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DECREASING THE DELAYED MARRIAGE BY GRANTING BANKING LOANS TO MARRIED COUPLES BASED ON THEIR AGE

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ABSTRACT

Marriage is a critical factor of human evolution in the social life. It makes human to move through the cycle of happiness with a partner who provides his/her emotional, spiritual, and mental needs peacefully and constantly. According to the saying of Great Prophet of Islam (PBUH) a man maintains half of his faith through marriage. However, the present situation of marriage issue is associated with many problems due to luxurious lifestyle, heavy unreasonable dependence to higher educations, unemployment, and waiting for being employed. Problem in the cycle of marriage causes damages and has negative effects on the social environment; it also leads to the decline of population. On the other hand, it threatens the human capital which is the most important possession of any society. Thus, to address this global problem the societies should direct their economic and cultural policies to support marriage of the youth at appropriate ages. This study is an action research which attempts to have a scientific look at the subject and provide suggestion(s) for this problem. A library study on the banking facilities and the effect of age are presented in order to have an economic look in the banking section where providing banking facilities for marriage will contribute in part to solving the problem of delayed marriage. Hence, providing marriage facilities according to age groups with an encouraging and supporting nature can be a new service for the youth.

Keywords: *Marriage Age, Delayed Marriage, Marriage Facilities, Housing Facilities, Employment Facilities*

INTRODUCTION

Marriage as a social phenomenon has an effective role in establishing and forming a family which is important for creating future generations, fostering children, transferring culture, and maintaining the human life in the social environment. According to the marriage pattern persistent in Iran, the age of men must be more than girls. This convention is due to the fact that the age of maturity is at least six years sooner among girls; women become physically and mentally older sooner than men, and the legal age of marriage is considered 13 for girls and 15 for boys.

In addition to meeting the emotional and sexual needs of human nature, marriage leads to human growth and evolution; and in line with his economic needs develops his sociocultural communications. This is recognized as a norm and principle in the world.

One of the most important points about marriage is its timeliness. Conflicts could arise due to both early marriage such as weakness in moral and economic management, and its opposite point i.e. late marriage. Although, late marriage is deemed to increase the human capital of a society and the individual has a better and more logical insight in choosing her/his spouse, but when this increase in the age becomes excessive, it will lead to emotional and mental disappointment. In general terms, marriage must be done at the appropriate age, not so early based on sexual instincts and economic pressures and not so late that leads to mental and social disorders, and even social damages (Kazemi, 2004).

Among the negative effects of late marriage, we can mention the following outcomes:

- Serious disagreement between parents and their children result in misunderstandings and severe contradictions on moral and personal issues.
- Decline of sexual ability leads to mental and spiritual diseases.

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- Illegitimate relationship and immoral issues promote in the society.
- Rejecting the proposals and not finding a suitable spouse happen for girls.
- Problems and heavy social and economic costs in late marriage occur due to having children.
- Lack of attention and mental ability for efficient discipline of children in old parents
- Emergence of aggressive and nervous problems in social behaviors

The income of young men and having a stable job, especially in the countries where the economic role of men as the households of family are still persistent, are effective on marriage decision and marriage age of men and women. Hence, men tend to delay their marriage till they find an appropriate job which enables them to afford and manage life expenses.

Regarding the increased age of marriage among women, we observe this trend that the experience of Iranian modernity and renovation along with other countries whether developed or developing and its particular conditions has led to the emergence of a phenomenon called increased age of marriage, followed by certain singleness which happens at macro, medial, and individual levels (Habibpoor *et al.*, 2011).

Among the consequences of marriage difficulty is reduction of marriage opportunity for women. This can be due to delaying the marriage and might bring about the tendency to have illegitimate sexual relationships and birth of children outside of the legal framework of marriage. An increase in the number of illegal children removes the obscenity of this issue in the society (Ahmadi, 2008).

In general, the factors which contribute to the increase in the age of marriage can be stated as following (Rajabi, 2006):

1. Social factors

- Increase of social damages and crimes

Increasing the rate of social crimes and damages such as drug-abuse, harlotry, domestic violence, divorce, tensed relationship of couples, and interference of others not only have led to the dissolution of families, but also damaged the trust of youth to marriage; as a result the youth do not look at marriage as a factor of happiness anymore and might end with the problems mentioned above.

- Academic education

The long period of education in the universities and the increasing proportion of girls compared to boys (according to some statistics only 43.35% of participants in the university entrance exam are boys) resulted in certain outcomes. First, most of boys and girls avoid marriage and wait till the end of their education, and then employment. Second, many girls with academic degrees are not willing to marry boys who have not entered university, and a high percentage of them remain unmarried or become forced into marriage, as we can observe today.

In other words, women's education has reduced the benefits and advantages they could obtain from marriage and thus decreased their tendency to early marriage and contributed to the increased age of marriage (Zarrabi *et al.*, 2011).

2- Cultural factors

Although the Iranian culture is deeply rooted in the rich and perfect Islamic culture, but due to some reasons such as penetration of alien cultures and the like, its learning are weakened and the strict advices of religion to accelerate marriage and avoid delaying it is fading among the youth to some extent. The Iranian youth, whose most important plan for life was to marry and form a family at the first chance does not have this belief today; even some people believe that the appropriate time for marriage is their middle-ages. It is possible that such a destructive belief becomes prevalent in the whole society.

3- Economic factors

According to the youth opinion, one of the main causes of late marriage is their economic situation. A simple talk to them especially boys reveals that most of them are not willing to marry because they do not have a good job, a house, or the ability to buy the necessary appliances and furniture or cannot afford wedding costs. In this regard, girls' families also mention dowry as a big financial obstacle for the marriage of their daughters, especially those families who have several daughters in an age group.

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Hence, the weak economy of the youth reduces their motivation for marriage and does not allow them to marry in time. However, sometimes having a good job is an obstacle to marriage i.e. many girls who have a good job lose their motivation and incentives for marriage.

Other reasons such as negative attitude, whimsicality and austerity in choosing spouse as a result of diverse experiences and high expectations, pessimism and distrust toward the opposite sex, and different relationships before marriage which are often associated with lack of commitment and moralities will also develop a negative attitude to the opposite sex (Khalajabadi, 2011).

MATERIALS AND METHODS

Methodology

Marriage issue is one of the crucial issues related to the youth and in the present economic and social situation of country, delayed marriage is often observed. In this study, an action research methodology was used to: first, provide a scientific discussion of this process and second, present a practical solution for this outcome using library documents and data. The research problem is delayed marriage and secret anomalistic communication. In a social point of view, delay in the marriage of boys can affect marriage proposal which in turn results in the late marriage of girls. Here, boys might resort to other type of communication as an alternative to marriage which has some of the appropriate functions of marriage (satisfaction of the instinctive and emotional needs), lacks some of the challenges of marriage such as responsibility and commitment, benefits from variety and easy break-ups without the challenges of divorce and separation (Khalajabadi *et al.*, 2013).

Another point to be mentioned here is the increasing average urban population in the recent decades, and the decreasing rate of population growth and fertility. The following report is obtained from Statistical Centre of Iran:

Table 1: The average urban population according to sex in 1966-2011

	1966	1971	1981	1986	1996	2006	2011
Men and women	-	22.9	-	-	24.5	28.3	28.3
Men	22.6	23	22.3	22.3	24.6	28.4	28.4
Women	22.2	22.8	22.1	22.1	24.3	24.3	28.27

According to the above table, it is observed that in the last 45 years, the proportion of men and women has become 6 years in older in average; this is a negative point for a country that is in the phase of development.

Moreover, another report from Iran Statistics Center indicates that during 2006-2011 the population growth of country has a negative rate of 63%.

Also, according to the report from Statistical Centre of Iran the average age of marriage in men has increased in the studied period of time, pointing at a problem which requires research. The average age of marriage in 2011 is estimated 26.7 among men and 23.4 among women which are increasing compared to the former years.

Table 2: The average age of (first) marriage according to sex during 1986-2011

	1986	1991	1996	2006	2011
Men	23.8	24.4	25.6	26.2	26.7
Women	19.9	20.9	22.4	23.3	23.4

Regarding the fact that the age of marriage is increasing in Iran which is followed by negative and destructive outcomes for the society, the members of society especially youth must be encouraged and advised in some way to be persuaded to marry at a reasonable appropriate age. Hence, this study attempts to present a model regarding the average age of marriage to affect and persuade the youth to marry in a younger and more appropriate age.

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As it was mentioned before, in the developing countries the role of men as the household of family is significant and the issue of unemployment is a contributing factor of delayed marriage. Hence, some facilities must be provided so that men find a motivation and reason to be absorbed to marriage and ultimately marry.

In our country, by the management of the Central Bank of Iran, some facilities are given to married couples as Gharz-al-Hassaneh loans with the interest rate of 2 percent and returned in 36 payments. The issues such as housing, employment, and automobile loans include the significant and custom facilities along the expenses of preparations.

In the rest, the facilities are defined with rates and conditions given on the age of applicants. The conditions of banking loans must undergo the necessary changes and evolutions.

In our country, to support the marriage issue Gharz-al-Hassaneh facilities given to applicants should include the conditions and motivations which contribute to decreasing the age of marriage. Hence, the facilities should be organized to encourage and support the younger couples and more discussions should be presented on the issue because in-time marriage is more difficult than late marriage, since youth are usually students up to a certain age and their employment depends on having service completion certificate (which they don't have) they face many problems for being employed. As a result, bank facilities should aim at better support and welfare of these group of applicants compared to elders. We address the suggested models on this issue to achieve our goal of supporting marriage among the youth.

In general, bank facilities are affected by three factors:

1. Interest rate
2. Payment period
3. The granted facility

The total cost of using bank facilities is determined using the above factors. At present the age of applicant couple is not effective; but our aim is to use the effect of age in order to reach our target point i.e. supporting younger couples.

In this paper the method presented with the aim of decreasing the age of marriage using bank facilities include:

1. Marriage Loans

In 1392 (2013-2014) 774513 marriages were done. The maximum number related to men in their 20-24 and women in their 15-19 was 129780 marriages which include 16 percent of the total. Regarding the limitations of Gharz-al-Hassaneh loan resources in Iran and supporting marriage among the youth and preventing delayed marriage in general, we propose the facilities in four categories. Here, regarding the present condition (considering the economic and social conditions) we consider an appropriate and logical age of marriage as 20-24 for men and 15-19 for women.

Table 3: Marriage facilities granted based on couples' age

Group type	Facility type	Men's age group	Women's age group	Payment period (monthly)	Changes in the facility
1	Gharz-al-Hassaneh	Maximum 24	Maximum 19	48	30% increased
2	Interest rate of 7%	24-28	23-19	36	Without change
3	Interest rate of 12%	28-32	23-27	24	20 % decreased
4	Interest rate of 16%	Over 32	Over 27	18	40 % decreased

If the age groups of spouses are different, the interest rate and payment period should be calculated differently, according to their age.

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2- Housing Loans

After marriage is done, the biggest challenge of couples is housing. Here a model is proposed in which the loan's interest rate and payment period vary depending on the age of couple. The following table is presented to realize it better (the figures provided here are intended to be encouraging).

Table 4: Housing facilities granted based on couples' age

Group	Type of Facility based on interest	Men's age group	Women's age group	Payment period	Changes in the facility
1	20% below the approval rate	Max 24	Max 19	20% increased	30% increased
2	Approval rate	24-28	19-23	Without change	Without change
3	10% above approval rate	28-32	23-27	10% decreased	20 % decreased
4	15% above approval rate	Min 32	Min 27	20% decreased	30 % decreased

** regarding the difference of age groups and being in two different groups, 50 percent of facilities will be calculated according to man's age and 50 percent according to woman's age, and divided to installments.*

3- Automobile purchase loans

Another need and demand of couples from the society and banking system is having automobile and being provided the related loans. In the present situation, it refers to having a certain level of welfare and transportation. Here, a model is provided which takes the age of applicant couple into account in calculating the payment period, rate of interest, and the value of facility in the following table.

Table 5: Automobile loan granted based on couples' age

Group	Type of Facility based on interest	Men's age group	Women's age group	Payment period	Changes in the facility
1	30% below the approval rate	Max 24	Max 19	30% increased	30% increased
2	Approval rate	24-28	19-23	Without change	Without change
3	20% above approval rate	28-32	23-27	20% decreased	25 % decreased
4	30% above approval rate	Min 32	Min 27	30% decreased	30 % decreased

Changes in the automobile purchase facilities will have more variation compared to housing facilities because it is less significant and the public transportation system is an alternative with lower expenses compared to cost of renting and leasing a house.

4. Employment loans

This group of banking facilities might be more important than the other categories because employment is the key to production, earning, and the ability to repay loans given in other categories. On the other hand, the issue of employment is the biggest problem and obstacle which impedes or delays marriage of men. Hence, a supporting approach from couples who are married at a younger age will contribute to a growth of marriage rate and have positive effects in the social and economic domains. Likewise, a model is suggested for employment loans.

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Table 6: Employment facilities granted based on couples' age

Group	Type of Facility based on interest	Men's age group	Women's age group	Payment period	Changes in the facility
1	30% below the approval rate	Max 24	Max 19	30% increased	40% increased
2	Approval rate	24-28	19-23	Without change	Without change
3	10% above approval rate	28-32	23-27	20% decreased	20 % decreased
4	15% above approval rate	Min 32	Min 27	30% decreased	25 % decreased

In this model, the variation is considered in a way that in the older-age groups the rate of interest and other criteria are changed.

Suggestions and Conclusion

1. In order to have positive population growth in the modern world of today which could respond to the needs of business filed and future generation regarding the management and development of the society, supporting policies and packages must be given to the youth in the form of grants and facilities in the mentioned four categories, and marriage at the younger ages should be supported in all aspects.
2. Security and safety should be created in the social and moral environments to maintain cultural and spiritual values of the society and also rely on the development of culture of in-time marriage.
3. Through such an economic approach we will observe less excuse by parents and their youth in deciding and attempting to marry.
4. Applying this schedule and removing the condition of completion of military service for men from the conditions of granting facilities will provide the ground for construction and employment of married people with higher speed and more efficiently.
5. one way which can encourage marriage at younger age is promoting the culture of student-marriage with effective supporting packages for the students such as reduction of salary, period of education and provision of especial conditions.

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