

# Parliamentary initiative seeks to help Egyptians overcome cost of marriage

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Cairo

Millions of Egyptians are eagerly watching the progress of a parliamentary bill that, if enacted, could help them overcome financial problems that often stand in the way of marriage.

The bill would give newly married couples interest-free loans, something that would help more Egyptians get married in a culture where, in addition to the celebrations, a groom is expected to pay for housing, furniture, appliances and gifts of gold to the bride.

The loan, the legislators proposing the bill said, would be repaid over 12.5 years after the marriage.

"We believe this will end financial problems facing marriage for millions of people," said MP Mohamed Atta Selim, the author of the bill. "The loan will make marriage a lot easier."

Egypt's Central Agency for Public Mobilisation and Statistics said marriage rates have decreased and many observers attributed that to financial pressures.

"Marriage costs are becoming so high with the rise in the prices of commodities," said Samia Khedr, a sociology professor at Ain Shams University. "Together with the presence of many men and women who are not employed, these costs are a major impediment to marriage."

The national unemployment rate dropped to 11.9% from 12.6% a year ago but issues such as rising housing costs and inflation mean that many Egyptians are finding it difficult to get married.

Mohamed Hassan, 42, said he has been incapable of meeting the financial requirements to marry. "I

really want to get married but this is almost impossible," Hassan said.

A civil servant with a salary of \$142 per month, Hassan can just about afford to pay for transportation, food and clothes for himself. Buying an apartment or furniture is far outside of his budget.

To make marriage easier, some villages, especially in the Egyptian countryside, are seeking to change traditional marriage customs, particularly in relation to the shabka, the giving of jewellery to the bride.

Some village elders are absolving potential grooms of purchasing engagement jewellery. Others are requiring the brides' families to give equal amounts towards the couple's furniture and electrical appliances, even though a fatwa from al-Azhar, the leading Sunni institution of higher learning, ruled that the bride is not obligated to contribute any marriage costs.

If approved by parliament, the bill would offer men and women who want to get married \$3,400 each in loans free of interest. Those who take out the loan would be required to pay \$22.70 a month for 12.5 years. If both the bride and groom apply for the loan, that cost is doubled.

"Repaying the loan will not be a big problem for newlyweds," Selim said.

Parliament's Youth and Sports Committee has approved the bill and referred it to a legislative revision committee before it would go to the general session for final approval.

Selim said he is confident the bill will be enacted. He said everybody in the legislature agrees on the need for state institutions to play a role in helping men and women get married, especially considering rising housing prices and marriage requirements.

While the interest-free loans are welcome, they will not solve



**Costly endeavour.** A bride and groom (C) are showered with money as they dance during a wedding in the Egyptian Nile Delta province of Monufia. (AFP)

the wider problem, sociologists warned.

"Unemployment and low salaries are the main problems," said Nadia Radwan, a sociology professor at Port Said University. "How will unemployed couples repay the loans?"

A dearth of jobs means that many women have limited access to work. They made up 23.1% of the employed workforce in the government and the private sectors in 2017, according to

a World Bank report.

For the average Egyptian couple, \$46 per month is a major outlay. For

Mohamed Hassan, it is beyond his means.

Low salaries are also a major problem and this problem only gets worse when compared to rising commodity prices.

"Those who do not have jobs cannot repay the loans they will get to get married," Radwan said. "Those working will also find it difficult to repay the loans because of their low salaries, which is why we need another approach for solving the problem."

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## How significant is rejection of MENA category from the 2020 US census?

Dunia El-Zobaidi

London

After decades of Arab Americans pushing for a "Middle Eastern or North African" category, the US Census will not, after all, have such an option for 2020. But how important is it for Arab Americans to have their own category?

It matters a lot, said Samer Khalaf, president of the American-Arab Anti-Discrimination Committee, who has long worked on the issue.

"Federal, state and civil government divide their funding for various communities based on the census," he said in a telephone interview. "For example, the social service organisation is providing social care to the Arab-American community and [finds] it hard to find funding. [It has] no way of giving that government entity how many Arab Americans they will be servicing."

He pointed out the census is used for the distribution of congressional seats. "Every ten years, each state divides up which areas congressmen are going to represent. They look at racial numbers and ethnic numbers. By stating that Arabs are white and not distinct on their own, this causes great disparities in statistics," Khalaf said.

What of the argument, from some white Americans, that additional racial categories further divide America? Khalaf argued that the United States divides itself by refusing to recognise differences in the reality of various communities. "It's easier to say we are all Amer-

icans but the problem is we are not all treated the same," he said. "It's like a millionaire telling a poor person, what's the matter? You can't afford this or that? It's easy for them to say because they already have the money."

"If we look back in history, people always identified themselves as Irish Americans or Italian Americans. All of a sudden, when people of colour are doing that, they are being criticised."

Rashad al-Dabbagh, founder and executive director of the Arab American Civil Council, also speaking via telephone, said he was shocked that the census category has not become a reality.

"We all thought this would happen in 2020," he said. "We all saw it going in that direction. In 2010, the bureau hired Arab Americans to reach out to their communities. That wasn't there in the 2000 census. Perhaps if we had a different president it would have happened in 2020 but I think it's a matter of time. I am confident it will happen for us in the next decade."

Sections of the Arab-American community have been pushing for a separate census category for about 30 years.

"We are 95% of the way there," Khalaf said. "It's only with the new administration that this was put to a stop. The government spent millions of dollars studying this issue."

In January, the Census Bureau said there had not been enough research and testing to consider MENA listed as a separate ethnic category.

Dabbagh raised the issue of fear that the Trump "administration does not want us to have an accurate count and have the same ben-



**Increasingly self-conscious.** An Arab woman holds American flags in Flint, Michigan, last June. (AP)

efits other communities get."

The problem is compounded by Arab Americans' divergent views on the census category. Khalaf said there was a split with some Arab Americans considering themselves white while others do not.

"There is also the big question of whether we are an ethnicity or a race. I don't consider myself from the white race even though my skin tone is light," he said. "There is a consolation prize in that we can identify ourselves as 'Egyptian' or 'Lebanese' but this is still not going

to be very accurate."

Tarek H. Abu Jabarah, national president of the Network of Arab-American Professionals (NAAP), said working for the category was

**● Sections of the Arab-American community have been pushing for a separate census category for about 30 years.**

a chance to strengthen the Arab-American community.

"Post 9/11, Arabs are self-conscious about their identity," he said. "Although we must work for another 12 years for our category, I expect to see our community working on this to grow and to have a bigger impact on the next census."

NAAP has been working with organisations in favour of the category.

"The Arab American Institute (AAI) is one of the most prominent ones that have been pushing so we have signed letters to the bureau along with AAI. We have called on our members to submit positive feedback, which the bureau has requested. We hope this empowers our community. We found there were many who were willing to comment on this issue," Jabarah said.

"Part of me is shocked by the rejection because it was going in the right direction. However, part of me is not so shocked because of the political climate. Nothing really shocks me anymore after the presidential election."

Some Arab Americans said they were wary of the "Middle Eastern or North African" category because it might help the government surveil the community.

"There have been instances in which our community was targeted," Jabarah said. "The New York Police Department was surveilling the Arab-American and Muslim community as undercover police officers. However, the benefits of having our category are more than the risks."

Dunia El-Zobaidi is a regular Arab Weekly contributor in London.