

**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 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:**

- Do's:**
- Support low-cost marriage initiatives.
  - Promote financial literacy before marriage.
  - Seek expert advice before launching any business venture.
  - Study the market thoroughly before making any investment.
- Don'ts:**
- Avoid renting high-cost wedding halls and make use of the venues provided by the government to reduce wedding expenses.
  - Don't rely on unstable financial sources or start a business without a feasibility study.
  - Discourage extravagance and unnecessary spending on wedding celebrations.

**Expert Insights:**

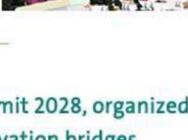
- Encourage affordable marriage options.
- Provide pre-marital financial programs.
- Support small family businesses as a sustainable source of income.

**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 for Social Development 2025, DIFI convened a high-level solution session titled "Safeguarding Families in Wars and Conflicts: Policy and Program Interventions," in partnership with the Ministry of Social Development and the Family (Qatar), the United Nations Department of Economic and Social Affairs (UNDESA), KADEM, the Organization of Islamic Cooperation (OIC), and the League of Arab States (LAS). 
- As part of The Second World Summit for Social Development 2025, the Community Development Authority in Dubai organized a roundtable titled "Transforming the Social Sector Toward More Stable and Cohesive Families." The discussion highlighted strengthening social support systems through positive parenting, intergenerational dialogue, and community engagement. 
- As part of The Second World Summit for Social Development 2025, DIFI participated in the panel "Towards the Framework of African Solutions," with organizing partners including the International Federation for Family Development (IFFD) and the Division for Inclusive Social Development of UN-DESA, alongside participating African governmental representatives. 
- As part of The Second World Summit for Social Development 2025, DIFI contributed to the solution session "The Circle of Care: Families Supporting the Young, the Old, and All in Need," led by the Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESERIC), highlighting evidence-based insights on family caregiving and policy responses. 
- As part of The Second World Summit for Social Development 2025, DIFI participated in the high-level panel "From Copenhagen to Doha and Beyond: Translating Generations – Family at the Core of Social Progress," co-organized by the Egyptian Ministry of Social Solidarity and the Qatari Ministry of Social Development and Family. 
- As part of The Second World Summit for Social Development 2025, DIFI participated in the solution session "Leaving No One Behind: Advancing Inclusive Development," organized by the National Planning Council (NPC), which explored Qatar's approach to inclusive development for vulnerable groups and the supporting institutional framework. 
- DIFI participated in the preparatory session for the Global Disability Summit 2028, organized by the International Disability Alliance. The session highlighted 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 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, 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" to promote family awareness and encourage dialogue on today's family issues. 
- DIFI participated in the Qatar Population Day 2025 event, 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. 