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A stylized, light-colored illustration of a plant with several leaves and a cluster of small, round buds or flowers, positioned on the left side of the page against a dark brown background.

# POLICIES AFFECTING ARAB FAMILY FORMATION

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Howard Center for Family Religion and Society

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United Families International



# Methods of Research

**Qualitative study:** Semi-structured interviews with experienced family-policy delegates to the United Nations from Arab countries – both in Geneva and New York City.

**Preliminary quantitative research:** To provide background information.

**Purpose:** To understand the current trend toward delayed marriage, in some Arab countries.



# Focus on Single Women 35-39 years old

In an evaluation of demographic statistics for Arab countries, we noted the increasing number of single women in the 35-39 years age group in some countries.

This is typically the age when women are married and raising children.

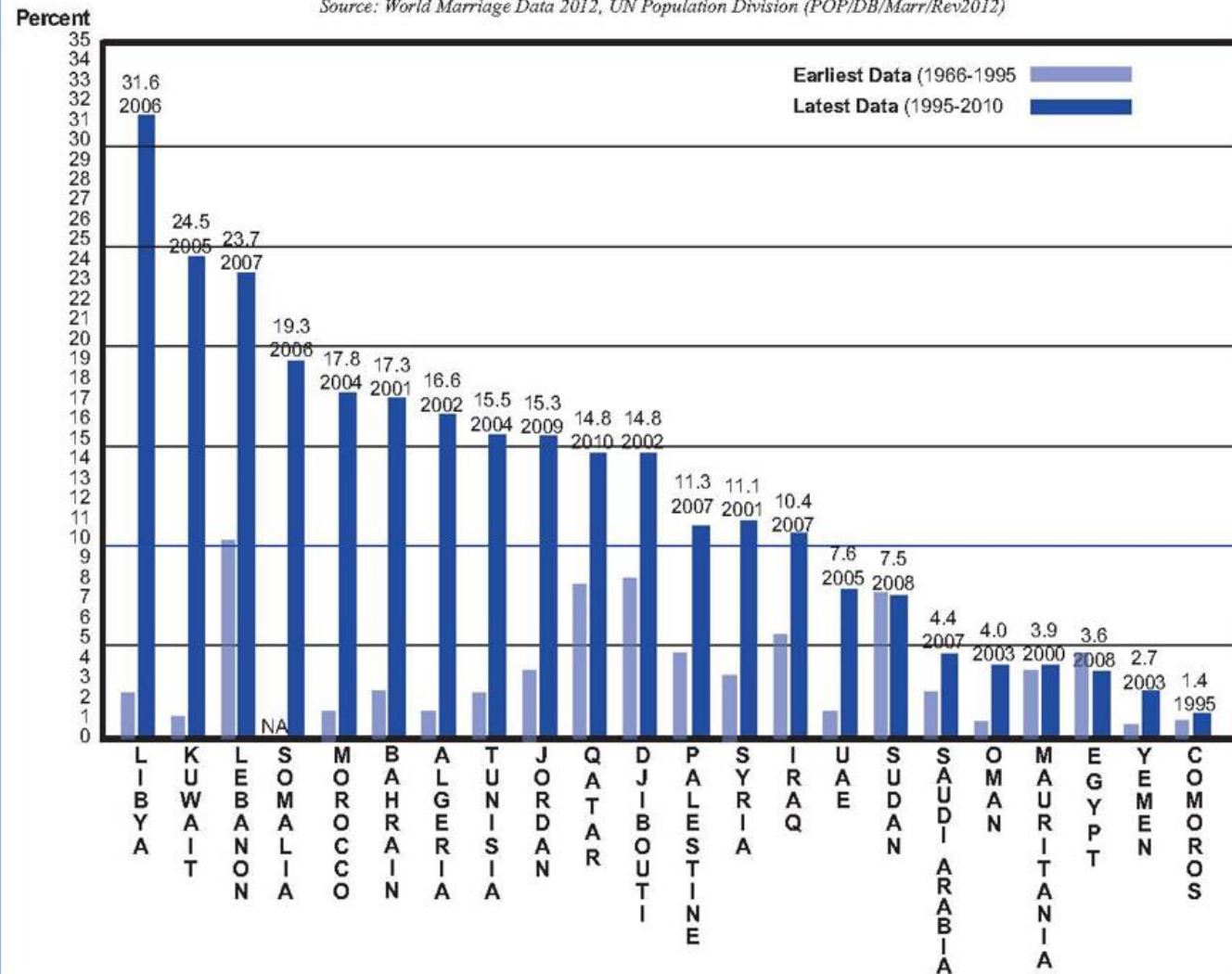


# Single Women in Arab Countries 35-39 yrs. old

## Single Women in Arab Countries 35-39 years old

Percent single women and year data was gathered.

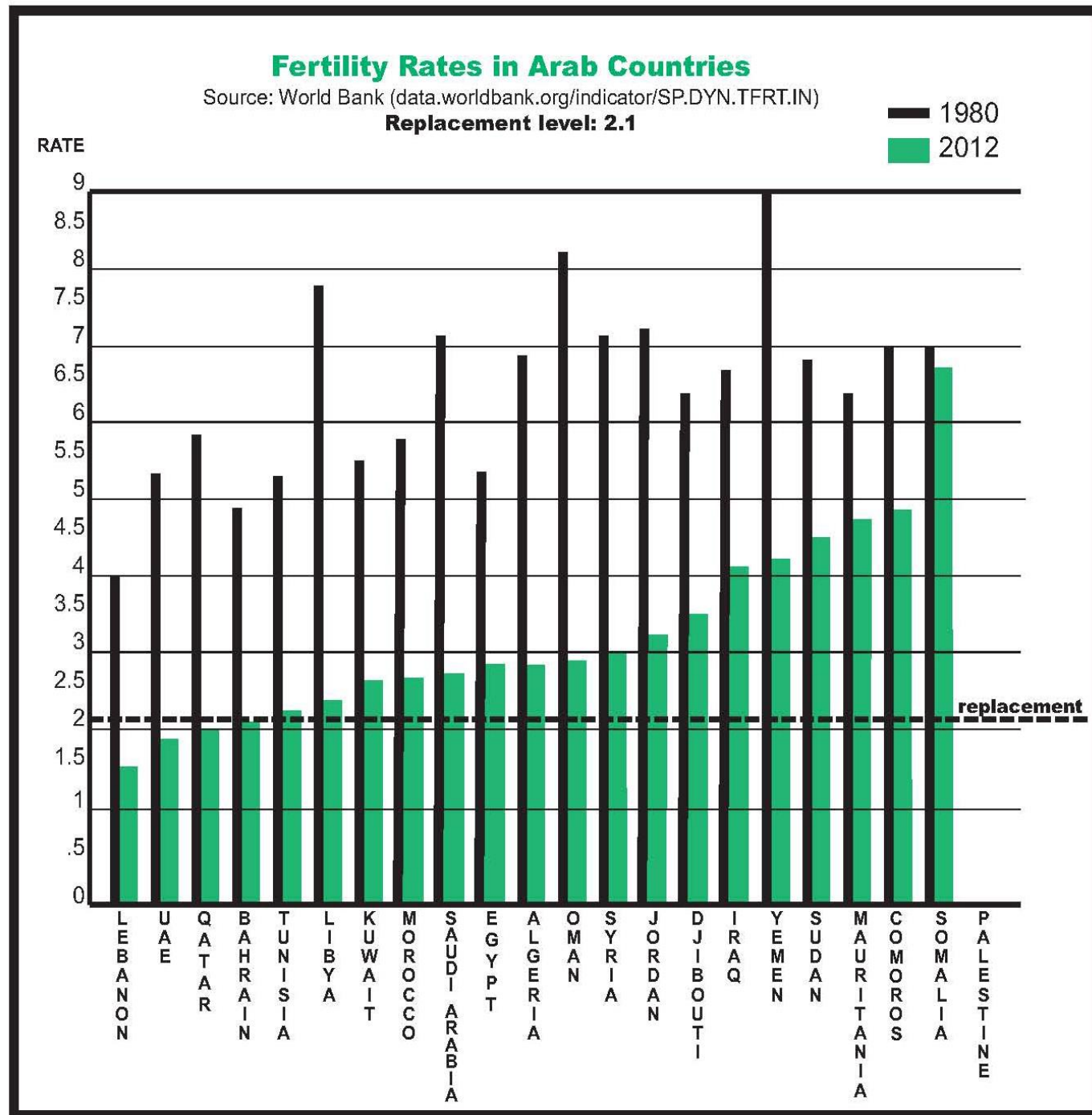
Source: World Marriage Data 2012, UN Population Division (POP/DB/Marr/Rev2012)



Years for earliest data set: Libya 1973, Kuwait 1970, Lebanon 1970, Morocco 1971, Bahrain 1971 (used 30-34 age group), Algeria 1966, Tunisia 1975, Jordan 1979, Qatar 1986, Djibouti 1995, Palestine 1967, Syria 1970, Iraq 1985, UAE 1970, Sudan 1970, Oman 1995, Mauritania 1977, Egypt 1976, Yemen 1991, Comoros 1970. This data does not include divorced or widowed women (see chart for "ever married").

# Fertility Rates Comparison 1980 (black) and 2012 (green)

One of the largest impacts on society, with marriage after the age of 40, is the decreased fertility rates.





# Limitations:

- Some of the data is old.
- Data is not consistently available for some Arab countries.
- Unrest, turmoil and war have impacted the culture in some countries.



# Country Focus

**We attempted to interview UN diplomats from all twenty-two Arab countries.**

However, we were unable to interview Bahrain, Morocco, Palestine and Somalia.

**Family laws and policies were studied,** and country reports were prepared for each Arab country.

**Our final report focused on eight countries with 15% or more single women** in the 35-39 year old age group.



# Percent Women Married and SMAM

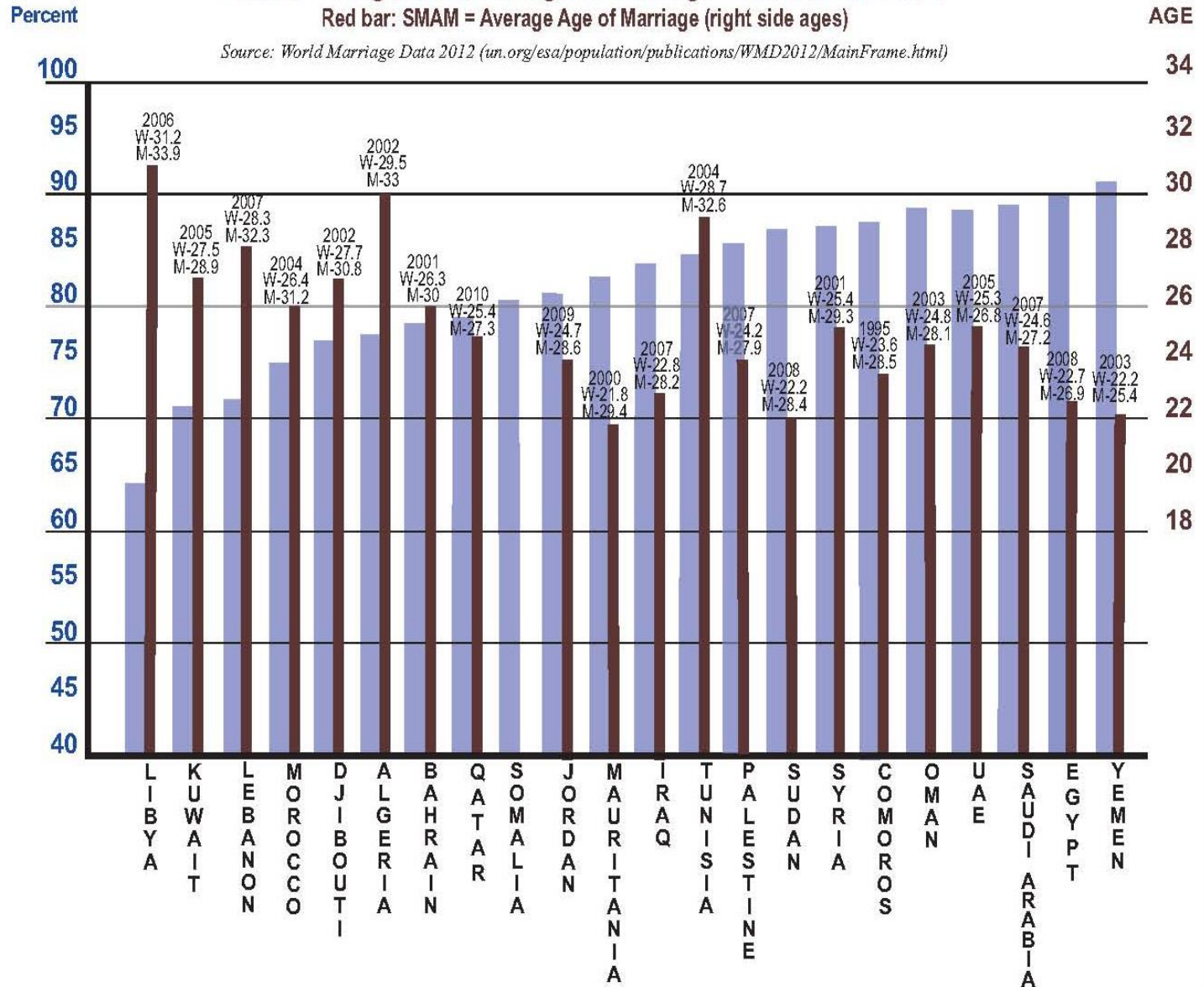
## Percent Women Married – 35-39 years old

Blue bar: Percent Women Married 35-39 yrs. old (left side percentages)

## SMAM – Singulate Mean Age of Marriage – Women and Men

Red bar: SMAM = Average Age of Marriage (right side ages)

Source: World Marriage Data 2012 ([un.org/esa/population/publications/WMD2012/MainFrame.html](http://un.org/esa/population/publications/WMD2012/MainFrame.html))



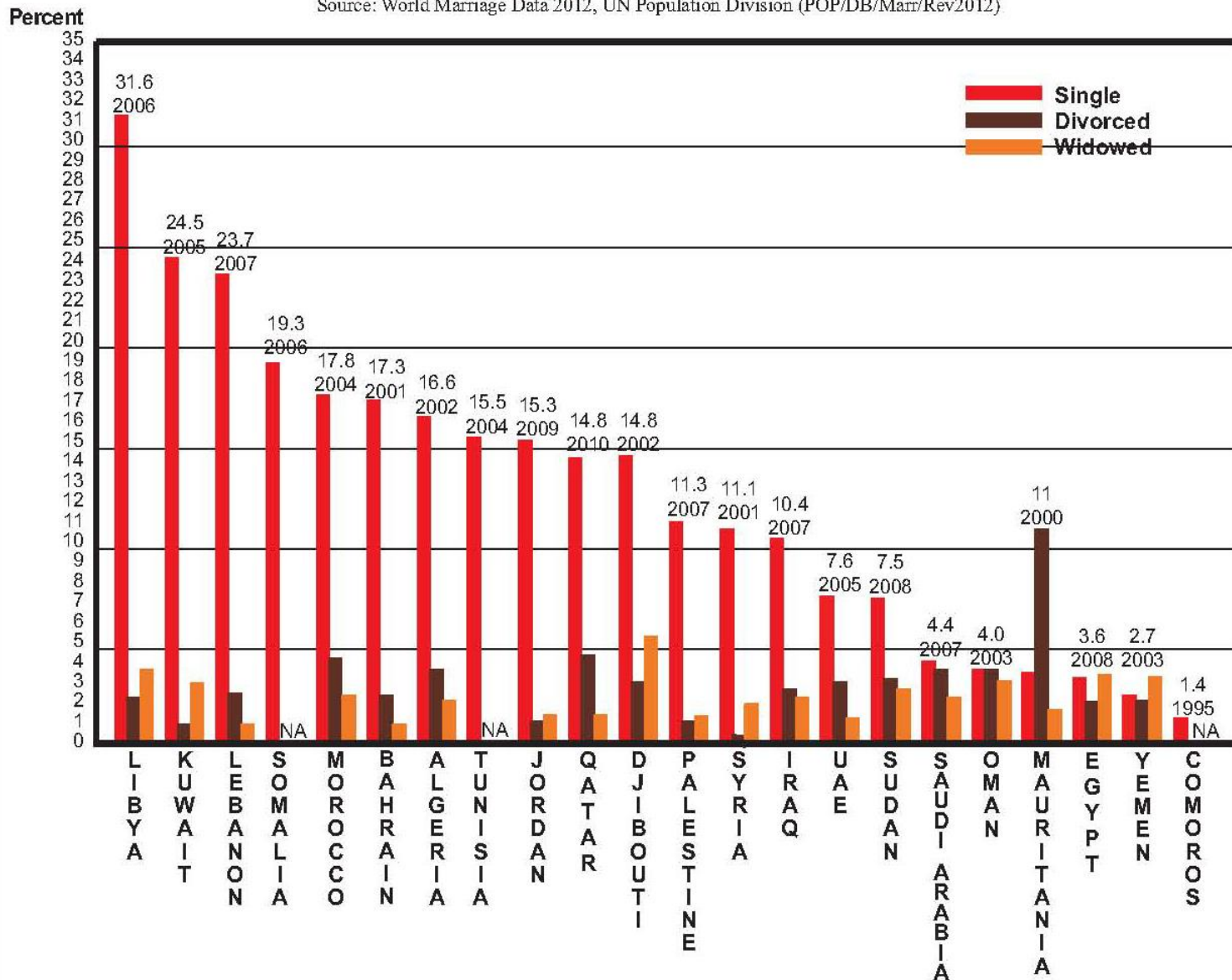


Single,  
Divorced  
and  
Widowed  
Women  
35-39 yrs.  
and  
Year of Data

# Single, Divorced and Widowed Women 35-39 years old

Percent single women + Year data was gathered (latest available)

Source: World Marriage Data 2012, UN Population Division (POP/DB/Marr/Rev2012)





# Policies Considered

After studying many compilations of family laws and policies, we chose to focus on ten areas:

1. Education (particularly higher or tertiary education)
2. The role and responsibility of men in providing for the family
3. Marriage policies and laws
4. Women's equality
5. Taxes
6. Children – as related to work/family balance and childcare
7. Divorce
8. Elder family-care
9. Media and globalization
10. Migration



# Sample Interview Responses

Education

Men and the Family

Media and Globalization



# Education

**Question:** Does the higher education of girls impact the decision to marry?

“Women are going to school, **making their own choices**, working so they have the money. No dependency anymore. They have a sense of self.”

“Education is a big part. It gives women access to employment. **They can take care of themselves.**”

“Women are fearful of entering into a commitment that will end in divorce.”

“A woman with a University degree might not want to marry a man who is not as educated.”



# Men and The Family

**Question:** What percentage of men is able to find employment sufficient to support a family?

“The education of men influences the decision to marry – **to find employment sufficient to support a family.**”

“... they face being able to afford a **wife/honeymoon/house/family.**”

“The man is obliged to provide a dowry for the bride”

“Many men choose to work in the military sector, instead of going to college. **Educated women want more in a husband.**”



# Media and Globalization

**Question:** Does the media (TV, internet) or globalization affect the decision to marry?

“We are talking about why some women are not getting married. Globalization is a huge factor. **Westernism has affected the Arab world.** We see there is another option; another path – not just getting married early, staying home and raising kids. Some women see being a mother as part of oppression. They think that if they get rid of it they get rid of oppression.”

“People say, ‘**I want to live in comfort – like westerners.** I want a proper house, well furnished, a car in front of the house and the kids in good schools’.”



# A Summary Response

## Research Questions

The following response (from a man) seems to sum up the reasons why some women are delaying marriage:

*I don't think there is only one reason – it is more complex than that:*

- (1) The fact that society is more modern and the sense that more and more women are working – independent from parents or other relatives. Through the years, women have acquired autonomy. Not just money or decisions. They do not wait for a parent to do this or that.*
- (2) We have a high rate of divorce. I feel it is high. In that sense many women, or even men, will say “why should I say I will marry in summer and be back in court by winter.”*
- (3) Many more women are embracing the modern way of life. “I didn't find my second half; so I will be satisfied living in my own apartment – my own comfort inside.”*



# Countries with higher marriage rates

We also interviewed UN diplomats from countries with higher marriage rates. Some of the information is incorporated into the policy suggestions.

Some the countries with higher marriage rates still have a higher percentage of arranged marriages.



# Summary Statements and Policies to Consider

Education

Men and the Family

Marriage Policies and Law

Women's Equality

Children

Media and Globalization



# Education

**Education:** Women attend college (or Universities) for various reasons:

- (1) freedom to pursue personal goals,
- (2) to obtain a good job,
- (3) desire for a higher standard of living, and
- (4) to give honor to their family.

After graduation, it seems more difficult to find a man that is equally educated and able to provide the desired living arrangements for a family.

## **Policy Suggestion:**

Provide more opportunities for men to attend higher education, or obtain technical training to help the man obtain a job to provide sufficiently for his family.

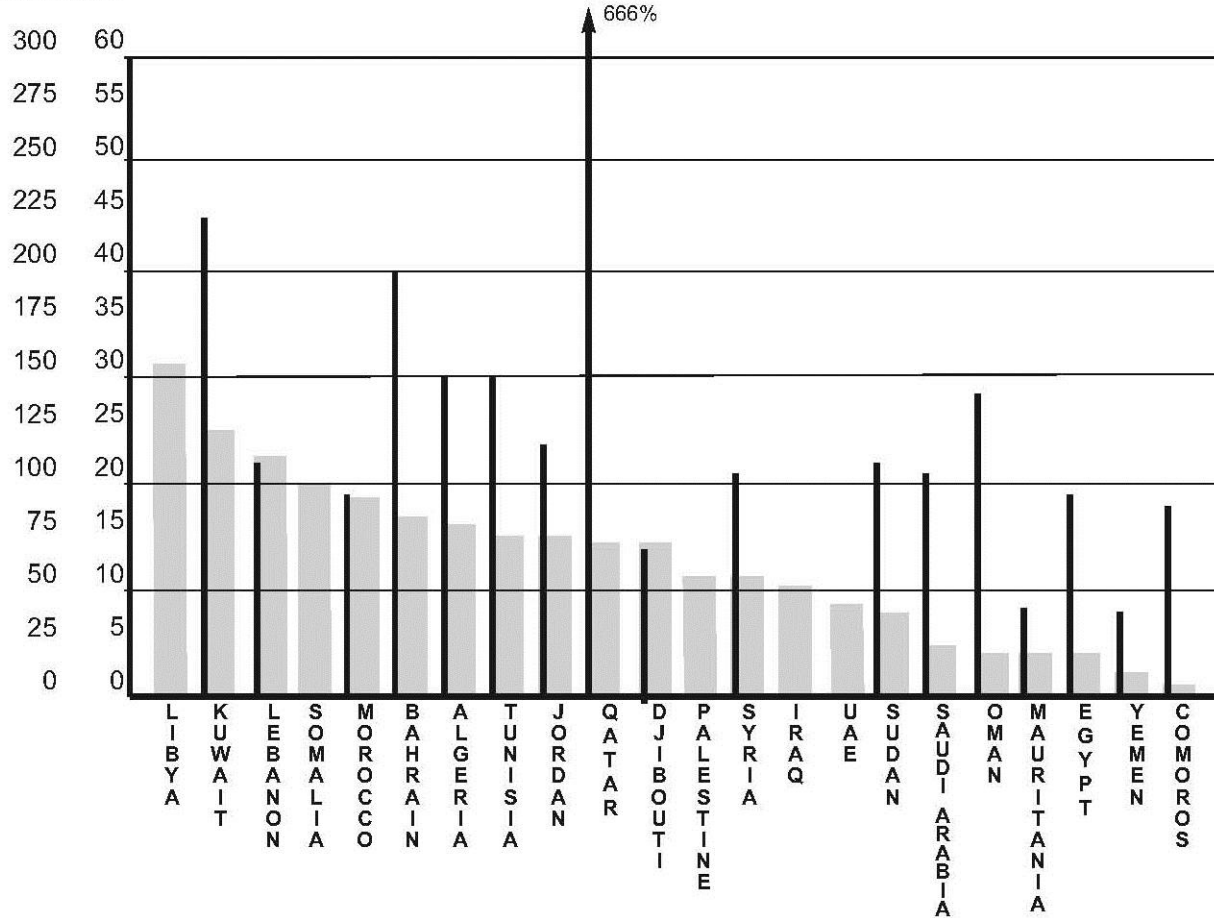


### Tertiary Education Women to Men

Black line = Percentage women to men enrolled at tertiary level (data.worldbank.org/SE.ENR.TERT.FM.ZS)

Grey Line = Percent Single Women 35-39 yrs.

TERT. Single  
Percent Woman





# Marriage policies and laws:

The high percentage of marriages ending in divorce seems to be discouraging both women and men from marriage.

## **Policy Suggestions:**

- Counseling before marriage, to help the couple prepare for marriage.
- Instruction in preparing the marriage contracts – to give a feeling of security for the future.
- Consider the impact polygamy is having on the duration of marriage, as women might choose a divorce rather than consent to her husband marrying a second wife. (In some countries polygamy has been discontinued.)



# Men and the Family

The high cost of marriage for the man (dowry, home, honeymoon, etc.) makes it difficult to earn enough money to marry at an earlier age.

## **Policy Suggestions:**

- Develop training programs to help men obtain higher paying jobs at an earlier age (youth training programs).
- See Qatari program of pre-marital counseling and financial assistance to Qatari couples – to encourage marriage.
- See UAE Marriage Fund (online).



# Women's equality

Concerns were expressed about the lack of equality for women, if the marriage fails, and who will care for the children in case of a divorce. While we are not recommending no-fault divorce, which led to a rapid increase in divorce rates in Western countries, we do recommend equal protection of women, and their right to a fair hearing in a court of law.

## **Policy Suggestions:**

- Adjust divorce laws to give women greater equality before a judge in cases of abuse, or marital infidelity on the part of the husband, and allow her to retain the care of minor children (if she chooses).
- Provide religious training for women to better understand their rights within Sharia law, and encourage women to become judges.



# Children

Some women must also work to provide the basic necessities for the family. Caring for the children is a big concern.

- Provide **cash transfers** to families below a certain income level to help with childcare.
- Encourage **work/family balance** – to allow for nursing mothers, caring for ill children, etc.



# Media and Globalization

We received many comments regarding the impact of globalization and the impact of the western media toward delayed marriage – desire for more comforts of life (as seen on TV), or a desire for a modern career. The global feminist movement has discouraged the positive presentation of woman as wives and mothers, and many women are searching for a different path in life.

## **Policy Suggestions:**

- Encourage churches, communities and NGOs to promote an awareness-raising campaign on the benefits and joys of marriage and family. Present motherhood as a great service to the future of the country, and all of mankind. The future of the Arab world is in the hands of the mothers.
- See "Marriage Comes First" campaign in Kuwait.

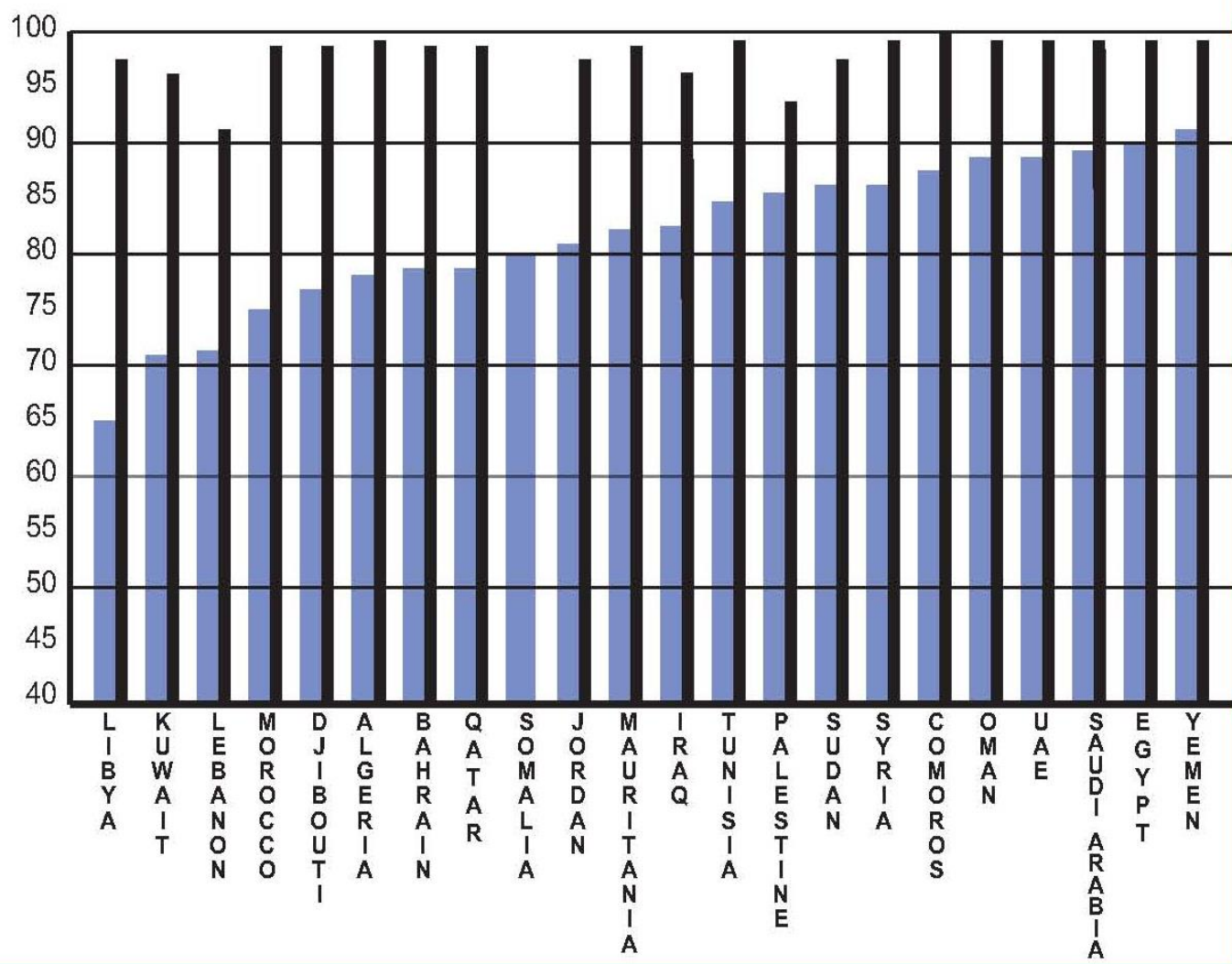


## Percent Women Married – 35-39 years old Women Ever Married – 60-64 yrs. old

Percent Married 35-39 yrs.  
 Ever Married 60 yrs.

Percent

Source: World Marriage Data 2012, UN Population Division (2013) (POP/DB/Marr/Rev2012)



We note that most women have been married by the age of 60-64.

The term “ever married” includes women who were divorced, widowed, or participated in unconventional forms of marriage.



# Conclusion

One of the biggest contributors to a decline, or delay, in marriage is **a change of attitude** about the importance of the family, and the perceived reduction in the value of marriage and of a woman as a mother in society – created through the media or globalization.

**We challenge the leaders of Arab countries to re-awaken a focus on the importance of women as mothers, and show greater appreciation for the vital role they play in the society – vital to the future of individual families and the country as a whole.**







The following slides are to provide additional information, if needed (during Q&A). They are not part of the main PowerPoint presentation.





# Education (interviews)

**Question:** Does the higher education of girls impact the decision to marry?

“Women are going to school, **making their own choices**, working so they have the money. No dependency anymore. They have a sense of self.”

“The education of women impacts the decision to marry. The more the woman is educated the less she will be tempted to get married.”

“Families are proud to have their daughters graduate from college, especially with a Masters degree or a PhD. It is the **‘honor of the family’** that pushes the girl to achieve the degree.”

“The age of marriage is raising more in the urban areas, compared to the rural areas. Education is a big part. It gives women access to employment. **They can take care of themselves.**”

“Education is not the only reason for not finding an educated partner. It is freedom and mistrust – at the same time. **Women are fearful of entering into a commitment that will end in divorce.**”

“Education contributes to delayed age of marriage and celibacy. **A woman with a University degree might not want to marry a man who is not as educated.**”



# Education (policies)

**Education:** Women attend college (or Universities) for various reasons:

- (1) freedom to pursue personal goals,
- (2) to obtain a good job,
- (3) desire for a higher standard of living, and
- (4) to give honor to their family.

After graduation, it seems more difficult to find a man that is equally educated and able to provide the desired living arrangements for a family.

## **Policy Suggestion:**

Provide more opportunities for men to attend higher education, or obtain technical training to help the man obtain a job to provide sufficiently for his family.



# Men and the family (interviews)

**Question:** What percentage of men are able to find employment sufficient to support a family?

“The education of men influences the decision to marry – **to find employment sufficient to support a family**. This is one of the problems contributing to delayed marriage. It is becoming more necessary for both the woman and the man to work.”

“Competition drives the desire to get the education and get a career to survive. They don’t have a choice. They have to live and eat. They might have to leave the country. It is not that they don’t want to get married, but they are in a situation where they say, ‘why should I jump in to it now. I cannot support myself right now.’ Even if men took the path not to get education, still **they face being able to afford a wife/honeymoon/house/family**.”

“**The man in is obliged to provide a dowry for the bride**, an amount of money to be agreed upon between the groom's family and the family of the bride. The groom should also take care of providing the entire matrimonial home, taking into account the physical conditions of the man. Amid the rise of the life requirements, the two parties share the cost of living together.”

“**If the man has a good job, it helps** and encourages him to be engaged much more than if he is in a difficult financial situation. Nowadays, it is necessary for both the woman and the man to work to provide necessities. . . . About half of women go to work. There are many women who just like to work.”

“Many men choose to work in the military sector, instead of going to college. Educated women want more in a husband. The man is responsible for the care of the family. That is his main role.”



# Men and the Family (policies)

The high cost of marriage for the man (dowry, home, honeymoon, etc.) makes it difficult to earn enough money to marry at an earlier age.

## **Policy Suggestions:**

- Develop training programs to help men obtain higher paying jobs at an earlier age (youth training programs).
- See Qatari program of pre-marital counseling and financial assistance to Qatari couples – to encourage marriage.
- See UAE Marriage Fund (online).



# Marriage policies and laws (interviews)

**Question:** What percentage of marriages are religious ceremonies?

“We are a Muslim country and there are religious and cultural traditions. All marriages are religious.”

“In some Arab countries there are three types of marriages: 1) Two citizens are married, legal paper (person accredited by the government – most probably a religious person) prepares papers and is legal. The religious ceremony is separate. 2) A foreigner will marry a local, they will not go through a government office/person (an office); it would be legal. 3) Legal, but not preferable. A couple, with two witnesses, writes their own marriage contract. The couple holds the papers, each has a copy. All three cases have to have a witness.”

“In the past, marriage was being traditionally organized between the families of the bride and the groom. Nowadays, the consent and agreement of both parties involved (a man and a woman) is the basis for any marriage, taking into account the opinion and consent of the parents, especially (the bride’s) to approve the groom. The bridal father, in this stage, has the final say after all. “

“Arranged marriage used to be the main way of getting married. Changing this custom has had quite a dramatic impact on whether or not people marry at all – let alone the age of marriage. Early marriage is somehow contained – not allowed – it is because we don’t have arranged marriage. It is correct to say that the change in arranged marriage has driven up the age of marriage and even how many women (and men) even marry at all.

**Question:** Are all marriages recorded as legal marriages?

“Marriage is ratified by a religious man. He will come to the house and approve the marriage. The marriage is legally registered with a man that is chosen by the Ministry of Justice. All marriages are recorded as legal marriages.”

“In some countries, a lower percentage of the marriages are religious ceremonies. The family wants the legal protection of a civil marriage.”

“If they want a civil marriage they will go abroad and get a civil marriage. If they want to divorce, no one can ask them to remain together.”

**Question:** Is there a cost associated with marriage? to the man? to the woman?

“The cost is not is not for a marriage license – but the cost of the family party and the dowry. From the religious perspective, it is called ‘mahr’. It is something that the husband is supposed to give to the wife. It can be a big amount when they are married, but it can be kept and even given to the wife in case of divorce.”

“The man is obliged to provide a dowry for the bride, an amount of money to be agreed upon between the groom's family and the family of the bride. The groom should also take care of providing the entire matrimonial home, taking into account the physical conditions of the man. Amid the rise of the life requirements, the two parties share the cost of living together.”



# Marriage policies and laws:

The high percentage of marriages ending in divorce seems to be discouraging both women and men from marriage.

## **Policy Suggestions:**

- Counseling before marriage, to help the couple prepare for marriage.
- Instruction in preparing the marriage contracts – to give a feeling of security for the future.
- Consider the impact polygamy is having on the duration of marriage, as women might choose a divorce rather than consent to her husband marrying a second wife. (In some countries polygamy has been discontinued.)



# Women's equality (interviews)

**Question:** Do women have equality within the family?

“Do women have equality within the family? Yes. See the 2005 family law.”

“Our society is a patriarchal society. That's what it is supposed to be. But the reality now is different, depending on the situation with the wife. If she works, it is handled differently. If she is from a wealthy family, she has more power – especially if she is working. However, even if she is working and earning, the husband is responsible. We have a Muslim society. Men have to provide – it is an obligation for them to provide for the family.”

“In the past, marriage was being traditionally organized between the families of the bride and the groom. Nowadays, the consent and agreement of both parties involved (a man and a woman) is the basis for any marriage, taking into account the opinion and consent of the parents, especially (the bride's) to approve the groom. The bridal father, in this stage, has the final say after all.”

“A few years back we decided to have women specialize in religious issues, and become women judges – so women would know their rights. There was resistance from men, but women are holding to what Islam says about their rights. In the custody of children in case of divorce, there is a feeling that the women judges are addressing the cases more fairly. “

**Question:** Do many mothers with children work outside the home?

“Education is the crucial point of difference. They want to take care of the kids as much as they can, but they want to work – they don't have to. They were working when single and kept going.”

“Many girls in rich family get education, just as a safety for her life. They don't necessarily work. But most women are working because they need money.”



# Women's equality (policies)

Concerns were expressed about the lack of equality for women, if the marriage fails, and who will care for the children in case of a divorce. While we are not recommending no-fault divorce, which led to a rapid increase in divorce rates in Western countries, we do recommend equal protection of women, and their right to a fair hearing in a court of law.

## **Policy Suggestions:**

- Adjust divorce laws to give women greater equality before a judge in cases of abuse, or marital infidelity on the part of the husband, and allow her to retain the care of minor children (if she chooses).
- Provide religious training for women to better understand their rights within Sharia law, and encourage women to become judges.



# Taxes (interviews)

Policy questions related to taxes were mostly directed toward tax advantages or disadvantages for marriage. Since most of the countries with lower marriage rates do not have an income tax, the responses to the questions about taxes are not particularly useful for this study.



# Taxes (policies)

Few Arab countries have tax laws that encourage marriage. Income tax laws are sometimes used to provide deductions or incentives for marriage, but most Arab countries do not have an income tax. Some Arab countries are providing cash transfers for families – education and healthcare.

## **Policy Suggestion:**

Provide financial incentives for marriage – either through income tax deductions or cash transfers.



# Children (Interviews)

**Question:** Do mothers with children work outside home?

“Yes. They will leave them with grandmother or family members or with a domestic nanny/maid who lives with them. There are daycare centers.”

**Question:** Mothers who work – who takes care of children?

“That is the big headache in Tunisia. Women are extremely tired. They are steadfast, but tired. They finish work at 6 pm – start between 8:30-9am. They are helped by their husbands. The children... she has to manage with her husband. The headache is caused by the couple having to stop and go get the children and then return back to work. Over 90 percent of mothers work outside the home.”

**Question:** What happens to children in divorce? Who gets them?

“It seems that whoever can afford them. Very few mothers raise their children – they have maids, or tutors, to care for them. The mothers work.”



# Children (policies)

Some women must also work to provide the basic necessities of the family. Caring for the children is a big concern.

## **Policy Suggestions:**

- Provide cash transfers to families below a certain income level to help with childcare. This money could be used for family care (preferably), a nanny in the home, a child-care center, or for a mother who chooses to stay at home with her child(ren).
- Encourage work/family balance – to allow for nursing mothers, caring for ill children, etc.



# Divorce (interviews)

**Question:** What are the acceptable grounds for divorce?

“It is very different between religions. A Muslim can much easily get divorce when the Christian has to file a case in the religious courts. . . . Marriage counseling varies as well – between religions.”

“Generally, the man can divorce his wife without going to the court. The woman, however, will need to go to the court if she wants to initiate her divorce on a number of acceptable grounds listed in the family law. Normally, the family courts require that the couple get family counseling but this applies only to divorce through the courts. Men who unilaterally divorce their wives are not required to get family counseling.”

**Question:** Does your country require marriage counseling before a divorce?

“Our religious leader would encourage us to not divorce. We would meet with him and he would tell us to work on things for three months and then come back. He would do that several times. If the marriage isn't to be saved, our parents and the witnesses would come before the religious person and we would then be divorced. Divorce is legally allowed, but our religious leader would encourage us to solve the problems.”

“We do have divorce, but not that high. The family is involved. They would go to the husband and say what's wrong. The family is in to solve the problem so there is no divorce that will happen.”



# Divorce (policies)

See suggestions with “Marriage Policies and Laws” and “Women’s Equality.”





# Elder family-care (interviews)

**Question:** Do family policies consider the need to care for the elderly, or extended family members living with the family?

“The elderly are cared for by their families. The government does have an infrastructure for them, but it is not a very big issue because most of the older parents are taken care of by their children.”

“Most churches have a place for the elderly. They do it full time; this is where the elderly live. There is nothing in the government in our country. The homes for the elderly are run by churches and NGOs.”

“What characterizes the family of Libya is probably the respect towards the rights of the elderly, the attention paid and the care provided to them by the family members. In case an elderly has no one to provide him with care, the community will sponsor them. The State provides the elderly with all necessities of living. Laws and national legislation guarantee shelters, feeding and clothing for the elderly in Libya, as well as health care and social services, in addition to disbursing monthly salaries to the needy to help facilitate their well-being.”



# Elder family care (policies)

Most families care for the elderly within their homes. The problems occur when both the husband and wife are working, and there isn't another family member to care for their elderly parents. Migration to urban areas contributes to the lack of family members available for elder care.

## **Policy Suggestion:**

- Encourage savings plans to prepare for elder care – both for the individual and for the parents.
- Provide tax incentives (if country has taxes) to encourage elder family care.



# Media and globalization (interviews)

**Question:** Does the media (TV, internet) or globalization affect the decision to marry?

“We are talking about why some women are not getting married. Globalization is a huge factor. **Westernism has affected the Arab world.** We see there is another option; another path – not just getting married early, staying home and raising kids. Some women see being a mother as part of oppression. They think that if they get rid of it they get rid of oppression.”

“People say, ‘I want to live in comfort – like westerners. I want a proper house, well furnished, a car in front of the house and the kids in good schools’.”



# Media and Globalization (policies)

We received many comments regarding the impact of globalization and the impact of the western media toward delayed marriage – desire for more comforts of life (as seen on TV), or a desire for a modern career. The global feminist movement has discouraged the positive presentation of woman as wives and mothers, and many women are searching for a different path in life.

## **Policy Suggestions:**

- Encourage churches, communities and NGOs to promote an awareness-raising campaign on the benefits and joys of marriage and family. Present motherhood as a great service to the future of the country, and all of mankind. The future of the Arab world is in the hands of the mothers.
- See "Marriage Comes First" campaign in Kuwait.



# Migration (interviews)

**Question:** Does migration from rural to urban affect family structure?

“When you get far from relatives and families your ability to get married is harder. When people move to the city they lose connection with family in the countryside. If they don’t have sufficient amount of money it will be harder for them to get married. Sometimes it is related to the religious backgrounds – a mixture of religions and sects within Islam. Majority of people prefer to stay in their same sect – won’t marry outside their sect. When you go from countryside to city it is harder to find someone from your sect. It is harder for women; the family decides things for them.”

“It is a strategy to place children with family members who live in urban areas – so they can get education and have an urban life. There are climate changes that drive them into the cities too. Slums around the big cities, though.”



# Migration (policies)

Women who migrate into the cities to live have a harder time getting married – different social groups, religious sects, and less support of parents.

## **Policy Suggestions:**

- Encourage financial development in the rural areas, to provide more jobs for people near their rural homes.
- Increase educational opportunities in rural areas.



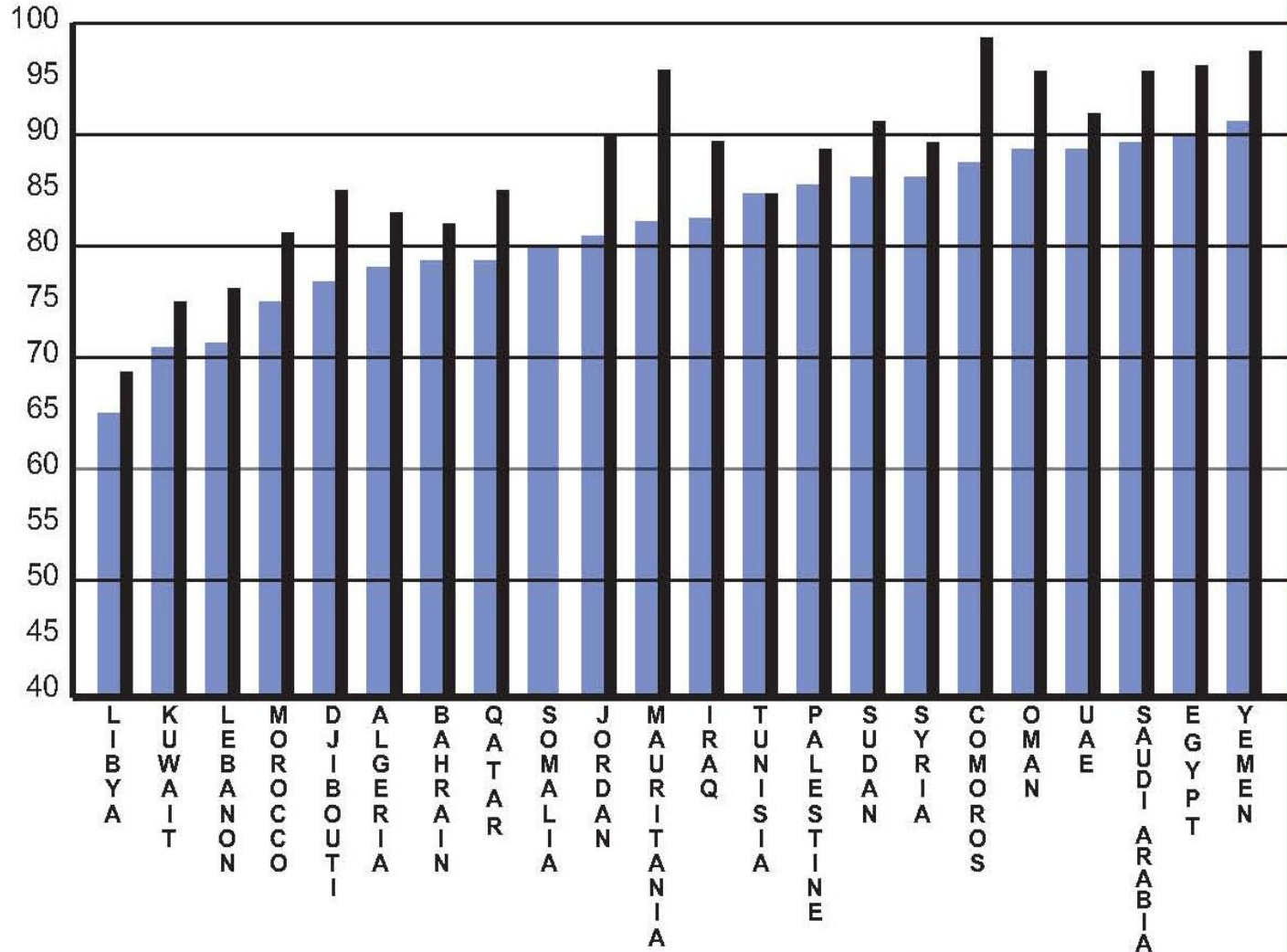
# Women Married and Ever Married 35-39 yrs.

## Percent Women Married – 35-39 years old Women Ever Married – 35-39 years old

■ Percent Married  
■ Ever Married

Percent

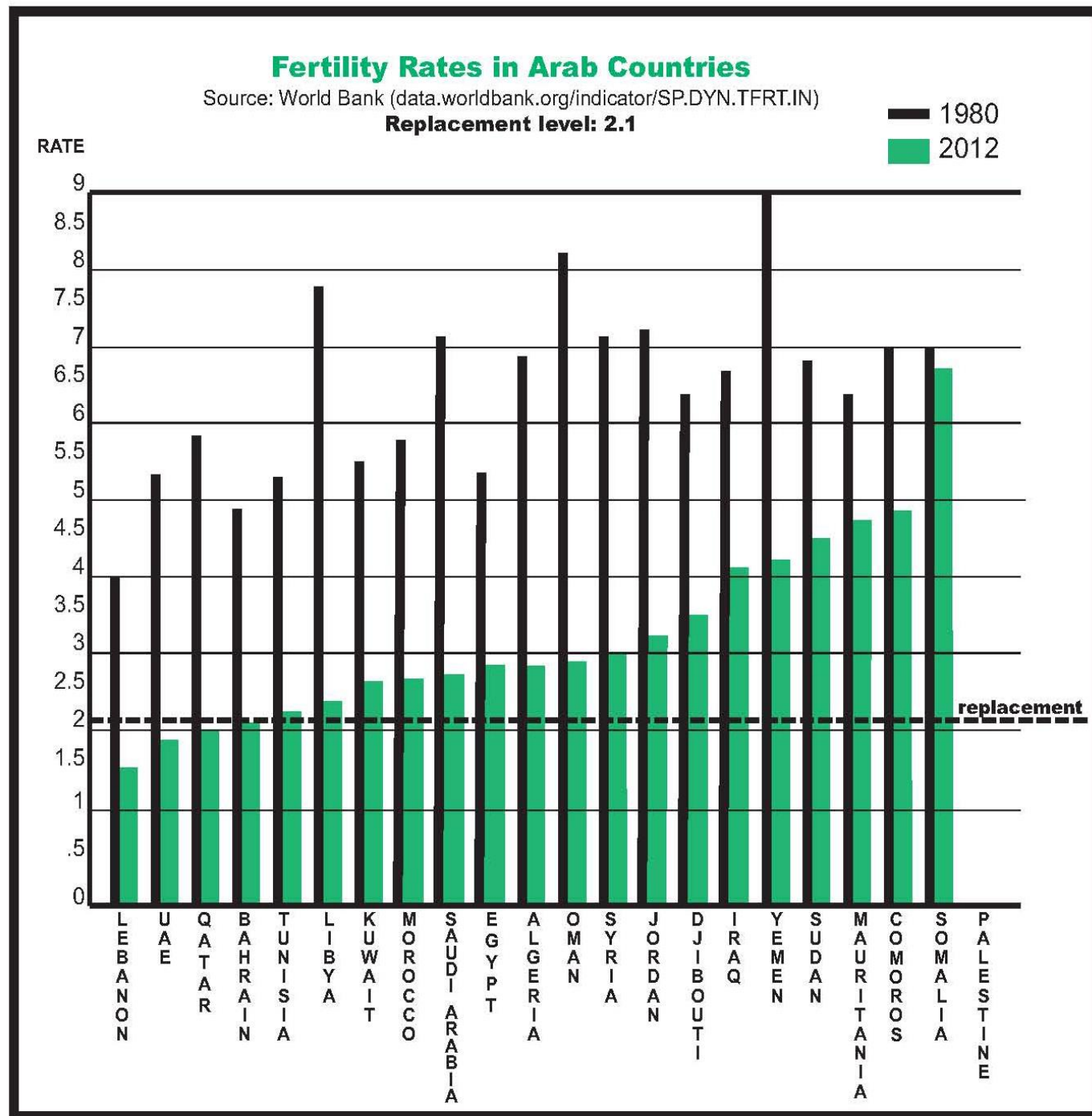
Source: World Marriage Data 2012, UN Population Division (2013) (POP/DB/Marr/Rev2012)





## Fertility Rates Comparison 1980 (black) and 2012 (green)

The biggest effect to society, with marriage after the age of 40, is the decreased fertility rates.





# Conclusion

The biggest contributor to a decline, or delay, in marriage is **a change of attitude** about the importance of the family, and the value of a woman as a mother in society – created through modernization or globalization. The global focus on women’s rights has tarnished the image of women as wives and mothers, and created a **desire for an occupation** and to escape from the considered “oppression” of the past generations.

Other significant contributors to delayed marriage are the **improved education of women, and depressed economies** causing the lack of good employment for men. An educated Arab woman is now more interested in marrying a man who is better educated and can provide well for a family.

We applaud the improvement of education for women in Arab countries, and believe that better educated men and women are key to the well-being of Arab societies. An educated mother is a special contributor toward raising children better equipped for the future.

**We conclude this study with a challenge to the leaders of Arab countries to re-awaken a focus on the importance of women as mothers, and show greater appreciation for the vital role they play in the society – vital to the future of individual families and the country as a whole.**