

With an
insert on
Palestine!

How to hire remotely from the Middle East & North Africa

A Guide To Payroll Providers And Employers Of Record (EORs)

Learn More About



Oyster



deel.



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01 Intro

We created this guide to help companies understand how they can use an Employer of Record (EOR, also known as a PEO or payroll provider) to hire the best talent for their team remotely from the Middle East & North Africa (MENA) region.

The MENA region is a growing source of exceptional tech talent. It's also diverse: in countries like Tunisia, 62% of computer scientists are women

We get lots of questions from our partners in Europe, US & Canada about the best ways to hire, pay and onboard talent from this region - especially when hiring from Palestine, a country with many nuances. We have summarized our advice here for you!

Note: This guide focuses on the Arabic-speaking countries of the Middle East. The term MENA is frequently used to refer to this region even though the region also includes non-Arabic speaking countries.

02 What is an EOR vs a payroll provider?

An Employer of Record (EOR) is a third-party organization that acts as the legal employer for a workforce on behalf of companies, **providing a solution to hiring full-time employees.** The EOR must have a registered entity in the country where it hires employees for you. It takes care of employment contracts, payroll processing, tax compliance, visas, and ensuring adherence to labor laws and regulations. They may also administer employee benefits and provide HR support, handling tasks like onboarding, off-boarding, and record-keeping.

Some companies facilitate **just the ability to hire contractors** abroad. This means they offer contracts that meet local regulations and payment processing. We refer to this as a Payroll or Payments Provider. **Often, companies that call themselves EORs offer the ability to hire both contractors and full-time employees.**

When you first start looking to send payments or hire people to your team in the Middle East & North Africa, it can be hard to figure out which options will work best in which countries. We'll take you through it step by step.

02

An EOR can be wholly owned or an aggregator, or a combination of both.

- A wholly owned EOR is when the company buys and owns its own entity / offices in a country.
- An aggregator EOR is when the company partners with an in-country local company (i.e., a third party) to hire employees there.

When you are hiring someone in Dubai, for example, make sure you ask your EOR if they own the entity in Dubai or will be going through a third party. If they own the entity, they can guarantee the end-to-end experience. If they don't own the entity, the experience will depend on the third party. In our experience, this can sometimes add bumps to the process.

Make sure to ask these questions before proceeding:

- How many people have they hired through that entity in the past 3 months?
- How long has the end-to-end process taken (including visas if needed)?
- If there is a third party involved, who are they? Will you as the employer be speaking with them or just your employee?

03 The TOP EOR providers in MENA

Top 3 Providers in MENA



Secondary Options



No Coverage



04 Choosing the right EOR for you

In this section we will compare the main EORs and their coverage in the Middle East & North Africa.

Building a global team at Manara, I spent a lot of time figuring out how to hire talent in the UAE, Palestine, Turkey, France, UK, etc.

Now we have partners who seek talent in these regions and often have misconceptions. For example, companies sometimes think they can't send money to talent in Palestine.

This space has evolved a ton in the past few years. If you find good talent, you can hire them pretty much anywhere.

Iliana Montauk

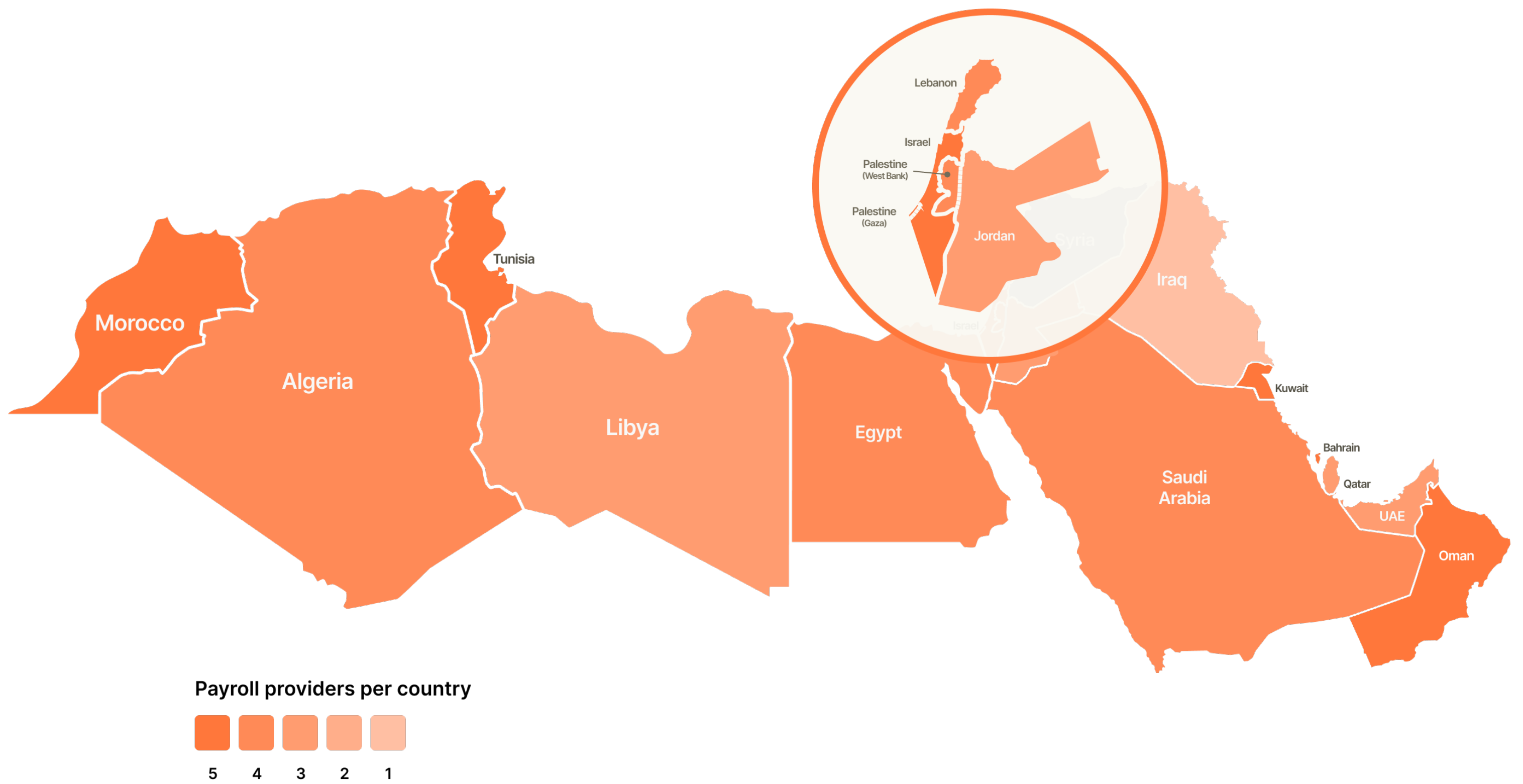
CEO & Co-Founder



04 Where can you hire contractors?

If you are able to expand your team through contractors, good news: you can do so in any country. Saudi Arabia, UAE, Morocco, Egypt, and Palestine have the most coverage with presence from all providers.

Countries With Payroll Providers To Hire Contractors



Oyster and Plane have the highest coverage, supporting contractor hiring in all the Middle East & North Africa covered in this guide.

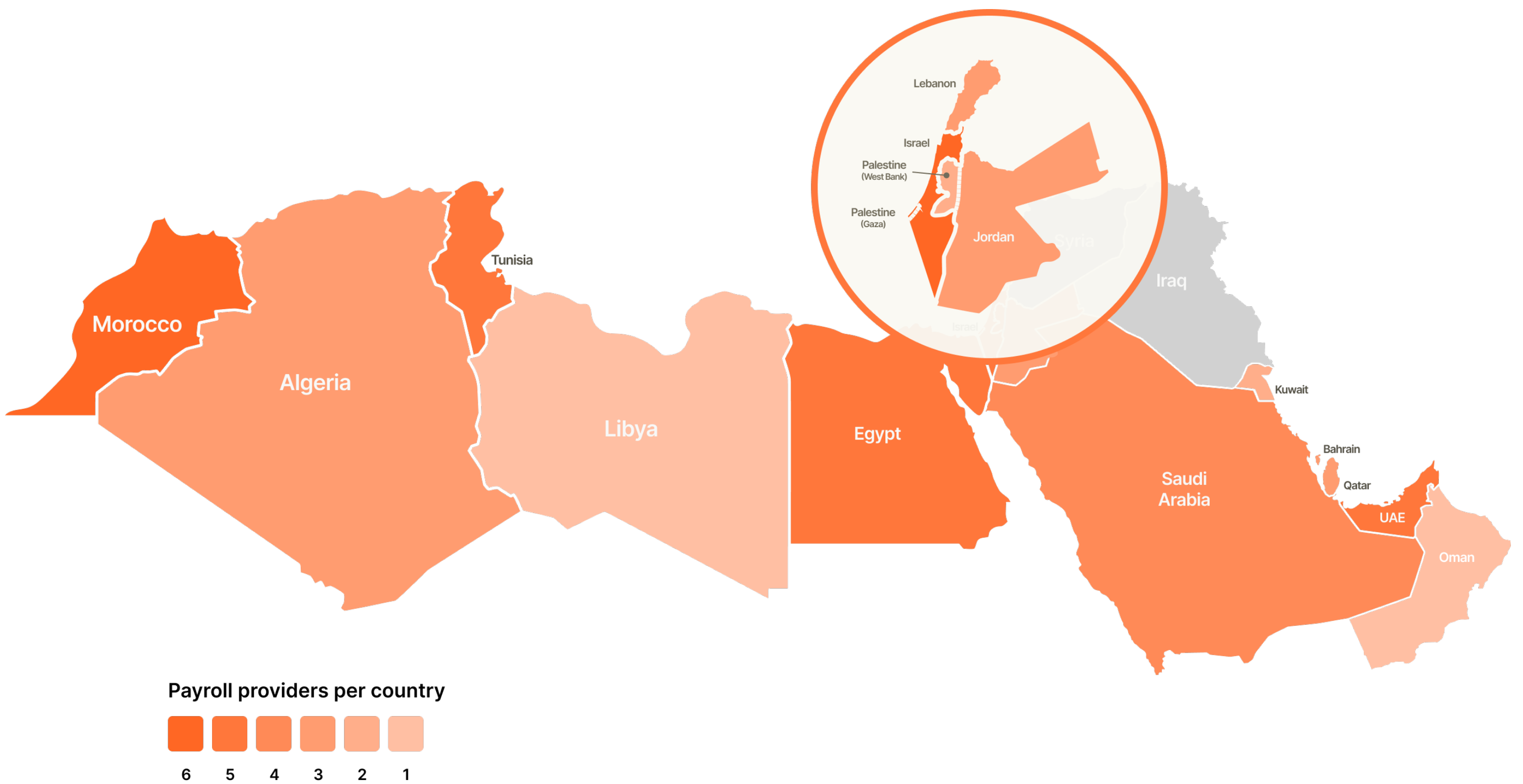


Tip: The only sanctioned Arabic-speaking country is Syria. This means that Americans and Europeans cannot send money to people in Syria. You can send money to Syrians living elsewhere (e.g., Turkey). **You can send money to Palestine (both Gaza and West Bank).**

04 Where can you hire full-time employees (FTEs)?






If you are seeking to hire full-time employees, you can do so in most countries. You will need to choose your EOR provider carefully to ensure they have the coverage you need (see next page).

Countries With EORs To Hire FTEs



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Country Coverage for Full Time Employees (FTE) and Contractors

| |  Oyster | |  Plane | |  WorkMotion | |  remote | |  deel. | |
|--------------|--|------------|---|------------|--|------------|--|------------|---|------------|
| | FTE | Contractor | FTE | Contractor | FTE | Contractor | FTE | Contractor | FTE | Contractor |
| Algeria | ✓ | ✓ | | ✓ | ✓ | | | ✓ | | |
| Bahrain | | ✓ | ✓ | ✓ | ✓ | | ✓ | | | ✓ |
| Egypt | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| Israel | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| Jordan | ✓ | ✓ | ✓ | ✓ | ✓ | | | | | ✓ |
| Kuwait | | ✓ | ✓ | ✓ | | | | ✓ | | ✓ |
| Lebanon | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | | ✓ |
| Libya | | ✓ | | ✓ | | | | | | |
| Morocco | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| Oman | | ✓ | | ✓ | | | | ✓ | | ✓ |
| Palestine | | ✓ | | ✓ | ✓ | | | ✓ | ✓ | ✓ |
| Qatar | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | | |
| Saudi Arabia | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ |
| Tunisia | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ |
| UAE | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |

Jump to the appendix for more details on pricing

Information on Sudan coming in the next edition

04 Beyond country coverage, choose an EOR that aligns with your mission

Oyster is the stand-out solution when it comes to choosing an EOR that is mission-aligned with hiring in the Middle East. Oyster is the only EOR that has a B Corp certification. They partner with Niya.ai to facilitate hiring refugees and waive all fees for these hires. They also support other social impact companies: if you are a non-profit or a certified B Corp, you'll qualify for discounts.

This commitment to social impact is at the company's core. Hailing from Lebanon, the CEO launched Oyster because he was well aware of the fact that many talented people live in places where it used to be difficult to hire them.

“From day 1, Oyster’s mission has been to help companies everywhere hire talent anywhere. We believe that taking the complexity out of global hiring creates opportunities and improves the lives of global talent and their communities.

It’s important that the work we do has a positive impact on people’s lives.”

Tony Jamous

Chief Executive Officer, Oyster

Oyster

05 Hiring in Palestine

Hiring talent from Palestine may seem complicated at first for several reasons, but it's not as hard as it seems. We've figured out all the details so you don't have to.

Fun Fact

Nvidia, Apple, Cisco, and Microsoft all hire software engineers in Palestine! Some of them do this through their own entities, some of them do it through an outsourcing company. Smaller companies usually choose to use an EOR.

“In a world where talent knows no borders, the Middle East and North Africa region stands as a goldmine of opportunities for companies seeking top-notch professionals. Embracing this talent pool not only fosters diversity but also fuels innovation and growth.”

Karim Zaghloul

CPTO



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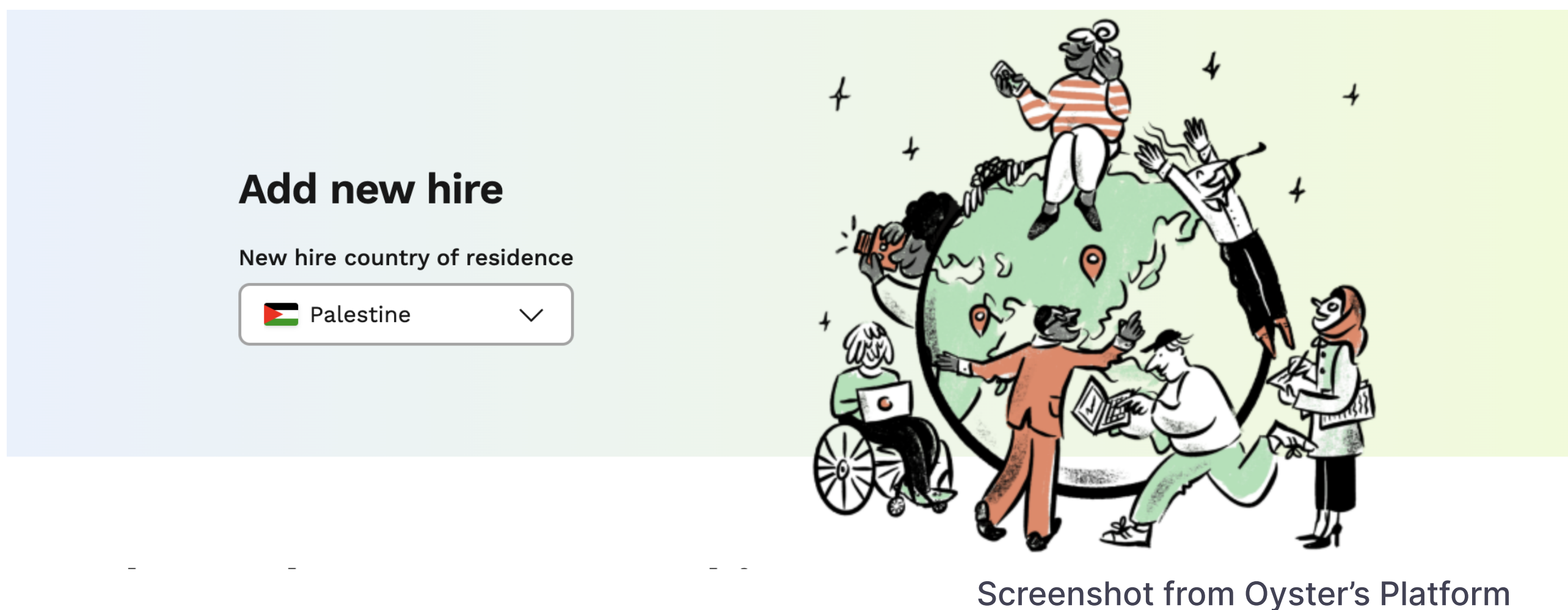
Most important things to understand when hiring talent from Palestine:

1. **Even if “Palestine” is not an option in the dropdown, you may still be able to hire there.**

When you or your employee/contractor sign up for EOR products, you have to choose which country the employee/contractor is located in. Unfortunately most EORs don't have Palestine on the list of countries to choose from. This is not an uncommon problem in tech products in general. But it doesn't necessarily mean that they don't support it.

Some providers ask contractors/employees to select “Israel” and email them to sort out the details of their location.

We love that Oyster and Plane actually include Palestine in their dropdown list. Bravo!



Screenshot from Oyster's Platform

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“We intentionally decided to use the most inclusive and broad definition of country in our product. That’s why you can see countries like Palestine, Taiwan, Kosovo, and more in our product, as it’s important for us to be inclusive.”

Staszek Kolarzowski

CRO & Co-Founder



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a. In general all providers make it easy to hire Palestinians as contractors, but not all support full time employees.

i. WorkMotion, Remote, and Deel say that they may be able to support hiring full-time employees via their Israel entities. This is a politically sensitive option, so first ask the person you want to hire if they are open to it. If so, reach out to their support team for help.

b. While Deel is a US-based company that is currently being used by global companies to hire and pay Palestinian talent, the company does have active presence in Israel. This is politically sensitive so we recommend you share this information transparently with anyone in MENA who you plan to hire on this platform. You can explain for instance that it's the platform you use globally. Contractors on Deel wanting to receive payments via bank transfer would need to select Israel as "Country of recipient's bank" and select a local Palestinian bank. Withdrawals also possible via Wise.

2. Paying in Palestine:

a. Palestinians use Shekels (Israeli Currency). The banking backend infrastructure in Palestine is the same as in Israel.

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3. Compliance: It's legal to send money to Palestine, including Gaza (it's not like North Korea or Iran).

- c. The bank will take care of compliance checks. Your contractor or employee just needs to be prepared to provide a contract and copy of their ID.
- d. Occasionally payments get delayed by banks for compliance checks. This happens the most often during the first 1-3 months of a contract, and is quite rare after that. We recommend setting this expectation with your employee/contractor at the time of setting up the contract so they do not lose trust in you if it happens.
- e. If a payment is delayed, we find it's best to wait for the original payment to go through, even if that takes a whole month. Recalling the original payment and reissuing it becomes operationally expensive, and most contractors are willing to wait. If your payment has been delayed, make sure to ask your EOR/payment provider to:
 - iii. Issue a trace and share it with your contractor/employee. Often they will find out that the money is already at the contractor/employee's bank, but the bank hasn't issued it yet because they are waiting for proof of the contract.
 - iv. Send the intermediary banks a copy of the contractor/employee's identification and contract. Occasionally intermediary banks stop transactions to process compliance checks.
- f. You may have fewer compliance checks if you send payments in local currency instead of in USDs or EURs.

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“You may find it hard to hire Palestinians as full-time employees remotely because no global EOR currently has an entity in Palestine. We often hear from hiring partners who want to provide equity to all their team. I always tell them: Palestinians would much rather work as contractors remotely, than not work at all.”

Iliana Montauk

CEO & Co-Founder



4. Electricity & Internet Stability in Palestine: There's fiber internet in both Gaza and West Bank, equivalent to the high speed internet used in Europe and North America. People tend to prioritize being well connected. Everyone has modern cell phones, WiFi, computers that have good connections at home and back up supply if needed.

- a. Gaza frequently has power cuts, but people usually have generators.
 - i. If people don't have that set-up at the beginning of a job, it can help to encourage employees to set that up - help forward to offer early pay check or bonus to make sure people are set-up. 500 USD should be plenty!
 - ii. There's always access to cafes but keep in mind that it's harder to go in the evening for women.

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5. Safety in Palestine: Even though Palestine is covered in the news in a very negative light and has a lot of instability and security incidents, it's generally a safe and vibrant place.

We recommend you take advantage of having an employee/contractor there to visit and experience Palestinian hospitality.

d. In Gaza, there are severe bombings occasionally.

Unfortunately the local population has had to figure out how to manage life under this reality, just as Ukrainians are having to figure out how to live with the war in Russia. As an employer, you can expect this to lead to some employees/contractors needing to be offline for about 1 week per year. They will let you know if they need to be offline; if they are able to work, many people prefer to do so as working during conflict helps create a sense of normalcy.

iv. If there is a safety issue, we recommend you share your empathy in a way that the whole company can see so that your talent feels appreciated.

v. Send a direct message/WhatsApp to check on the contractor/employee's safety.

vi. Ask in advance whether they would like to talk about the situation in meetings or avoid that. Often people prefer to avoid speaking about it to avoid getting emotional during meetings.

! October 2023 Update

We are publishing this guidebook during an armed conflict between Hamas and Israel whose severity is magnitudes higher than any previous conflict. At the time of publishing, talent in Gaza is not able to access stable internet or phone connections. Nobody is able to predict when they will be able to be back online or what the situation will be like when they are, but we are hopeful that talent will be back to work there soon.

In the meantime, talent in the West Bank is continuing to work as normal and we do not expect that to change. People would love your business! Even if violence erupts there or mobility is restricted, we expect talent will continue to be able to work effectively from home.

06 About Manara

We are a social impact startup whose mission is to diversify the global tech sector by untapping the full potential of exceptional tech talent in the MENA region, with a focus on Palestine and women.

The MENA region is an undiscovered & growing source of highly skilled, diverse tech talent. At Manara, we provide this talent with the community, social capital and soft-skills to round out their impressive technical training and experience. Our hiring partner network gets white-glove matches to our community and support with brand services.

Learn more at www.manara.tech or follow us on social media:



www.linkedin.com/school/teammanara



[@teammanara](https://twitter.com/teammanara)



[@manara.tech](https://www.instagram.com/manara.tech)

| | Wholly Owned vs Aggregator | FTE Coverage in MENA | Facilitate contractor payments in MENA | Contractor Payment Coverage in MENA | Facilitates payments to contractors in Palestine? | Pricing for FTEs | Pricing for Contractors |
|---------------------------------|----------------------------|---|--|--|--|---|---------------------------------|
| Oyster | Aggregator | 10 Countries Algeria Egypt Israel Jordan Lebanon Morocco Qatar Saudi Arabia Tunisia UAE | Yes | 15 Countries Algeria Bahrain Egypt Israel Jordan Kuwait Lebanon Libya Morocco Oman Palestine Qatar Saudi Arabia Tunisia UAE | Yes Palestine is listed as a country in the product | USD 699 per team member per month | USD 29 per contractor per month |
| Plane (formerly known as Pilot) | Wholly Owned + Aggregator | 11 Countries Bahrain Egypt Israel Jordan Kuwait Lebanon Morocco Qatar Saudi Arabia Tunisia United Arab Emirates** (only Dubai) | Yes | Yes Support all the countries besides the sanctioned ones listed below. Sanctioned countries: Iran Syria | Yes Palestine is listed as a country in the product | \$499 per employee/month | \$39 per contractor/month |
| Workmotion | Wholly Owned + Aggregator | 11 Countries Egypt Jordan Israel Bahrain Lebanon Morocco Algeria Tunisia Saudi Arabia Qatar UAE | | No | To hire in Palestine you will have to contact their customer support directly. | Packages: Growth: 649€ per talent / month 1-4 talents Accelerate: 599€ per talent / month 5-30 talents Amplify: 549€ per talent / month 31+ talents | |
| Remote | Wholly owned | 4 countries Egypt Israel Morocco UAE | Yes | 12 countries Algeria Bahrain Egypt Israel Kuwait Lebanon Morocco Oman Qatar Saudi Arabia Tunisia United Arab Emirates | Remote can support both employees and contractors from Palestine. Please do note that hiring a Palestinian is a case by case basis that needs to be reviewed in detail. Eligibility can depend on the location and specific details of the employee. (when a client decides to onboard an employee, they would need to select the country in which they are hired (Israel).) | \$599 employee/month paid annually | \$29 per contractor per month |
| Deel | Wholly Owned + Aggregator | 6 countries Egypt Israel Morocco Saudi Arabia Tunisia United Arab Emirates | Yes | 12 countries Bahrain Egypt Israel Jordan Kuwait Lebanon Morocco Oman Qatar Saudi Arabia Tunisia United Arab Emirates | Palestinians can be hired FTE and contractors - the way to do that is by selecting "Israel" as the country. | Starting at \$599 /month | Starting at \$49/month |