

The Costs of Marriage in Egypt

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It is common knowledge that it takes many years to accumulate the sums of money needed for marriage in Egypt, as well as in many other countries in the Arab world. Getting married has become a protracted campaign for young people and their families right across the social spectrum. This economic challenge has unexplored implications for national economies. And in Arab countries with huge and growing cohorts of young people, the expectations of the young have important political repercussions, as leaders and states are expected to meet the needs of their youthful populations.

Demographers have noted that throughout the Arab region longstanding marriage patterns are undergoing change, in a process widespread enough to qualify as a "nuptiality transition." Arab countries are experiencing later ages at marriage, larger percentages of nuclear households, and increasing numbers of men and women who remain celibate (unmarried) into middle age or later (Rashad and Khadr 1998; Rashad and Osman 2000). The trends toward later marriage ages are associated with reduced fertility and have thus been welcomed by demographers and policymakers concerned with high rates of population growth. More recently, however, public discourse in Egypt and elsewhere in the region has raised new concerns over the social "cost" of delayed marriage and its unintended consequences. Research presented here suggests that some young people are creating alternatives to marriage or substitutes for a "good" that they cannot easily afford, in the parlance of economists. In response to the perceived high costs of marriage, some NGOs in Egypt have experimented with alternatives to traditional marriage such as mass ceremonies where costs are subsidized (El-Magd 1998, see also Wiktorowicz and Faruqi 2000 for similar trends in Jordan).

Religious groups have promoted the idea of marriages based on only token exchanges of material goods and low bride price, but with seemingly few takers. News accounts in the media suggest that *ʿurfi* or customary,

common-law marriages that are either secretive or unregistered are increasingly popular among young people because these types of marriage reduce expenses (Allam 2000; Shahine 1998). Other young people decide not to marry, marry foreigners within Egypt or migrate abroad. Marriage traditions are also changing. For example, urban, educated women with more resources are marrying younger men in larger numbers, reversing longstanding traditions of older men marrying younger women (Osman and Shahd 2000).¹

The costs of marriage remain under-researched and under-theorized by social scientists, but paradoxically they are discussed quite often in the media and indirectly make their way into public debates on Personal Status Law and women's rights (see Ezzat 2000, Lloyd and Naguib 1994). Historically, attempts to change the laws that regulate marriage and divorce have been at the center of some of the most contentious political debates in Egypt since the early 20th century (see Sonbol 1996; Ahmed 1992; and Badran 1991). In January 2000, the Egyptian Parliament passed a controversial new law that granted a wife a "no-fault" divorce if she renounced all financial claims due her from the husband. Yet the economic implications of these reforms for marriage and divorce have not been fully addressed.

In rich and poor neighborhoods alike, young people and their parents are confronted by the social pressures to make a good match and marry at a "suitable" standard of living. In Egypt, a popular saying encourages the bride's family to test the mettle of a fiancé by "tiring him out" financially. At the same time, others bemoan the rising expectations of brides and their families who demand too much of a groom.

Data reported here come from the 1995 DHS survey and, for the first time a small national household expenditure survey (380 households) which asked specific questions about the aggregate costs of marriage in 1999.² We investigated the gendered norms around

contributions to marriage from the four main participants: the bride, the groom, the bride's family and the groom's family. We also suggested a national map of marriage costs that varies by rural and urban residence and other socio-economic variables. Finally, the data available enabled us to investigate the relationship between poverty, its transmission, and the costs of marriage.

The Data:

The International Food Policy and Research Institute (IFPRI) in conjunction with the Egyptian Ministry of Agriculture and the Ministry of Trade and Supply launched a 2400 household, nation-wide expenditure survey in 1997 (Egypt Integrated Household Survey, EIH). While designed to consider the public policy implications of commodity subsidies for low-income households, the detailed information from the sample provided a rare opportunity to understand the relationship between the cost of marriage and other economic, social, and demographic variables (see Datt, Jolliffe, and Sharma 1998; and Bouis and Ahmed, 1998). A sub-sample reinterviewed in 1999 allowed us to add a module of questions addressing marriage costs and strategies (Haddad and Akhter 2000).³

Based on previous ethnographic research and field experience, the module collected data about major component costs of marriage, methods of accumulation, and which party to the marriage paid for each (bride, groom, bride's family, or groom's family). The cost of marriage is an aggregate figure that includes items that custom and/or religious law dictate that the parties purchase or attain before a marriage can occur. Typical marriage costs in Egypt include housing, furniture and appliances, gifts of gold to the bride (*shabka*), bride price (*mahr*), celebrations, the bride's trousseau (*kiswa*), kitchenware, less expensive furnishings including lamps, carpets, sheets, etc., (*gihaz*), and other gifts exchanged during the courtship period. If there is a bias in our results, it was an underreporting of expenses, since it may be hard for respondents to remember the large number of purchases that are made over time for marriage.

In Egypt, it is typical for families to allow a couple to finalize their marriage only after they have purchased their apartment or home, or built or renovated a new room in an extended family residence. Beyond renovation and construction costs, the marriage cannot take place until the apartment is completely furnished, decorated and supplied, down to the spices in the kitchen and clothes in the wardrobes (Hoodfar 1997; Singerman 1995; and Rugh 1984).

Findings:

As expected, our study found that marriage costs were

a formidable challenge to Egyptian families, averaging LE 20,194 (US \$5,957 in the mid 1990s). Total marriage costs were thus four and a half times higher than GNP per capita (gross national product) estimates of \$1,290 in 1998 (IBRD/World Bank 2000, 12). In rural areas the average cost was LE 17,373 (\$5,125) or four times GNP per capita and in urban areas, LE 24,969 (\$7,365) or almost six times GNP per capita.

The burden that marriage places on households becomes even more apparent when we examine data at the household level. The average cost of marriage nationally is eleven times annual household expenditure per capita (see Table 3 below). This translates to ten times annual household expenditure per capita for urban households and twelve times annual household expenditure per capita for rural ones. The average total cost of marriage was twice as large as entire annual household expenditures in the aggregate (i.e. the sum of the expenditures of all members of one household). Thus, the average cost of marriage was equal to the entire expenditures of all members of their household for two full years. In urban areas, those households living above the poverty line had to accumulate 2.5 times entire annual household expenditures in the aggregate, while those households living below the poverty line accumulated 1.3 times entire annual household expenditures in the aggregate. In rural areas, the financial burden lay more heavily on those living below the poverty line, who accumulated 2.6 times entire annual household expenditures in the aggregate, as opposed to 1.7 times for those living above the poverty line (data not shown).

Another way to think of the magnitude of these costs is to apply them to the estimated total number of marriages per year in Egypt. Since an estimated one in twenty of all 13 million households in Egypt experience a marriage each year according to the survey results (nearly a quarter of the households had experienced a marriage during the past five years), the national cost of all 650,000 marriages equals LE 13.11 billion (\$3.867 billion). This figure, by comparison, dwarfs the figure for total economic aid to Egypt from the United States in 1999 — \$2.1 billion (U.S. State Department 2000, 2).

Costs of marriage shift over time, in reaction to local, national, and international trends. EDHS cohort data, presented in Table 1, allows us to track changes in the cost of marriage from the bride's side only. Although not a perfect indicator, because the bride's side share of relative contributions to marriage also fluctuates over time, the data show that marriage costs have risen with increases in the cost of living and declined in time of economic recession. After adjusting for inflation, we see that marriage costs for a bride's family rose

dramatically in the years following 1965. In absolute terms, the median costs roughly doubled in each five-year interval, leveling off somewhat in the 1990s. The largest cost increases were experienced between the later years of the 1970s and the early 1980s, a period marked by economic change and growth. The bride's cost of marriage in real terms for those marrying in 1970-75 increased 37% over costs between 1965-69. For the cohort of brides that married between

yet established a joint household) in addition to the standard category of *gawaz*. This innovation recognized the reality that many young couples must wait for long periods of time before they are able to complete their living arrangements. (see Singerman 1995; Hoodfar 1997). In fact, between the 1986 and 1996 censuses there was a four-fold increase in the proportion of couples "caught" between these two stages. (CAPMAS 1987; 1997)

Table 1: Bride's Side Real Marriage Costs, 1965-1995

Year	Urban Bride's Side Real Marriage Cots		Rural Bride's Side Real Marriage Cots		Average Bride's Side Real Marriage Cots		Real Per Capita GDP Growth Over Previous Period (%)
	1979 LE	% charge	1979 LE	% charge	1979 LE	% charge	
1965-1969	743	-	381	-	523	-	-
1970-1974	1032	39%	508	34%	716	37%	7%
1975-1979	1287	25%	491	-3%	781	9%	38%
1980-1984	1314	2%	468	-5%	796	2%	25%
1985-1989	859	-35%	423	-10%	592	-26%	-4%
1990-1995	533	-38%	255	-40%	352	-40%	2%

1975-79, their costs were 49% higher than their counterparts in the late 1960s. The next cohort of brides (1980-84) spent 52% more on marriage than their earlier counterparts. In the later 1980s and 1990s, the increases rose more gradually, but of course absolute costs were rising dramatically. Over a 30-year period, or approximately a generation of women, marriage costs for a bride's family had risen ten times over 1965 levels (unadjusted for inflation), i.e. from LE 300 in the mid-1960s to LE 3,542 by 1990-95. Parents arranging their child's marriage deplore the increases in these costs (even if they forget that their incomes have also expanded greatly in the last thirty years). When parents of adolescents were surveyed in 1997 about the main problems facing youth, 59% identified buying an apartment or house for marriage, followed by 21% replying that youth lacked money, and 10% identified problems furnishing the marital home (Ibrahim et. al. 2000, 3).

While average ages at marriage have risen in Egypt in the past decades, the increase has not been as marked in all Arab countries (see Rashad and Khadr 1998). We do not have the data to suggest a causal link between the cost of marriage and increasing age at marriage, but there is indirect evidence that it does take longer to complete a marriage than in the recent past. In 1986, census officials added the marital category *katb el kitaab*— married but not living together (i.e. those who had signed a marriage contract but not

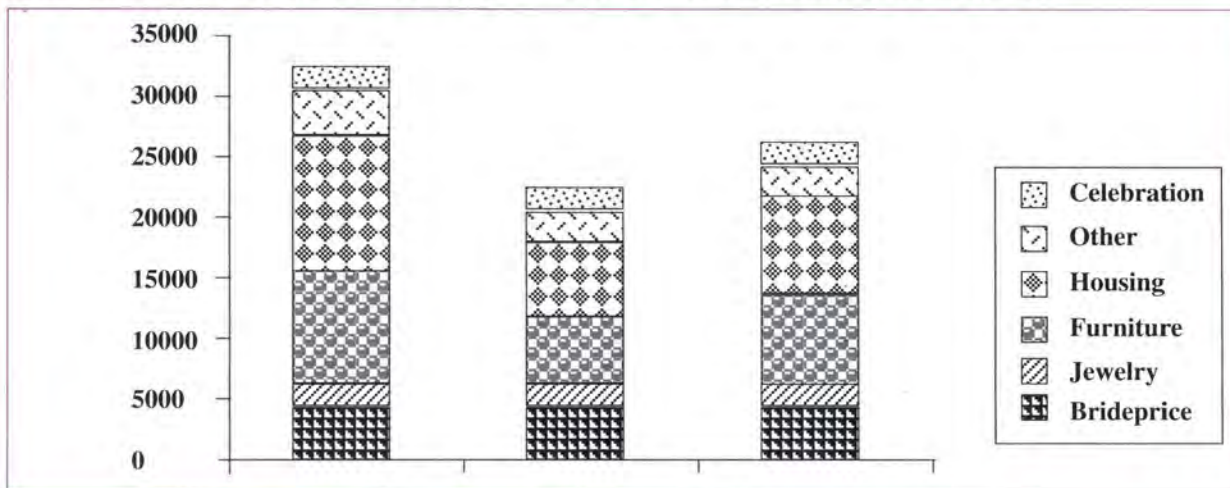
Gendered norms shape who pays for each marriage expense. Housing costs are typically born by the groom and his family and the bride's family uses the bride price (always paid by the groom and his family to the bride's family) and additional monies to furnish the apartment or rooms in an extended family dwelling. If the bride has access to housing, the groom's side is expected to purchase more of the furniture. The housing costs of couples living with their family (39% of our 1999 sample) were significantly lower than for couples who set up housekeeping as

nuclear families. The groom's side typically purchases major appliances such as stoves and washing machines. The cost of housing is approximately a third of the total costs of marriage as Figure 1 demonstrates, and furniture purchases follow closely behind (31% and 28% respectively). It is not only necessary to acquire a physical space before a couple can marry, but that space must be furnished, finished, decorated, and supplied in particular ways, according to the norms of particular classes and regions.

Fulfilling the religious aspect of marriage finances known as the *mahr*, or brideprice, appears to be on the decline in Egypt. Some couples, particularly in urban areas, stipulate a merely symbolic amount for the bride price as it is registered in the marriage contract. According to the EDHS trend data, 37% of the cohort that married between 1990-95 did not exchange a bride price at all, and in the 1999 EIHS sample, only 27% of the couples reported exchanging a bride price. If households do not demand a large bride price from the groom, they nevertheless expect the groom to purchase a greater share of the furniture. In other words, there may be a trend toward shifting resources away from the bride price in favor of contributions to necessary items like furniture and furnishings.

The *shabka* is typically paid exclusively by the groom and his family, although some sharing is reported, and the exchange of *shabka* in general has become more

FIGURE 1: Component Parts of Total Costs of Marriage, Urban/Rural, '99 Marriage Module (n=380)



widespread over the past few decades (EDHS cohort data). This trend is significant because the shabka, which is almost always a gift of gold jewelry or precious gems is given directly to the bride. Thus it becomes her property throughout the marriage, even in the case of divorce, and it retains its value and acts as a kind of insurance against personal or household emergencies.

As Table 2 demonstrates below, the costs of marriage are largely borne by the groom's side in Egypt, who bear approximately three/ quarters of the costs. Within that, roughly equal shares are provided by both the groom and the groom's family members. In Cairo and other urban areas, where young men can earn income and work several jobs, individual grooms bear most of the costs of marriage, while in rural areas it is the groom's family that contributes more to marriage.

Table 2: Contributions to Marriage Costs by Region

Region	Groom's Family	Groom's Share Alone	Total	Bride's Share Alone	Total
Urban	28	44	72	24	29
Rural	45	34	79	19	21
Total	38	37	75	22	24

In our 1999 sample, the bride's family provides twenty-four percent of the costs of marriage and the bride herself only 2.3%. Regional variation is significant; in rural Upper Egypt for example, there is little contribution from the bride's family (13%) and only .03% from the bride, thus conforming most closely to the traditional pattern of full funding from the groom's side. In rural areas, women are much less engaged in wage labor, thereby reducing their ability to contribute to marriage costs. In general, the most pronounced varia-

tion by region of our sample is what might be called a "patriarchal slide" of gender norms as one moves farther south in Egypt and into more rural areas, where the groom's family provides more of the resources (more than 80% in a mirror image, in highly urbanized Cairo, the bride's family share is highest (29%) and declines to 13% in lower rural Egypt.

Over time, the EDHS cohort trend data on bride's side marriage costs reveals a significant increase in the proportion of costs women report their families contribute towards marriage. The meaning of these shifts, and whether greater contributions towards marriage from the bride and/or her family translates into greater power in the household, merits further research. Contrary to our expectations, neither education nor employment status of grooms or brides were significant in explaining the sharing of marriage costs.

The challenge of accumulating these sums of money was met by multiple strategies, including participating in informal savings associations (*gama'iyyat*), saving money in other institutions, receiving cash wedding gifts, taking second jobs (26% of all grooms), borrowing money, selling property, and migration abroad. The most common vehicle for accumulating the sums were informal savings associations, which a third of the grooms and bride's family, a fifth of the groom's families and 6% of the brides utilized (data not shown).

Poverty and the Cost of Marriage:

Egypt has sustained impressive economic growth rates and income gains have propelled it out of the World Bank's category of a low-income country since the 1970s. Yet poverty has remained a vexing challenge and there has been a slight increase in both the depth and severity of poverty between 1981-82 and 1997

(Adams 2000, 263). Assaad and Rushdy argue that “at least one quarter of Egypt’s population is poor by any standards and another quarter lives on the margins of poverty (1999, 11).” A detailed national survey in 1995 found that 37.3% of the households were objectively poor (Nagy 2001, 42). In our 1997 sample, 27 percent of the Egyptian population was living in poverty, with slightly higher rates in rural areas (Datt, Jolliffe, and Sharma 1998).⁴

While the causes and measurement of poverty are extremely complicated theoretically, comparatively, and methodologically, we posit that ignoring and under-estimating the effects of the cost of marriage on expenditure data may unnecessarily distort poverty measures and more importantly, distort the ability of policymakers to formulate successful poverty alleviation strategies. Few surveys of household expenditures, including the 1997 EIHS, include detailed questions on the costs of marriage. Certainly, some costs associated with marriage are included in these surveys but others escape or are lumped together, such as celebrations for births, weddings, and deaths. Survey instruments need redesign to delineate and measure these costs more accurately. For example, a future objective of research might be to understand what proportion of household savings is directed towards marriage expenses. Since we have shown that grooms and their families provide more of the marriage expenses, policy initiatives need to take gendered norms into consideration if, for example, they are interested in improving educational or job training for young men. The financial pressure on young men influences their decisions about career paths, migration, and educational and skills training because they must save several times their annual income for marriage, or remain single dependents in their parents’ household.

The average cost of marriage was equal to the entire expenditures of all members of their household for two full years.

It should also be noted that marriage represents, for women in particular, who tend to inherit less than men for both religious and customary reasons, the largest inter-generational transfer of assets in their lifetime. While we have found that brides do not furnish a large share of marriage expenses, the campaign to marry also influences their educational and career paths (see Amin and Hassan, forthcoming; Singerman 1995 and Hoodfar 1997).

The common pattern of ignoring marriage expenses in household expenditure surveys remains problematic. We see a parallel in the way that measurements of work and income once ignored women’s economic contributions. It took a long overdue application of a gendered analysis of labor force participation to uncover the significant role of women’s domestic, informal and non-salaried sources of income.

The significance of these expenses should also provoke a debate about the indigenous “meaning” of poverty. As Table 3 demonstrates, the average cost of marriage nationally is roughly eleven times annual household expenditure per capita. The national cost of marriage for households living under the poverty line is LE 9,466, dwarfing their annual household expenditures per capita twelve times over. There is a puzzle here that deserves more attention in order to understand the social, psychic, and health costs to very poor households of amassing such sums over time. We also must investigate how poor households recover from a marriage episode economically, since we know that households borrow money from others, sell their property, and/or defer training and other investments to marry children, perhaps sacrificing other basic needs, such as health care or education, in the process. We do not mean to suggest that an investment in marriage is somehow an “irrational” strategy, since the end result is often a new household that is established at

Table 3: Total Marriage Costs Relative to Annual Household Expenditure Per Capita

	Total Cost of Marriage for Households			Total Cost of Marriage Relative to Household Expenditure Per Capita		
	Above the Poverty Line	Below the Poverty Line	All Households	Above the Poverty Line	Below the Poverty Line	All Households
Urban	34.012	8.822	24.969	11	9	10
Rural	19.680	11.219	17.373	10	15	12
Total	24.688	9.466	20.194	11	12	11

a relatively high standard of living, providing a healthy and sustainable environment for the next generation.

Disaggregation is important in order to understand why marriage is a relatively greater burden for some groups rather than others. For example, in urban areas, Egyptians above the poverty line spend eleven times their annual expenditures on marriage, while those living below the poverty line spend nine times on marriage. The greatest burden is carried by Egyptians who live below the poverty line in rural areas and spend fifteen times their annual household expenditures per capita in order to complete one marriage transaction (see also Ibrahim and Wassef 1999). Rural households living in poverty spend almost LE 3,000 more than their urban counterparts living in poverty, even though the national average of the cost of marriage is almost LE 7,000 more for all urban households than rural ones.

Macro-economic trends of growth, poverty, employment, and globalization are difficult to predict, as are the resulting changes in the state's commitment to social welfare, but we can be fairly sure that Egyptians will continue to launch elaborate strategies to invest in the next generation. This very difficult savings campaign clearly influences the economic decision-making and life choices that young men and women and their families make. Ethnographic and demographic research suggests that similar traditions and challenges surround marriage in other Arab nations, with unknown consequences. What if any are the responses of governments and those responsible for investing in the welfare of the younger generation? Though many questions remain unanswered about the cost of marriage in Egypt and throughout the region, at the very least we hope our research will spark further study and debate.

End Notes

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1. In 1996, Osman and Shahd found that 27% of grooms married older brides. As recently as 1986 only 2% of grooms married older brides (2000).

2. For further elaboration of the results of this survey and more detailed analysis of this issue, see Singerman and Ibrahim, forthcoming. The authors gratefully acknowledge support for the development of this research provided by the Population Council, the American University Senate Research Award (Washington, D.C.), the New Arab Demography Project of the Social Research Center at the American University in Cairo, and the Mellon Foundation. Invaluable research assistance was provided by Amina Hegazy, David Spielman, Fatma El-Hamidi, Rania Salem, Maria Buzdugan, and David Richards. Helpful advice at various stages of the analysis was offered by Ragui Assaad, Omaima el-Gibaly, Fredric Shorter, Rachel Kranton, Maged Osman, and Saher El-Tawila. Special thanks are due to Akhter A. Ahmed and Lawrence Haddad at the International Food Policy Research Institute (IFPRI) for sharing their data and agreeing to add a battery of questions on the cost of marriage in Egypt to one of their surveys.

3. The 1997 questionnaire consisted of 18 sections on a series of topics, which integrated monetary and non-monetary measures of household welfare and a variety of household behavioral characteristics. The questionnaire was administered to 2,400 households from 20 Governorates using a two-stage stratified selection process (see Datt, Jolliffe, and Sharma 1998, 6-7).

4. The poverty line is the break even level of expenditures by a household needed to meet a minimum of food and non-food requirements (Adams 2000, 261).

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