience as a trader, he was able to start out in a partnership with an uncle and cousins of the Al-Rouq family. As Abdulaziz remembers,

**My father started a grocery shop in partnership with some relatives. After seven or eight years, they decided to terminate the partnership, and my father went on his way. He branched out on his own, trading in foodstuffs, textiles, apparel, as well as importing tea, rice, and wheat from India or Iraq and clothing from Syria.**

Abdullah established a pattern of traveling regularly to Syria to import clothes and other supplies. By the early 1930s, he had extensive business interests both in Bahrain and in Saudi Arabia’s Eastern Province.

The striking of oil in Bahrain in 1932 stimulated the small country’s economy and its already active trade with India and Iraq. The discovery also led to the spread of education, and soon Bahrain had the highest rates of literacy in the region.

Abdullah was among the first to see that a growing economy brought fresh possibilities in real estate. He noticed the dilapidation of some of the apartment buildings near his own shop. These were under the control of the government of Bahrain, which had invested in real estate on behalf of young people who had inherited estates but were not yet legally of age to manage their inheritance. A true entrepreneur, Abdullah saw his chance. Abdulaziz recalls,

**My father's shop was located in the center of the capital of Bahrain, Al-Manama, in a place called Merchant Street. He realized the neighborhood was starting to get old, so he had the notion of approaching the government and seeing if he could lease from it state-owned properties that were rundown and providing a very low rental income.**

**Let's suppose that a building was only bringing the government about \$10,000 a year in rent. My father told government officials, "I'm willing to pay you \$20,000 a year rent for that building, with a twenty-year lease. I will tear it down and put up a new building in its place." Borrowing money from trusted contacts, my father began to construct and rent out buildings. He took over buildings that had shops on the ground floor and apartments up above. He would demolish them and build modern structures. Of course, because they were brand-new buildings, he could rent them out at a higher rate. When his lease ran out, the buildings reverted back to the state or the municipality.**

**This innovative approach became known as the "build, operate, and transfer model." He was the first person to do that in Bahrain. The government was happy because it was earning more, and my father would hand the property back to the government after twenty years. That was how he moved from trading food and dry goods into real estate in the 1930s.**

Meanwhile, there were important changes taking place on the Arabian Peninsula. Through the 1920s, the "Sultan of Najd," Abdulaziz Ibn Saud, had been consolidating the Arabian territories. On 18 September 1932, he proclaimed the creation of the Kingdom of Saudi Arabia. In the following years, King Abdulaziz Ibn Saud, would gradually create the administrative framework of a modern state. However, in the 1930s and 1940s, procedures were still informal. These were some of the factors that enabled Abdullah to choose to settle in Bahrain. State borders hardly impeded his movements between Bahrain and Saudi Arabia, and, since the Saudi national currency did not come into being until 1951, Abdullah had no need to deal with foreign exchange. There was no Saudi embassy in Bahrain or any formal diplomatic correspondence between the two countries. "There was direct contact, and

you only had to show your ID and a travel paper to cross the border,” says Abdulaziz Al-Zamil.

**Once, my father had to cross the border into Bahrain with his two nephews, and though they didn't have any official documents, they were allowed in just because the border officers knew my father well. Things were very easy back then.**

**Later, the flow of traffic reversed. After oil was discovered in Saudi Arabia, Bahrainis started immigrating to the Kingdom and working in Dhahran. They worked for Saudi Aramco as if they were Saudi citizens; they traveled home every weekend, and then went back for the start of the work week. The ties between the two countries are eternal. There was more freedom then, and this close tie preceded the Gulf Cooperation Council.**

Another reason Abdullah chose to settle in Bahrain was the possibility it offered for family life and education. Having established his business interests, he returned to his hometown of Onaizah to find a wife. In 1931, he married Munira, but as Abdulaziz relates,

**Her parents would not let her go with him to Bahrain. They said, “She’s too young. That is very far away.” My father left heartbroken to return to Bahrain and stay there without his wife. Next year he came back to Onaizah and again asked her to go with him. Her family still hesitated.**

Not willing to let an obstacle stand in his way, Abdullah sought a second wife in Onaizah. In 1934, he married Modawi from the Al-Dhukair family, and as Abdulaziz explains,

**Her parents agreed to let her go with him to Bahrain. They were very knowledgeable about the outside world; they were very well known in Iraq and Baghdad in business and so forth. They had traveled themselves to Iraq, to Bahrain, and to the East. So my father took my mother back with him.**

With the presence of a second wife in Bahrain, the parents of Abdullah's first wife relented and agreed she could go and join her husband. Abdulaziz relates that “immediately after my mother arrived, the parents of my ‘other’

mother wrote, 'All right, we agree she can go with you.' So they came and they lived together. That's how the family developed."

Abdullah Al-Zamil also took care to return to his home region periodically. Abdulaziz points out, "No matter how busy a person is, he can never forget the place where he was born."

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