

## DIFI News

### Marriage Debt — A New Beginning or the Start of Indebtedness?

#### Definition:

Marriage is the natural starting point for building a family and establishing stability. Yet today, many couples find themselves entering married life burdened by debt, from hall rentals to dowries, housing, furniture, travel, and the full spectrum of financial obligations that accompany the occasion. What was meant to be a joyful launch into shared life becomes a long-term commitment. Debt has even become a social phenomenon, forming part of the basic marriage plan for some young people.

### Has marriage become into a social project measured by appearances rather than its human value and the stability it is meant to bring?

#### Statistics:

- 60% of debt cases are linked to personal loans for marriage or family obligations.
- 65% of marriage-related debts exceed the household's monthly income.
- 70% of those in debt are the primary breadwinners.
- 40% have experienced mental issues such as stress due to these debts.

### Do's and Don'ts:

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| <p><b>Do's:</b></p> <ul style="list-style-type: none"> <li>-Support low-cost marriage initiatives.</li> <li>-Promote financial literacy before marriage.</li> <li>-Seek expert advice before launching any business venture.</li> <li>-Study the market thoroughly before making any investment.</li> </ul> | <p><b>Don'ts:</b></p> <ul style="list-style-type: none"> <li>-Don't invest in stocks or ventures without sufficient knowledge of associated risks.</li> <li>-Don't rely on unstable financial sources or start a business without a feasibility study.</li> <li>-Discourage extravagance and unnecessary spending on wedding celebrations.</li> </ul> |
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#### Expert Insights:

- Encourage affordable marriage options.
- Provide pre-marital financial programs.
- Support small family businesses as a sustainable source of income.

#### Myth vs. Fact:

- Myth:** Take out a loan for marriage is normal.
- Fact:** It's a financial decision that could threaten family stability.
- Myth:** Buying gold guarantees a second source of income
- Fact:** Gold is a savings tool, not a reliable income source.



### Local News

- As part of the collaboration between DIFI, AMAN, and the MOEHE, the forum "Towards a Safe Child for School Social Workers" was held, focusing on empowering social workers to identify and interpret early psychological and social indicators in children exposed to harm, in order to enhance preventive intervention. 
- As part of the Second World Summit on Social Development, the Social Development Sector at the Community Development Authority in Dubai organized a roundtable session titled "Transforming the Social Sector Toward More Stable and Cohesive Families." The session emphasized the importance of establishing social systems that support families, capable of addressing contemporary challenges and fostering family bonds through positive parenting, intergenerational dialogue, and community support, as pillars of social stability and sustainable development. 
- As part of the Second World Summit on Social Development, DIFI, participated in a panel discussion titled "Towards an African Solutions Framework." DIFI emphasized that advancing social development begins with supporting the family as the fundamental unit of society, in line with the 1995 Copenhagen Declaration on Social Development. 
- As part of the Second World Summit on Social Development, DIFI, participated in a special session titled "The Circle of Care: Families Supporting the Young, the Old, and All in Need," organized by the Permanent Observer Mission of the OIC to the UN and the Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC). 
- As part of the Second World Summit on Social Development, DIFI, participated in the high-level panel discussion titled "Copenhagen to Doha and Beyond: Generations United – The Family at the Heart of Social Progress", which explored the role of the family as a cornerstone of sustainable social development. 
- As part of the Second World Summit on Social Development, DIFI, participated in a panel discussion titled "Leaving No One Behind: Advancing Inclusive Development." The session addressed global challenges in achieving social justice and equality, with participants emphasizing the need to formulate comprehensive policies that respond to the needs of all segments of society without exception. 
- As part of the Second World Summit for Social Development, DIFI, in collaboration with the UNDESA, organized a high-level session titled "Safeguarding Families in Wars and Conflicts: Interventions, Policies, and Programs." The discussion addressed the challenges faced by families in conflict zones, highlighting policies and programs that promote psychological and social support. Participants emphasized that family resilience is the cornerstone of equitable and sustainable social development. 
- DIFI participated in the preparatory session for the Global Disability Summit 2028. The session highlights how innovation bridges research and action to build an inclusive environment for persons with disabilities. Through a family-centered approach, emphasizing that empowering families lays the foundation for aware and equitable societies. 
- DIFI, in collaboration with Al-Minaratein at HBKU, organized the session of the "Contemporary Family" series, held under the title "Work Pressure and Its Impact on Family Life." 
- DIFI inaugurated the 4th season of the "Contemporary Family" series, in partnership with the CIS at HBKU. The Opening session on "Family Transformations: Between Past and Present" explored the structural and cultural shifts affecting the Qatari family, the impact of cultural and technological changes on family dialogue and cohesion, and their influence on identity formation and value systems in a rapidly changing world. 
- DIFI participated in the Qatar Population Day 2025 event, with Dr. Khalid Al-Naama, Director of Advocacy and Outreach at DIFI, chairing the panel discussion titled "Investing in Youth." The session discussed the vital role of youth in achieving sustainable development and highlighted key themes on human capital formation and youth health as a cornerstone for future investment. 
- DIFI, in collaboration with the MSDF, organized an awareness seminar on the International Day of Older Persons and the Arab Day for the Elderly 2025. Emphasizing the importance of respecting the elderly and enhancing their status within the family and society, while also highlighting the initiatives and services provided by the state to ensure the quality of life and active participation of older persons in the community. 
- DIFI participated in the Digital Safety National Initiative, in collaboration with the NCSA and NCA. 